

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Kailash Ishwarlal Modi & Mrs. Bhavna Kailash Modi

Residential Flat No. 201, 2nd Floor, Building No C-36, "Jeevan Sandhya Shanti Nagar Co-Op. Hsg. Soc. Ltd.", Sector 10, Shanti Nagar, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India.

Latitude Longitude: 19°16'31.1"N 72°51'42.8"E

Intended User:

Cosmos Bank Dahisar C M Road Branch

Harsh CHSL C M Road, Opp St Thomas High School Advadoot Nagar Dahisar East Mumbai 400068



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

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Vastu/Mumbai/08/2024/010362/2307604 08/6-82-PRRJ Date: 08.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, Building No C-36, **"Jeevan Sandhya Shanti Nagar Co-Op. Hsg. Soc. Ltd."**, Sector 10, Shanti Nagar, Mira Road (East), Taluka - Thane , District - Thane , PIN - 401 107, State - Maharashtra, Country - India belongs to **Mr. Kailash Ishwarlal Modi & Mrs. Bhavna Kailash Modi** .

Boundaries		Building	Flat
North	:	Building No. C-35	Marginal Space
South	:	Shree Aarti Building	Flat No. 202
East	:	Residential Building	Marginal Space
West	:	Internal Road	Staircase

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 ₹ 42,12,000.00 (Rupees Forty Two Lakhs Twelve 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.

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



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Residential Flat No. 201, 2nd Floor, Building No C-36, "Jeevan Sandhya Shanti Nagar Co-Op. Hsg. Soc. Ltd.", Sector 10, Shanti Nagar, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - 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 08.08.2024 for Housing Loan Purpose.
1	Date of inspection	06.08.2024
3	Name of the owner / owners	Mr. Kailash Ishwarlal Modi & Mrs. Bhavna Kailash Modi
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. 201, 2 nd Floor, Building No C-36, "Jeevan Sandhya Shanti Nagar Co-Op. Hsg. Soc. Ltd.", Sector 10, Shanti Nagar, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India. Contact Person: Mr. Sharad Bhat (Tenant) Contact No. 9029388636
6	Location, Street, ward no	Shanti Nagar District - Thane
7	Survey / Plot No. of land	Old Survey No - 205(Part), New Survey No. 37
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. = 332.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 390.00 (Area As Per Agreement For Sale)
13	Roads, Streets or lanes on which the land is abutting	Taluka - Thane , District - Thane , Pin - PIN - 401 107
14	If freehold or leasehold land	Free Hold.



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Chartered Engineers (1)

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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		any restriction covenant in regard to use of so, attach a copy of the covenant.	As per documents
17		e any agreements of easements? If so, attach 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	,	contribution been made towards development demand for such contribution still ding?	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.
	IMPRO	VEMENTS	
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. Sharad Bhat Occupied Since - Last 4 Years
	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 MBMC norms Percentage actually utilized – Details not available
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc		Tenant Occupied - Mr. Sharad Bhat Occupied Since - Last 4 Years
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	15,000/- Present rental income per month
	(iv)	Gross amount received for the whole property	N.A.



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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 – 1992 (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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	documentary proof. Remark:	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by	N. A.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dahisar C M Road Branch Branch to assess Fair Market Value as on 08.08.2024 for Residential Flat No. 201, 2nd Floor, Building No C-36, "Jeevan Sandhya Shanti Nagar Co-Op. Hsg. Soc. Ltd.", Sector 10, Shanti Nagar, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to Mr. Kailash Ishwarlal Modi & Mrs. Bhavna Kailash Modi.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.14839 / 2024 Dated 31.07.2024 between Mrs. Jeet Kaur M. Dadial (The Transferor) And Mr. Kailash Ishwarlal Modi & Mrs. Bhavna Kailash Modi (The Transferee).
2)	Copy of Occupancy Certificate No.5674 / 428 Dated 13.10.1992 issued by Mira Bhayander Municipal Corporation.
3)	Copy of Property Tax property no.E130031258009 dated 01.04.2024 issued by Mira Bhayander Municipal Corporation

Location

The said building is located at Sector - 10, , Taluka - Thane , District - Thane , PIN - 401 107. The property falls in Residential Zone. It is at a traveling distance 950 Mtrs. from Mira Road 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 Good. The building is used for Residential purpose. 2nd Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Mosiac Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 8th August 2024

The Built Up Area of the Residential Flat	:	390.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1992 (As per occupancy certificate)
Expected total life of building	:	60 Years



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Age of the building as on 2024	:	32 Years
Cost of Construction	:	390.00 Sq. Ft. X ₹ 2,500.00 = ₹ 9,75,000.00
Depreciation {(100 - 10) X (32 / 60)}	:	48.00%
Amount of depreciation	:	₹ 4,68,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 94,500/- per Sq. M. i.e. ₹ 8,779/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 75,908/- per Sq. M. i.e. ₹ 7,052/- per Sq. Ft.
Value of property as on 8th August 2024	:	390.00 Sq. Ft. X ₹ 12,000 = ₹46,80,000.00

