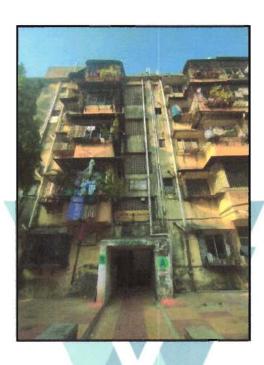


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Sangeeta Sanjay Patole

Residential Flat No. 22, 3rd Floor, Building No 15, Wing - A, "Utkarsha Co-Op. Hsg. Soc. Ltd.", P. M. G. P. Colony, Off Andheri Mahakali Road, Village - Majas, Andheri (East), Mumbai, 400 093, State - Maharashtra, India.

Latitude Longitude: 19°8'4.8"N 72°52'8.7"E

Intended User:

Cosmos Bank Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



Our Pan India Presence at:

Aurangabad Pune

Nanded Mumbai Nashik

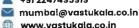
Ahmedabad Delhi NCR Rajkot

Raipur

Regd. Office

BI-001, U/B Floor, BOOMERANG, Chondivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India







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/02/2025/014097/2310555 14/6-205-SOVS

Date: 14.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 22, 3rd Floor, Building No 15, Wing - A, "Utkarsha Co-Op. Hsg. Soc. Ltd.", P. M. G. P. Colony, Off Andheri Mahakali Road, Village - Majas, Andheri (East), Mumbai, 400 093, State - Maharashtra, India belongs to Mrs. Sangeeta Sanjay Patole.

Boundaries of the property

North Open Plot

South Internal Road

East Wing - B

West Open Plot

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 ₹ 46,57,280.00 (Rupees Forty Six Lakhs Fifty Seven Thousands Two Hundred And Eighty 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

ultants (I) Pvt. Ltd., ou=M email: manoj@vastukala.org, c. IN Date: 2025 02.14 12:22:39 +05'30'

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



Our Pan India Presence at:

Aurangabad Pune

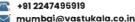
Nanded !Mumbai Thane Nashik

Rajkot

Ahmedabad O Delhi NCR Raipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India



www.vastukala.co.in

Residential Flat No. 22, 3rd Floor, Building No 15, Wing - A, "Utkarsha Co-Op. Hsg. Soc. Ltd.", P. M. G. P. Colony, Off Andheri Mahakali Road, Village - Majas, Andheri (East), Mumbai, 400 093, State - Maharashtra, India

Form 0-1 (See Rule 8 D)

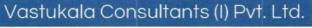
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 14.02.2025 for Bank Loan Purpose.
1	Date of inspection	11.02.2025
3	Name of the owner / owners	Mrs. Sangeeta Sanjay Patole
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. 22, 3 rd Floor, Building No 15, Wing - A, "Utkarsha Co-Op. Hsg. Soc. Ltd.", P. M. G. P. Colony, Off Andheri Mahakali Road, Village - Majas, Andheri (East), Mumbai, 400 093, State - Maharashtra, India. Contact Person: Mr. Sanjay Patole (Owner's Husband) Contact No. 9820917570
6	Location, Street, ward no	Off Andheri Mahakali Road Village - Majas, Andheri (East)
7	Survey / Plot No. of land	CTS No - 175 (Part) of Village - Majas
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. = 200.22 (Area as per Site measurement) Carpet Area in Sq. Ft. = 200.00 (Area As Per Allotment Letter) Built Up Area in Sq. Ft. = 240.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Majas, Andheri (East)Pin - 400 093
14	If freehold or leasehold land	Free Hold.



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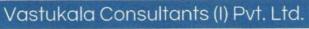


CONSULTANT Values 1.5 mounts of the consultant values 1.5 mounts of the consultant values of the

15	lease, and ter (i) (ii)	chold, the name of Lessor/lessee, nature of date of commencement and termination of lease rms 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		e any restriction covenant in regard to use of f so, attach a copy of the covenant.	As per documents
17	1	ere any agreements of easements? If so, attach of the covenant	Information not available
18	Plannii	he land fall in an area included in any Town ng Scheme or any Development Plan of nment or any statutory body? If so, give llars.	Information not available
19	1	ny contribution been made towards development ny demand for such contribution still nding?	Information not available
20	acquis	e whole or part of the land been notified for ition by government or any statutory body? Give the notification.	No
	Attach	a dimensioned site plan	N.A.
	IMPRO	OVEMENTS	7 600
22	1	plans and elevations of all structures standing land and a lay-out plan.	Information not available
23	1	sh technical details of the building on a attended to the Annexure to this form may be	Attached
24	Is the I	building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Dadushri Patagaonkar
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Tenant Occupied
25	1	s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - Information not available Percentage actually utilized – Details not available
26	RENT	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Dadushri Patagaonkar
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 14,500/- Since last 7 Months
	(iv)	Gross amount received for the whole property	N.A.
	A	by of the occupants related to, or close to	Information not available
27		ess associates of the owner?	



