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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Kamlesh Kalyanrao Deshpande & Bhagyashri Kamlesh Deshpande**

Residential Flat No. 606, 6th Habitable Floor, "**Kiran Sufal**", Santhosh Nagar, Village - Wakad,
Taluka - Mulshi, District - Pune, PIN Code - 411 057, State - Maharashtra, India.

Latitude Longitude : 18°36'24.8"N 73°44'37.7"E

Intended User:

**Cosmos Bank
Dombivali (East)**

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East),
Taluka Kalyan, District Thane - 400605, State - Maharashtra, Country - India.

Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at :

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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

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 606, 6th Habitable Floor, "Kiran Sufal", Santhosh Nagar, Village - Wakad, Taluka - Mulshi, District - Pune, PIN Code - 411 057, State - Maharashtra, India belongs to **Kamlesh Kalyanrao Deshpande & Bhagyashri Kamlesh Deshpande.**

Boundaries of the property

North	: Undeveloped Plot
South	: Internal Road
East	: Undeveloped Plot
West	: Open Plot / Internal Road

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 **₹ 75,81,000.00 (Rupees Seventy Five Lakhs Eighty One Thousands 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.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.01.29 14:50:38 +05'30'

Avind
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

Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA
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Residential Flat No. 606, 6th Habitable Floor, "**Kiran Sufal**", Santhosh Nagar, Village - Wakad, Taluka - Mulshi, District - Pune,
PIN Code - 411 057, 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 29.01.2025 for Housing Loan Purpose.
1	Date of inspection	08.01.2025
3	Name of the owner / owners	Kamlesh Kalyanrao Deshpande & Bhagyashri Kamlesh Deshpande
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 606, 6th Habitable Floor, " Kiran Sufal ", Santhosh Nagar, Village - Wakad, Taluka - Mulshi, District - Pune, PIN Code - 411 057, State - Maharashtra, India. Contact Person : Mr. Nilesh Choudhary (Tenant) Contact No. 8698808536
6	Location, Street, ward no	Village - Wakad, District - Pune
7	Survey / Plot No. of land	Village - Wakad New Survey No - 110/1/1 (Part) & 110/2 (Part)
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	



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>Carpet Area in Sq. Ft. = 658.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 584.00 Balcony / Terrace Area in Sq. Ft.= 74.00</p> <p>Carpet Area in Sq. Ft. = 722.00 (Area As Per Agreement for sale) RERA Carpet Area in Sq. Ft. = 590.00 Enclosed Balcony Area in Sq. Ft.= 60.00 Terrace Area in Sq. Ft.= 38.00 Open Balcony Area in Sq. Ft.= 34.00</p> <p>Built Up Area in Sq. Ft. = 794.20 (Carpet Area + 10%)</p> <p>All the above areas are within 10% of the Agreement for Sale Area. The above calculations and detailed measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is prepared based on the Agreement for Sale area.</p>
13	Roads, Streets or lanes on which the land is abutting	Village - Wakad, Taluka - Mulshi, District - Pune, Pin - PIN Code - 411 057
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	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 a dimensioned site plan	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. Nilesh Choudhary
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per PCMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Nilesh Choudhary
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	25,000.00 Present rental income per month
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
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 – 2024 (As per site information.)
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.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess Fair Market Value as on 29.01.2025 for Residential Flat No. 606, 6th Habitable Floor, "Kiran Sufal", Santhosh Nagar, Village - Wakad, Taluka - Mulshi, District - Pune, PIN Code - 411 057, State - Maharashtra, India belongs to **Kamlesh Kalyanrao Deshpande & Bhagyashri Kamlesh Deshpande**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.7257/2023 Dated 18.04.2023 between M/s. Kiran Creators And Developers (The Promoter) And Kamlesh Kalyanrao Deshpande & Bhagyashri Kamlesh Deshpande(The Allottee).
2)	Copy of RERA Certificate No.P52100027275 Dated 20.07.2022 issued by Maharashtra Real Estate Regulatory Authority (As Download from RERA Site).
3)	Copy of Approved Building Plan No.BP / Wakad / 185/ 2023 Dated 01.12.2023 issued by Pimpri Chinchwad Municipal Corporation.



