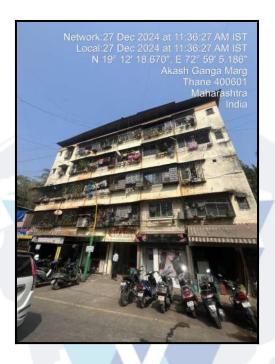
MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mr. Prathmesh Subhash Ghule

Residential Flat No. 2, Ground Floor, Wing - B, "Sharmila Co-op. Hsg. Soc. Ltd.", Shivaji Nagar, 2nd Rabodi, Village - Majiwada, Taluka - Thane, District - Thane, Thane (West), PIN - 400 601, State - Maharashtra, India.

Latitude Longitude : 19°12'19.3"N 72°59'5.1"E

Intended User:

Cosmos Bank Mulund East

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd., Navghar Road, Mulund (East), Mumbai - 400 081, State - Maharashtra, Country - India



Our Pan India Presence at :

Nanded **Q** Thane ♀Ahmedabad ♀Delhi NCR Q Mumbai **Q** Nashik 💡 Rajkot 💡 Aurangabad 🛛 💡 Pune ♀Indore

💡 Raipur

💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 🞽 mumbai@vastukala.co.in 🕀 www.vastukala.co.in



MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/12/2024/013338/2309837 28/9-535-JAVS Date: 28.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 2, Ground Floor, Wing - B, "Sharmila Co-op. Hsg. Soc. Ltd.", Shivaji Nagar, 2nd Rabodi, Village - Majiwada, Taluka - Thane, District - Thane, Thane (West), PIN - 400 601, State - Maharashtra, India belongs to Mr. Prathmesh Subhash Ghule.

Boundaries of the property	
North	: 'A' Wing of Sharmila CHSL
South	: Internal Road
East	: Panchganga Building
West	: Open Land

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 36,33,750.00 (Rupees Thirty Six Lakhs Thirty Three Thousands Seven Hundred And Fifty Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report

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Nanded **Q** Thane Q Mumbai **Q** Nashik ♀ Aurangabad 🛛 💡 Pune

💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in \sim www.vastukala.co.in

Residential Flat No. 2, Ground Floor, Wing - B, **"Sharmila Co-op. Hsg. Soc. Ltd."**, Shivaji Nagar, 2nd Rabodi, Village -Majiwada, Taluka - Thane, District - Thane, Thane (West), PIN - 400 601, State - Maharashtra, India *Form 0-1 (See Rule 8 D)* REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS,

PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 28.12.2024 for Housing Loan Purpose.	
1	Date of inspection	26.12.2024	
3	Name of the owner / owners	Mr. Prathmesh Subhash Ghule	
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership	
5	Brief description of the property	Address: Residential Flat No. 2, Ground Floor, Wing - B, "Sharmila Co-op. Hsg. Soc. Ltd.", Shivaji Nagar, 2nd Rabodi, Village - Majiwada, Taluka - Thane, District - Thane, Thane (West), PIN - 400 601, State - Maharashtra, India. <u>Contact Person :</u> Mr. Amit Sawant (Tenant) Contact No. 8291882210	
6	Location, Street, ward no	Shivaji Nagar Village - Majiwada, District - Thane	
7	Survey / Plot No. of land	Village - Majiwada New Survey No - 63/3	
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area	
9	Classification of locality-high class/ middle class/poor class	Middle Class	
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity	
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars	
	LAND		
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 328.36 (Area as per Site measurement) Built Up Area in Sq. Ft. = 300.00 (Area As Per Index- II)	
13	Roads, Streets or lanes on which the land is abutting	Village - Majiwada, Taluka - Thane, District - Thane, Pin - PIN - 400 601	
14	If freehold or leasehold land	Free Hold.	



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15	lease, and te (i) (ii)	ehold, the name of Lessor/lessee, nature of date of commencement and termination of lease erms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16		re any restriction covenant in regard to use of If so, attach a copy of the covenant.	As per documents
17		ere any agreements of easements? If so, attach y of the covenant	Information not available
18			Information not available
19	or is a	ny contribution been made towards development any demand for such contribution still anding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.		No
	Attach	n a dimensioned site pl <mark>an</mark>	N.A.
	IMPROVEMENTS		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)		Attached
24	Is the	building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Amit Sawant from 1 year
		property owner occupied, specify portion and to a rea under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS		
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Amit Sawant from 1 year
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 12,500/- Present rental income per month.
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available



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28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1987 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.