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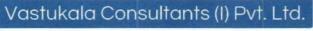
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Architecture of the Color of the Color

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 – 1991 (Allotment Letter)
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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch Branch to assess Fair Market Value as on 14.02.2025 for Residential Flat No. 22, 3rd Floor, Building No 15, Wing - A, "Utkarsha Co-Op. Hsg. Soc. Ltd.", P. M. G. P. Colony, Off Andheri Mahakali Road, Village - Majas, Andheri (East), Mumbai, 400 093, State - Maharashtra, India belongs to Mrs. Sangeeta Sanjay Patole.

We are in receipt of the following documents:

1)	Copy of Declaration Cum Indemnity Bond Dated 21.01.2015.
2)	Copy of Share Certificate Document No.22 transferred on 01.08.2013 in the name of Mrs. Snageeta Sanjay Patole .
3)	Copy of Society NOC Letter Document No Dated 01.08.2013.
4)	Copy of Agreement for sale Document No.1235/2000 Dated 25.09.2000 between Mrs. Neelam Mukesh Patel & Mr. Mukesh Lallubhai Patel (The Vendor) And Mrs. Snageeta Sanjay Patole (The Purchaser).
5)	Copy of MHADA Allotment Letter Document No.JV No. / K. A. / M. V. / Bandra (East) / M.M. / 320 / 2015 Dated 07.07.2015 issued by Mumbai Housing and Area Development Board for the transfer of flat in the name of Mrs. Sangeeta Sanjay Patole.
6)	Copy of Allotment Letter Dated 08.01.1991 issued by Mumbai Housing and Area Development Board in the name of Mr. Rawal Narayandas Manilal (Original Allottee).

Location

The said building is located at Village - Majas, Andheri (East)400 093. The property falls in Residential Zone. It is at a traveling distance 2.7 Km from Mogra Metro 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. 3rd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

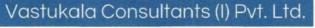
The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is Living Room + Kitchen + Toilet + Balcony. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door with M.S Safety door, Alluminum sliding windows with M. S. Grills, Open-Conduit plumbing with Casing Capping Electrical wiring etc.

Valuation as on 14th February 2025

The Carpet Area of the Residential Flat	:	200.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	1991 (Allotment Letter)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	34 Years
Cost of Construction	:	240.00 Sq. Ft. X ₹ 2,800.00 = ₹ 6,72,000.00
Depreciation {(100 - 10) X (34 / 60)}	:	51.00%
Amount of depreciation	:	₹ 3,42,720.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,54,710/- per Sq. M. i.e. ₹ 14,373/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,28,523/- per Sq. M. i.e. ₹ 11,940/- per Sq. Ft.
Value of property	:	200.00 Sq. Ft. X ₹ 25,000 = ₹50,00,000
Total Value of property as on 14th February 2025	:	₹50,00,000.00

(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 14th February 2025	1	₹ 50,00,000.00 - ₹ 3,42,720.00 = ₹ 46,57,280.00
Total Value of the property	:	₹ 46,57,280.00
The realizable value of the property		₹41,91,552.00
Distress value of the property	A:	₹37,25,824.00
Insurable value of the property (240.00 X 2,800.00)		₹6,72,000.00
Guideline value of the property (240.00 X 11940.00)	:	₹28,65,600.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 22, 3rd Floor, Building No 15, Wing - A, "Utkarsha Co-Op. Hsg. Soc. Ltd.", P. M. G. P. Colony, Off Andheri Mahakali Road, Village - Majas, Andheri (East), Mumbai, 400 093, State - Maharashtra, India for this particular purpose at ₹ 46,57,280.00 (Rupees Forty Six Lakhs Fifty Seven Thousands Two Hundred And Eighty Only) as on 14th February 2025

NOTES

- 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 14th February 2025 is ₹ 46,57,280.00 (Rupees Forty Six Lakhs Fifty Seven Thousands Two
 Hundred And Eighty 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.



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For that purpose Latest Legal Opinion should be sought.