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Location

The said building is located at Village - Wakad, Taluka - Mulshi, District - Pune, PIN Code - 411 057. The property falls in Residential Zone. It is at a traveling distance 7.5 Km from Akurdi Railway Station.

Building

The building under reference is having Ground + 1 Podium + 13 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. 7th Floor is having 12 Residential Flat. The building is having 3 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 6th Habitable Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 29th January 2025

The Carpet Area of the Residential Flat	:	722.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2024 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	1 Year
Cost of Construction	:	794.20 Sq. Ft. X ₹ 2,600.00 = ₹ 20,64,920.00
Depreciation $\{(100 -) \times (1 / 60)\}$:	N.A. Age of Property below 5 year
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 87,507/- per Sq. M. i.e. ₹ 8,130/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property	:	722.00 Sq. Ft. X ₹ 10,500 = ₹75,81,000
Total Value of property as on 29th January 2025	:	₹75,81,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 29th January 2025	:	₹ 75,81,000.00 - ₹ 0.00 = ₹ 75,81,000.00
Total Value of the property	:	₹ 75,81,000.00
The realizable value of the property	:	₹68,22,900.00
Distress value of the property	:	₹60,64,800.00



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Insurable value of the property (794.20 X 2,600.00)	:	₹20,64,920.00
Guideline value of the property (794.20 X 8130.00)	:	₹64,56,846.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 606, 7th Habitable Floor, "**Kiran Sufal**", Santhosh Nagar, Village - Wakad, Taluka - Mulshi, District - Pune, PIN Code - 411 057, State - Maharashtra, India for this particular purpose at **₹ 75,81,000.00 (Rupees Seventy Five Lakhs Eighty One Thousands Only)** as on 29th January 2025

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 **29th January 2025** is **₹ 75,81,000.00 (Rupees Seventy Five Lakhs Eighty One Thousands 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.



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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 + 1 Podium + 13 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Residential Flat Situated on 7th Habitable Floor				
3	Year of construction	: 2024 (As per site information.)				
4	Estimated future life	: 59 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	Partitions	: 6" Thk. Brick Masonery.				
9	Doors and Windows	: Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, .				
10	Flooring	: Vitrified Tile Flooring.				
11	Finishing	: Cement Plastering + POP Finish.				
12	Roofing and terracing	: R. C. C. Slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details**Main Building**

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 fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	3 Lifts
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head tank Location, capacity Type of construction		:	RCC Tank on Terrace
21	Pumps- no. and their horse power		:	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		:	Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		:	Connected to Municipal Sewerage System