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44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	the documents provided to us. We have considered leas	lat converted in to 1 BHK. (Kitchen convertd into bedroom,

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund East Branch to assess Fair Market Value as on 28.12.2024 for Residential Flat No. 2, Ground Floor, Wing - B, **"Sharmila Co-op. Hsg. Soc. Ltd."**, Shivaji Nagar, 2nd Rabodi, Village - Majiwada, Taluka - Thane, District - Thane, Thane (West), PIN - 400 601, State - Maharashtra, India belongs to **Mr. Prathmesh Subhash Ghule**.

We are in receipt of the following documents:

1)	Copy of Draft Agreement for sale between Mr. Jaywant Jagannath Chavan(The Transferor) And Mr. Prathmesh Subhash Ghule(The Transferee) (Made in December 2024).
2)	Copy of Index- II Registration No. 34552/2024 Dated 27.12.2024 between Mr. Jaywant Jagannath Chavan(The Transferor) And Mr. Prathmesh Subhash Ghule(The Transferee).
3)	Copy of Occupancy Certificate No. TMC/TDD/962/V.P. No. 310/83/01 Dated 05.10.1987 issued by Thane Municipal Corporation.
4)	Copy of Agreement for sale Registration No. 8592/2007 Dated 18.06.2007 between Mr. Manohar Balaji Gawde(The Transferor) And Mr. Jaywant Jagannath Chavan(The Transferee) (5 Pages from document).

Location

The said building is located at Village - Majiwada, Taluka - Thane, District - Thane, PIN - 400 601. The property falls in Residential Zone. It is at a traveling distance 3.1 km. from Thane Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Ground Floor is having 3 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + WC + Bathroom.(i.e. 1 BHK flat) This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Alluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Casing Capping Electrical wiringetc.

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Valuation as on 28th December 2024

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The Built Up Area of the Residential Flat	:	300.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1987 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	37 Years
Cost of Construction	:	300.00 Sq. Ft. X ₹ 2,500.00 = ₹ 7,50,000.00
Depreciation {(100 - 10) X (37 / 60)}	:	55.50%
Amount of depreciation	:	₹ 4,16,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,03,700/- per Sq. M. i.e. ₹ 9,634/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 77,097/- per Sq. M. i.e. ₹ 7,163/- per Sq. Ft.
Value of property	:	300.00 Sq. Ft. X ₹ 13,500 = ₹40,50,000
Total Value of property as on 28th December 2024	:	₹40,50,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 28th December 2024		₹ 40,50,000.00 - ₹ 4,16,250.00 = ₹ 36,33,750.00
Total Value of the property	:	₹ 36,33,750.00
The realizable value of the property	•	₹32,70,375.00
Distress value of the property	:	₹29,07,000.00
Insurable value of the property (300.00 X 2,500.00)	:	₹7,50,000.00
Guideline value of the property (300.00 X 7163.00)	:	₹21,48,900.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 2, Ground Floor, Wing - B, "Sharmila Co-op. Hsg. Soc. Ltd.", Shivaji Nagar, 2nd Rabodi, Village - Majiwada, Taluka - Thane, District -Thane, Thane (West), PIN - 400 601, State - Maharashtra, India for this particular purpose at ₹ 36,33,750.00 (Rupees Thirty Six Lakhs Thirty Three Thousands Seven Hundred And Fifty Only) as on 28th December 2024

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 28th December 2024 is ₹ 36,33,750.00 (Rupees Thirty Six Lakhs Thirty Three Thousands Seven Hundred And Fifty Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further





subject to document as mentioned in valuation report.

3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.