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	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 3 rd Floor		
3	Year of construction	:	1991 (Allotment Letter)		
4	Estimated future life	:	26 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	1	R.C.C. Foundation		
7	Walls	V.	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 with M.S Safety door, Alluminum sliding windows with M. S. Grills, .		
10	Flooring	1	Ceramic Tile Flooring.		
11	Finishing	:	Cement Plastering.		
12	Roofing and terracing	:	R. C. C. Slab.		
13	Special architectural or decorative features, if any	:	No		
14	(i) Internal wiring – surface or conduit	:	Open-Conduit plumbing with Casing Capping Electrical		
	(ii) Class of fittings: Superior/Ordinary/ Poor.		wiring		





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 white/ord	fittings: Superior colored / superior dinary.	:	Ordinary
17		nd wall nd length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of life	ts and capacity	:	Not Provided
19	Undergre	ound sump – capacity and type of tion	:	RCC Tank
20		ad tank , capacity construction	:	RCC Tank on Terrace
21	Pumps-	no. and their horse power		May be provided as per requirement
22	1	nd paving within the compound nate area and type of paving		Chequred tiles in open spaces, etc.
23		disposal – whereas connected to public if septic tanks provided, no. and capacity	1	Connected to Municipal Sewerage System





Actual Site Photographs













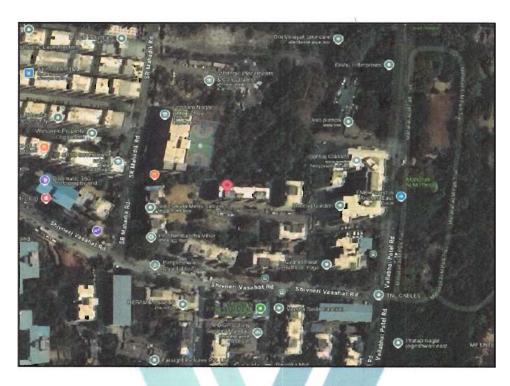








Route Map of the property



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



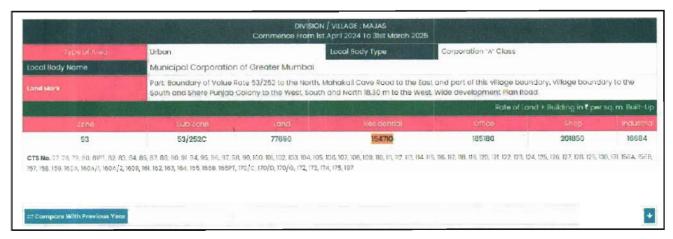
Longitude Latitude: 19°8'4.8"N 72°52'8.7"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Mogra - 2.7 Km).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	154710		TAN	
Decrease by 15% on Flat Located on 3 rd Floor	23206.5			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,31,504.00	Sq. Mtr.	12,217.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	77690			
The difference between land rate and building rate(A-B=C)	53,813.50			
Percentage after Depreciation as per table(D)	34%		0.38	
Rate to be adopted after considering depreciation [B + (C X D)]	1,28,523.00	Sq. Mtr.	11,940.00	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

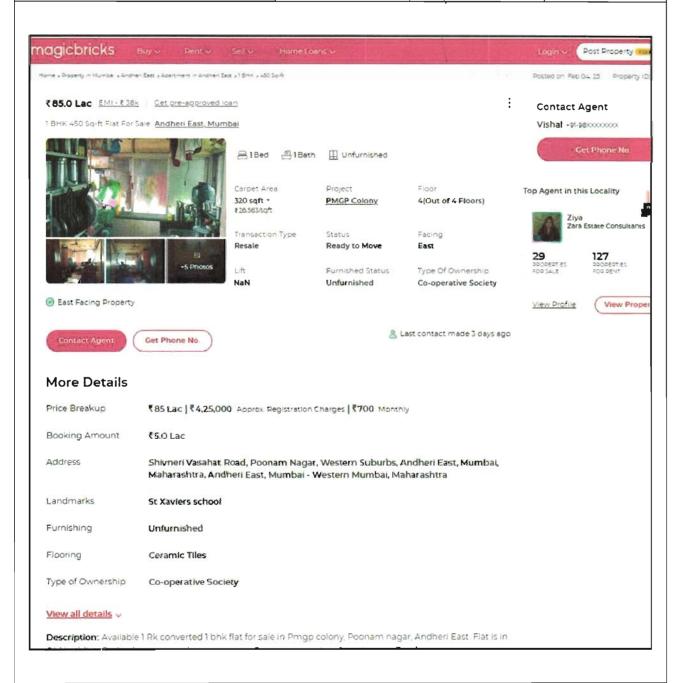
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is 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





Price Indicators

Property	Flat		
Source	https://www.99acres.com/	-	
Floor	-		
	Carpet	Built Up	Saleable
Area	320.00	384.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹26,563.00	₹22,135.00	-