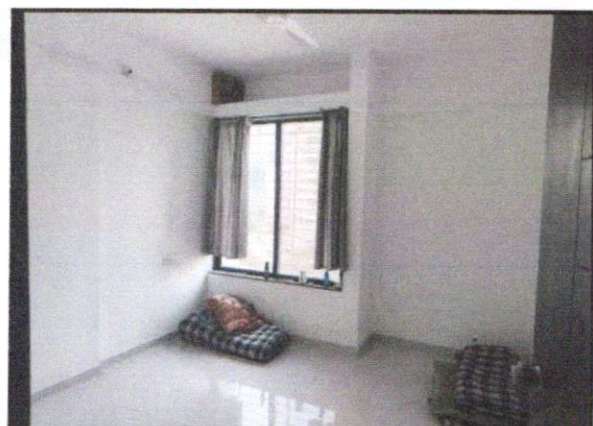
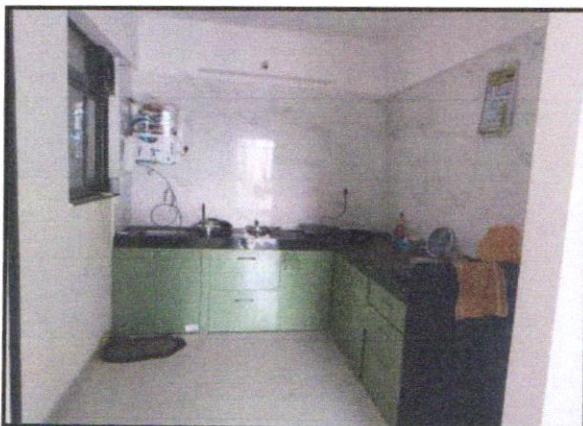
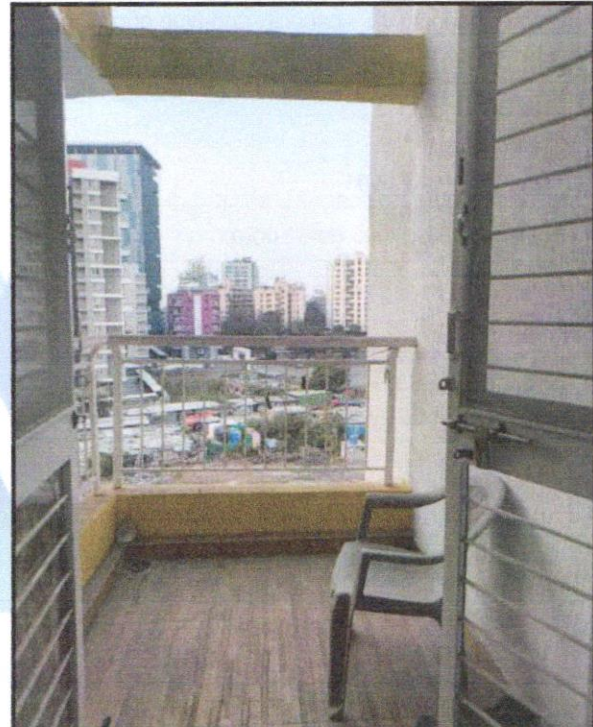
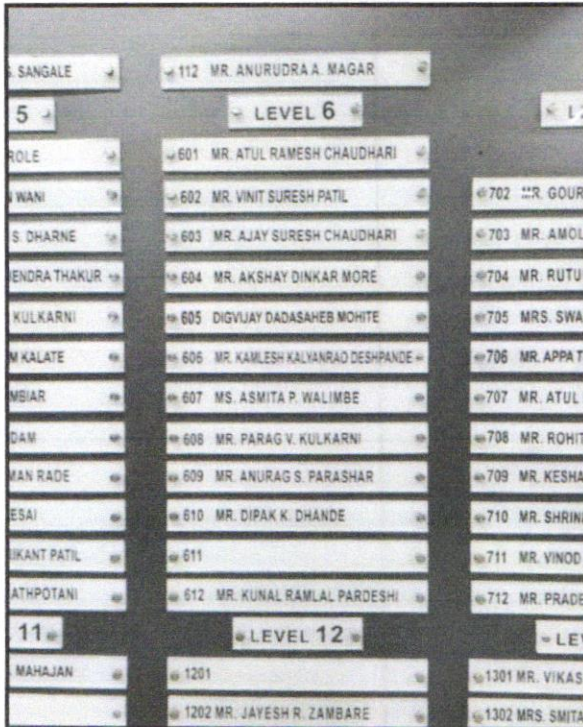
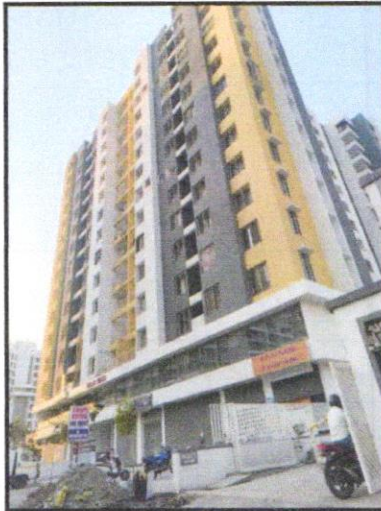
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