Page 9 of 18

PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details			Main Building
1	No. of floors and height of each floor	:	Ground + 4 Upper Floors
2	2 Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on Ground Floor
3	Year of construction	:	1987 (As per occupancy certificate)
4	Estimated future life	:	23 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	:	R.C.C. Framed Structure
6	Type of foundations		R.C.C. Foundation
7	Walls	:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	8 Partitions		6" Thk. Brick Masonery.
9	9 Doors and Windows		Teak wood door frame with flush shutters, Alluminum sliding windows with M. S. Grills, .
10	10 Flooring		Vitrified tiles flooring.
11	Finishing	:	Cement Plastering.
12	12 Roofing and terracing		R.C.C. slab.
13	13 Special architectural or decorative features, if any		No
14	(i) Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Casing Capping
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring



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Technical details

	-	
Main	Rui	ldina
mann	Dui	ianig

15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of t white/ord	fittings: Superior colored / superior inary.	:	Ordinary
17	Compour Height ar Type of c			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	Not Provided (TM)
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-hea Location, Type of c		:	RCC Tank on Terrace
21	Pumps- r	no. and their hors <mark>e powe</mark> r		May be provided as per requirement
22		nd paving within the compound ate area and type of paving	÷	Chequred tiles in open spaces, etc.
23	-	disposal – whereas connected to public f septic tanks provided, no. and capacity	-	Connected to Municipal Sewerage System



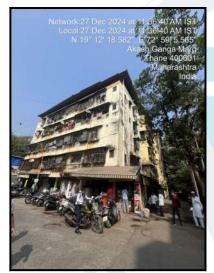






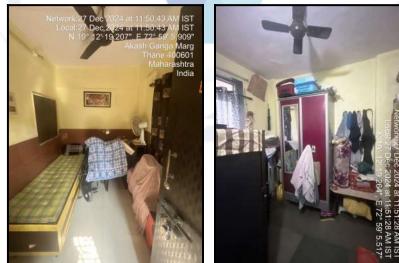












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Route Map of the property



Longitude Latitude: 19°12'19.3"N 72°59'5.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 3.1 km.).



Ready Reckoner Rate

			Local Body Type	Ciuss & Corporation	Class "B" Corporation		
Local Body Name	dy Name Thane Municipal Corporation						
Land Mark	4C) All the Properties of V	llage Majiwada Touc	ching Thane Creek. Survey No.				
				Rate of La	ind + Building in ₹ per	sq. m. Built-L	
Zone	Sub Zone	Land	Residential	Office	Shop	Industri	
6	6/28	31800	103700	106100	130200	106100	
Survey No. 14, 15, 16, 17, 18, 19, 22,	6/28 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 3 327C, 328, 329, 383, 384, 385, 386, 410,	4, 35, 36, 37, 41, 42, 43, 44	4, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 1			74, 75,	

Stamp Duty Ready Reckoner Market Value Rate for Flat	103700			
No Increase onFlat Located on Ground Floor	and the second		(TM)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,03,700.00	Sq. Mtr.	9,634.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	31800			
The difference between land rate and building rate(A-B=C)	71,900.00			
Percentage after Depreciation as per table(D)	37%			
Rate to be adopted after considering depreciation [B + (C X D)]	77,097.00	Sq. Mtr.	7,163.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

Completed Age of Building in Years	s Value in percent after depreciation			
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	depreciation is to be considered. However	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		