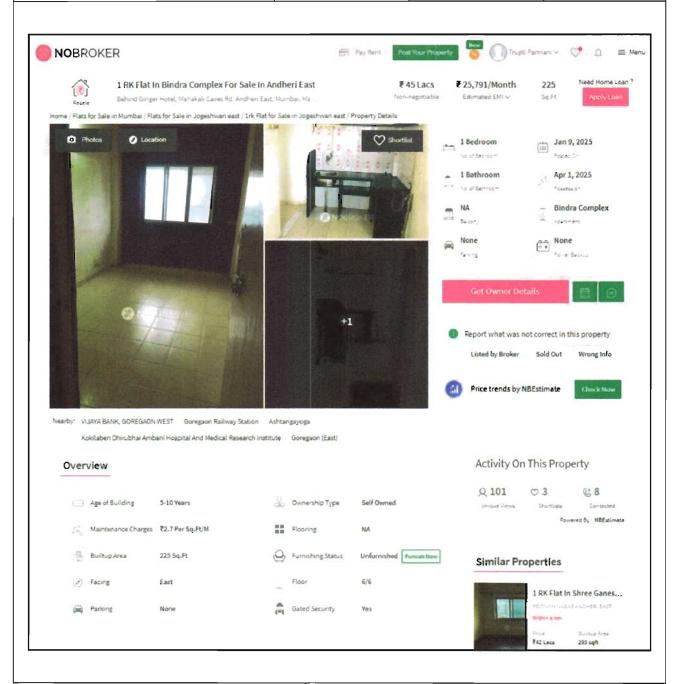






Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	187.50	225.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹24,000.00	₹20,000.00	•





CONSULTARY OF THE PROPERTY OF

Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	180.00	216.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹23,722.00	₹19,769.00	-

दस कर्माक 1434/2025 नोदणी: Regn 63m गावाचे नाव: मजास करारनामा 000000 295253.16) पालिकेचे नाव:मुंबई मनपाइतर वर्षन:सदिनका नं: 103, माळा नं: 1 ला जला, इमारतीचे नाव: मजास वाडी उस्सद को ऑप हो सी शि बिल्डिंग न 7 सि, हॉक नं: अन्येरी पूर्व न्यु म्हाडा कॉलनी, रीड: जवळ पुनम नगर ऑप महाकाली	
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295253.16) पालिके वे नाव: मुंबई मनपाइतर वर्णन: सदनिका नं: 103, माळा नं: 1 ला जिला, इमारतीचे नाव: मजास वाडी उत्सव को ऑप हो सी लि बिल्डिंग न 7 सि, लॉक नं: अन्येरी पूर्व न्यु म्हाडा कॉलनी, रीड : जवळ पुनम नगर ऑप महाकाली	
) पालिकेचे नाव:मुंबई मनपाइतर वर्षन :सदनिका नं: 103, माळा नं: 1 ला जला, इमारतीचे नाव: मजास वाडी उत्सव को ऑप हो सो लि बिल्डिंग न 7 सि, सॉक नं: अन्येरी पूर्व न्यु म्हाडा कॉलनी, शेड : जवळ पुनम नगर ऑप महाकाली	
जिला, इमारतीचे नाव: मजास वाडी उत्सव को ऑप हो सी लि बिल्डिंग न 7 सि, लॉक नं: अन्येरी पूर्व न्यु म्हाडा कॉलनी, रीड : जवळ युनम नगर ऑप महाकाली	
ञ्चस रोड, इतर माहिती: सदनीकेचे एकूण क्षेत्र 180 चौ फूट कार्पेट((C.T.S. lumber : 175 part ;))	
0.07 चौ.मीटर	
: नाव -सपना नेदकियोर चिकपे वय-50 पता-पर्वीट ने. ची 4 4 , माळा ने, इमारतीचे नाव वळ बी एम सी स्कृत न 2 , ब्लॉक ने. घाटकोपर पश्चिम , रोड ने. एस जी बरवे नगर , महाराष्ट्र, IUMBAL यिन कोड: -400084 पैंन ने -AZLPS9924R	
1): नाव -ब्रंपा राजीव नाईक वय24, पता-प्लॉट नं. 111, माळा नं. बिल्डिंग न ७ बी, इनारतीये नाव: साई विराज को ऑप हो सो लि, ब्लॉक नं. अन्धेरी पूर्व न्यु महाडा कॉलनी , रोड नं. जवळ पुनम नगर ऑफ महाकाली केव्हस रोड , महाराष्ट्र, MUMBAS. पिन कोड:-40093 पॅन नं CBYPN 2736H 2): नाव. राजीव विष्णु नाईक वय:-61; पता:-प्लॉट नं. 111, माळा नं. बिल्डिंग न ७ बी, इमारतीये नाव: साई विराज को ऑप हो सो लि, ब्लॉक नं. अन्धेरी पूर्व न्यु महाडा कॉलनी , रोड नं. जवळ पुनम नगर ऑफ महाकाली केव्हस रोड , महाराष्ट्र, MUMBAS. पिन कोड:-40093 पॅन नं:- ADVPN 4531D	
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) within the limits of any Municipal Corporation or any Cantonment rea annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th February 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 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.
- 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 ₹ 46,57,280.00 (Rupees Forty Six Lakhs Fifty Seven Thousands Two Hundred And Eighty Only).



Manoj Chalikwar Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366