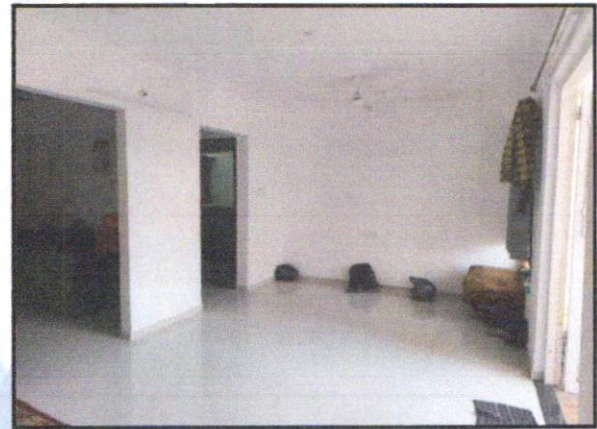
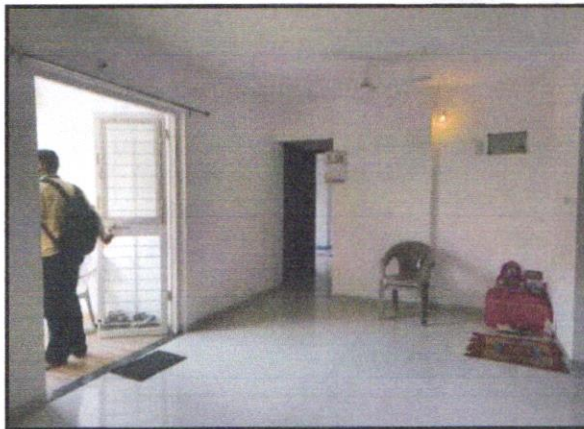
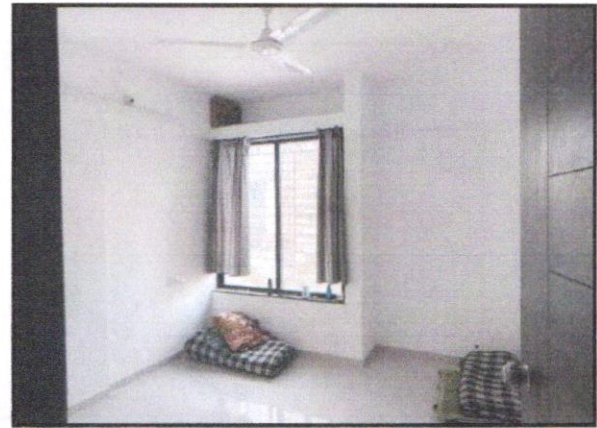
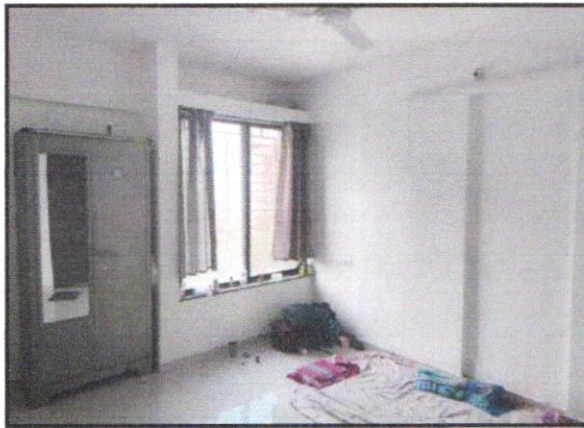
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Actual Site Photographs