(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 8th August 2024	:	₹ 46,80,000.00 - ₹ 4,68,000.00 = ₹ 42,12,000.00
Total Value of the property	:	₹₹ 42,12,000.00
The realizable value of the property	:	₹37,90,800.00
Distress value of the property	:	₹33,69,600.00
Insurable value of the property (390.00 X 2,500.00		₹9,75,000.00
Guideline value of the property (390.00 X 7052.00)	\ ;	₹25,17,450.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 201, 2nd Floor, Building No C-36, "Jeevan Sandhya Shanti Nagar Co-Op. Hsg. Soc. Ltd.", Sector 10, Shanti Nagar, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India for this particular purpose at ₹ 42,12,000.00 (Rupees Forty Two Lakhs Twelve Thousands Only) as on 8th August 2024

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 8th August 2024 is ₹ 42,12,000.00 (Rupees Forty Two Lakhs Twelve 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.
- 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.

PART III- VALUATION



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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 2 nd Floor
3	Year of co	onstruction	:	1992 (As per occupancy certificate)
4	Estimated	I future life	:	28 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co	onstruction- load bearing walls/RCC eel frame	:	R.C.C. Framed Structure
6	Type of fo	oundations	:	R.C.C. Foundation
7	Walls			All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions		\forall	6" Thk. Brick Masonery.
9	Doors and Windows			Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .
10	Flooring		:	Mosiac Tile Flooring.
11	1 Finishing		:/	Cement Plastering + POP Finish.
12	Roofing and terracing		/ :	R. C. C. Slab.
13	Special a	rchitectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Open plumbing with C.P. fittings. Casing Capping wiring
	(ii) Class of fittings: Superior/Ordinary/ Poor.			
15	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	16 Class of fittings: Superior colored / superior white/ordinary.		:	





Technical details

Main Building

17	Compound wall Height and length Type of construction	:	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts and capacity	:	Not Provided
19	Underground sump – capacity and type of construction	:	Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction	:	Connected to Municipal Sewerage System
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		Chequred 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





Actual Site Photographs









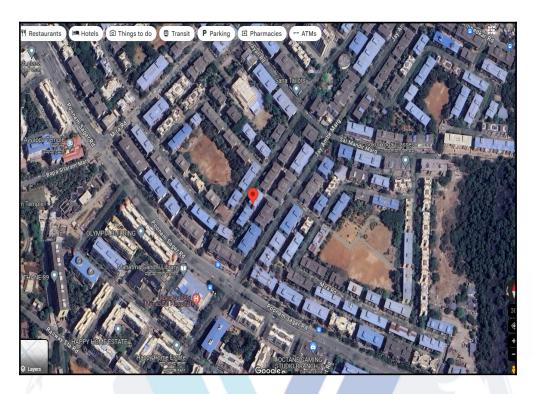




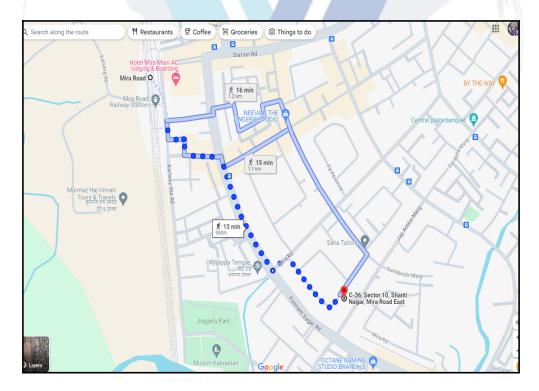


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Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°16'31.1"N 72°51'42.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mira Road - 950 Mtrs.).



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	94500		(TM)	
Decrease by 10% on Flat Located on 2 nd Floor	9450			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	85,050.00	Sq. Mtr.	7,901.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	36400			
The difference between land rate and building rate(A-B=C)	48,650.00			
Percentage after Depreciation as per table(D)	32%			
Rate to be adopted after considering depreciation [B + (C X D)]	75,908.00	Sq. Mtr.	7,052.00	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

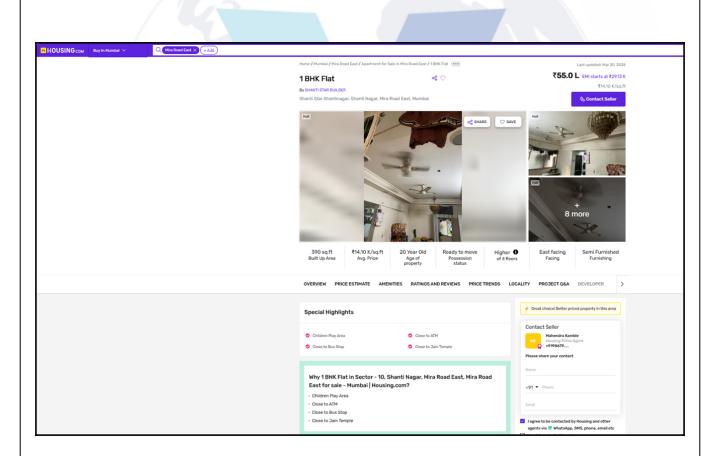
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