Price Indicators

roperty		Flat					
Source		Nobroker.cor	Nobroker.com				
oor		-					
		Car	pet	Built Up	Saleable		
rea		291	.67	350.00	-		
ercentage		-		20%	-		
ate Per Sq. Ft.	₹14,4	00.00	₹12,000.00	-			
		l					
			Pay Rent Post Your Pr	operty	Parmani 🗸 💙 🛕 🔳 Men		
					karan er el		
	at In Sai Shikte For Sale In T a Road near Shivansh Kasya Thali Fo		₹ 42 Lacs Non-negotiabl	1. 1997 Contraction Contraction	350 Need Home Loan? Sq.Ft Apply Loan		
Home / Flats for Sale in Mumbai / F	lats for Sale in Thane / 1bhk Flat for	Sale in Thane / Property Details	at at at as the set				
Photos O Loc	ation		Shortlist	1 Bedroom	Dec 28, 2024		
	* * * *			No. of Bedroom	Posted On Immediately		
1.18	× × ×		NED C	No. of Bathroom	Possession		
	* * *			MA Beloony	Sai Shikte		
	* * * *			Bike	None		
		- Second		Parking	Forver Beckup		
	* * *			Get Owner Det	ails 📄 🖻		
	ROKEP		and day	J.			
		+1	.3	Report what was n	ot correct in this property		
	A NO			Listed by Broker	Sold Out Wrong Info		
	CONTRACTOR OF			Price trends by N	BEstimate Check Now		
		a de		Price delius by it	Check How		
and the second data and the second	ind East Railway Station Bus Stop MovieMax - Wonder Mall	Mango Hotels - Airoli, Navi Murr	nbai				
	movienas - wonder nas			A attivity (Ora	This Descents		
Overview				Activity On	This Property		
Age of Building	>10 Years	🖉 Ownership Type	Self Owned	Q 0 Unique Views	C 0 & 0 Shortilata Contected		
K Maintenance Charge	s ₹14.3 Per Sq.Ft/M	Flooring	NA		Powered By : NBEstimate		
Builtup Area	350 Sq.Ft	😔 Furnishing Status	Unfurnished Furnish Nor	- Similar Pro	operties		
Ø Facing	West	Floor	1/4		F		
R Parking	Bike	Gated Security	No		1 BHK Flat In Ajantha Ap Akashganga Rd, Shiveji Negar, The		
And i privite		Ini operation	Lane.		Within e.km		
				OWNER	Price Builtup Ares		



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Price Indicators

Source		Flat			
		https://www.99acres.con	n/		
loor		-			
		Carpet	Built Up	Saleable	
rea		187.50	225.00	-	
Percentage		-	20%	-	
Rate Per Sq. Ft.		₹16,000.00	₹13,333.00	· ·	
		for Sale Iodi, Thane West ragov.in/	Q Post property Posted Articles	on Dec 25, 2024 Ready to move Contact Owner FREE Shortlist	
Photos (1/10)	r by est	Property Age 10+ Year Old		View All (50)	

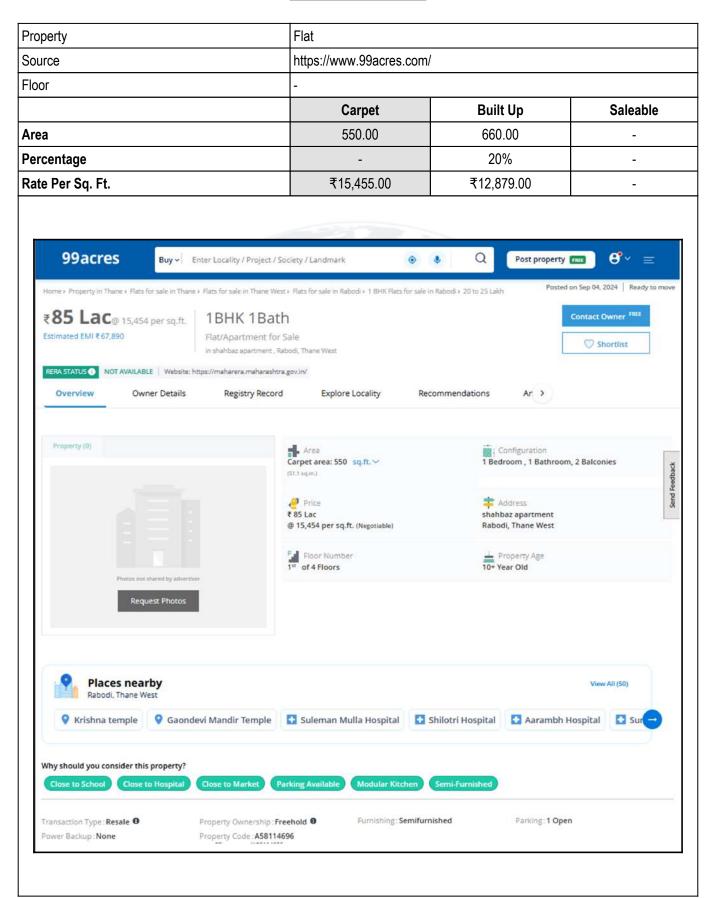


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Sale Instances





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th December 2024

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.

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5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 36,33,750.00 (Rupees Thirty Six Lakhs Thirty Three Thousands Seven Hundred And Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