Actual Site Photographs



Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 18°36'24.8"N 73°44'37.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Akurdi - 7.5 Km).




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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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[Valuation Guidelines | User Manual](#)

Year 2024-2025 Language English

Selected District Pune

Select Taluka Mulshi

Select Village Wakad

Search By Survey No. SubZones

Enter Survey No 110 Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
11/1 - गावठाण जुनी हद्द	10090	49510	56940	65940	0	चौ. मीटर	सि.टी.एस. नंबर
11/12 - औद्योगिक व वाणीज्य विभाग	20840	83340	88170	98070	0	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	83340.00			
Increase by 5% on Flat Located on 6th Habitable Floor	4167			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	87,507.00	Sq. Mtr.	8,130.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	20840.00			
The difference between land rate and building rate(A-B=C)	66,667.00			
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	87,507.00	Sq. Mtr.	8,130.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors



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e)	31 Floors and above	Increase by 20% on units located on 31 and above floors
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Depreciation Percentage Table

Completed Age of Building in Years	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	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	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



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Price Indicators

Property	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	726.00	871.20	1,045.44
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹10,606.00	₹8,838.00	₹7,365.00

Key Highlights

- Looking for a spacious 2 BHK apartment for sale in Wakad, Pune
- Look no further! Presenting a beautiful apartment in the highly sought-after Kiran Sufal project
- This spacious and modern 2 BHK apartment spans over an area of 726 square feet
- The apartment is located on the ground floor of the building, providing easy accessibility
- The apartment comes unfurnished, allowing you the flexibility to decorate it as per your taste and requirements
- The 2 bedrooms and 2 bathrooms are meticulously designed to offer ample privacy and convenience. The apartment is priced at an attractive rate of 77 Lac and comes with a desirable set of amenities
- The project boasts of amenities such as kids play areas, a jogging/cycle track, power backup, and 24x7 security
- These amenities are designed to add value to your living experience, making it a perfect home for your family. The property is located in a prime locality in Wakad, providing excellent connectivity to other parts of



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Price Indicators

Property	Flat		
Source	Commonfloor.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	722.00	866.40	1,039.68
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹11,281.00	₹9,401.00	₹7,834.00

commonfloor.com
Pune Buy Location or Builder or Project Name
POST PROPERTY

Kiran Sufal

By Kiran Creators And Developers in Wakad

₹66 L onwards

OVERVIEW
LOCATION
BUY
RENT

Total Project Area
0.96 Acres

Ready to move
Dec-2023 (Ready to move)

Total Units
88 Units

Price Range
₹ 66 L - 90.80 L

REPA ID
P52700027275

WAP
2, 3 BHK

Property Type
Apartment

Area
585 - 885 sq ft

Launch Date
Dec-2020

Request a Call Back

NAME

EMAIL ID

PHONE NUMBER +91

Buy Rent

Allow CommonFloor to send notifications

I am looking for

Home Loans

Painting Service

Interior Design Service

REQUEST CALL BACK

Unit Configuration

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans
2 BHK Apartment <small>Availability* Yes</small>	NA	585 - 722 sq ft <small>62.71 - 80.50 sq m</small>	₹ 66 L - 81.45 L	NA
3 BHK Apartment <small>Availability* Yes</small>	NA	731 - 885 sq ft <small>80.00 - 95.70 sq m</small>	₹ 75 L - 90.80 L	NA



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Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	731.00	877.20	1,052.64
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹12,168.00	₹10,140.00	₹8,450.00

My Shortlists
Pune

Home > Pune > Wakad > Apartments/Flats > Kiran Sufal

Kiran Sufal

₹ 74.03L - 88.95L

Kiran Creators

Wakad, Pune

RERA ID : PS2100027275

Contact Builder

Overview
Highlights
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Amenities
Location
FAQ
Similar Properties
Other Properties

Overview

Property type:
Apartments/Flats

Area Range:
585 - 731sqft

Price Range:
₹ 74.03L - 88.95L

Possession:
Ready To Move

Download Brochure

Contact Builder

Please share your contact

Name

Phone

Email

Project Name

I agree to be contacted by Roofandfloor via WhatsApp / V/C phone / email etc.

roofandfloor.thehindu.com/pune/.../pdp-2918

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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 **29th January 2025**

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



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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 **₹ 75,81,000.00 (Rupees Seventy Five Lakhs Eighty One Thousands Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.01.29 14:50:56 +05'30'

Manoj

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