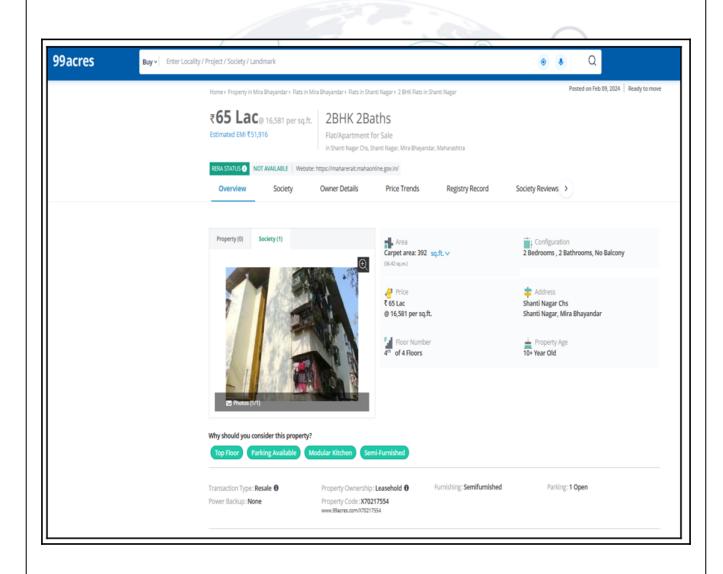
Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	325.00	390.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹16,923.00	₹14,103.00	-







Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	392.00	470.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,582.00	₹13,818.00	-







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	325.00	390.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹13,538.00	₹11,282.00	-

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1-03-2024	**	दस्त क्रमांक : 744/2024
Note:-Generated Through eSearch		नोदंणी :
Module,For original report please contact concern SRO office.		Regn:63m
	गावाचे नाव : भाईंदर	
(1)वितेसाचा प्रकार	करारनामा	
(2)मोबदता	4400000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3230700	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	भाईंदर,वॉर्ड-जे,विभाग क्रमांक:-1/ मजला,बिल्डींग नं. सी-9,कावेरी श सी-9 आणि सी-10,सेक्टर 6,शांती	नपाइतर वर्णन :, इतर माहिती: मौजे /13.मध्ये,सदिनका क्रमांक ४०३,४ था iतीनगर को.ऑप.हौ.सोसा.ली. बिल्डींग नं. नगर,मिरारोड पूर्व,ठाणे,जुना सर्वे नं. ,क्षेत्रफळ ३६.२४ चौ.मी. बिल्टअप्((Survey
(5) क्षेत्रफळ	36.24 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐक्ज करुन देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी ऱ्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मीरा किरण नांदगांवकर वय:-52 पत्ता:-प्लॉट ने: 403 , माळा ने: 4 था मजला , इमारतीचे नाव: बिल्डींग ने. सी-9, कावेरी चांतीनगर को. औप.हो.सोसा.ती., ब्लॉक ने: बिल्डींग ने. सी-9 आणि सी-10, सेक्टर 6, चांती नगर, रोड ने: मिरारोड पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-401107 पैंन ने:-ADBPN4496P 2): नाव:-किरण वसंद नांदगांवकर वय:-53 पत्ता:-प्लॉट ने: 403 , माळा ने: 4 था मजला , इमारतीचे नाव: बिल्डींग ने. सी-9, कावेरी चांतीनगर को. ऑप.हो.सोसा.ती., ब्लॉक ने: बिल्डींग ने. सी-9 आणि सी-10, सेक्टर 6, चांती नगर, रोड ने: मिरारोड पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-401107 पैंन ने:-ABBPN6189P	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी ऱ्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-विनुधा शिवराम शेट्टी वयः-24; पताः-प्लॉट नं: 201 , माळा नं: 2 रा मजला , इमारती नावः बिस्टींग नं. सी-16 , ब्लॉक नं. सेक्टर 6, शांती नगर , रोठ नं: मिरारोठ पूर्व , महाराष्ट्र, ठाणे. चिन कोडः-401107 पॅन नं:-KGAPS2227H 2): नावः-लता शिवराम शेट्टी वयः-49; पताः-प्लॉट नं: 201 , माळा नं: 2 रा मजला , इमारतीचे नावः बिस्टींग नं. सी-16 , ब्लॉक नं: सेक्टर 6, शांती नगर , रोठ नं: मिरारोठ पूर्व , महाराष्ट्र, ठाणे. पिन कोडः-401107 पॅन नं:-BLDPS4981D	
(९) दस्तऐवज करुन दिल्याचा दिनांक	10/01/2024	
(10)दस्त नोंदणी केत्याचा दिनांक	10/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	744/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	308000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)धेरा		
मुल्पांकनासाठी विचारात घेतलेला		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 8th August 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.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 42,12,000.00 (Rupees Forty Two Lakhs Twelve Thousands 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/67/ 2019-20



