

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade

Residential Flat No. 301, 3rd Floor, "Rakesh Heights", Village - Ayare, Dombivali (East), Taluka -Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India.

Latitude Longitude: 19°12'39.2"N 73°4'56.7"E

Intended User:

Cosmos Bank

Chembur East Branch

Plot no 239. Ground floor. Central avenue road. Near ambedkar garden. Chembur east . Mumbai 400071



Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

Thane Nashik Ahmedabad Opelhi NCR Rajkot

💡 Raipur Jaipur

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/08/2024/010407/2307656 10/18-134-PRVS Date: 10.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, "Rakesh Heights", Village - Ayare, Dombivali (East), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India belongs to Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade .

Boundaries	:	Building	Flat
North	:	Residential Building	Marginal Space
South	:	Rajganga Society	Flat No. 302
East	:	Omsai Society	Marginal Space
West	:	New Ayare 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 ₹ 32,28,750.00 (Rupees Thirty Two Lakhs Twenty Eight 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/67/ 2019-20

Encl.: Valuation report



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Read. Office

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

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Residential Flat No. 301, 3rd Floor, "Rakesh Heights", Village - Ayare, Dombivali (East), Taluka - Kalyan, District - Thane, PIN - 421 201, 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 10.08.2024 for Housing Loan Purpose.	
1	Date of inspection	07.08.2024	
3	Name of the owner / owners	Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade	
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. 301, 3 rd Floor, "Rakesh Heights", Village - Ayare, Dombivali (East), Taluka - Kalyan , District - Thane, PIN - 421 201, State - Maharashtra, Country - India. Contact Person: Mr. Sharwil Tawade (Owner's Son) Contact No. 9167479969	
6	Location, Street, ward no	Village - Ayare, Dombivali (East) District - Thane	
7	Survey / Plot No. of land	CTS No - 3239 & 3240 of Village - Ayare	
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. = 343.42 (Area as per Site measurement)	
		Built Up Area in Sq. Ft. = 450.00 (Area As Per Agreement for sale)	
13	Roads, Streets or lanes on which the land is abutting	Village - Ayare, Dombivali (East)Taluka - Kalyan , District - Thane, Pin - PIN - 421 201	
14	If freehold or leasehold land	Free Hold.	



Since 1989



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		e any restriction covenant in regard to use of so, attach a copy of the covenant.	As per documents
17		ere any agreements of easements? If so, attach of the covenant	Information not available
18	Plannir	ne land fall in an area included in any Towning Scheme or any Development Plan of iment or any statutory body? If so, give lars.	Information not available
19		y contribution been made towards development by demand for such contribution still ading?	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	OVEMENTS	
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 b	ouilding owner occupied/ tenanted/ both?	Owner Occupied - Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade
	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i) Names of tenants/ lessees/ licensees, etc		Owner Occupied - Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	6,900.00 (Expected 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 – 2018 (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.	
		•	





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, Chembur East Branch Branch to assess Fair Market Value as on 10.08.2024 for Residential Flat No. 301, 3rd Floor, **"Rakesh Heights"**, Village - Ayare, Dombivali (East), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India belongs to **Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.12183 / 2019 Dated 31.10.2019 between M/s. Rajendra Developers a Proprietor Firm(The Developers) And Mrs. Sakshi Sandesh Tawade & Mr. Sandesh Krishna Tawade (The Purchasers).
2)	Copy of Occupancy Certificate No.KDMC / NRV / CC / DV / 102 Dated 27.08.2018 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Village - Ayare, Dombivali (East), Taluka - Kalyan, District - Thane, PIN - 421 201. The property falls in Residential Zone. It is at a traveling distance 650 Mtrs. from Kopar Railway Station.

Building

The building under reference is having Ground + 7 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. 3rd Floor is having 8 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Wooden frame openable widow with M. S. Grill, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 10th August 2024

The Built Up Area of the Residential Flat	:	450.00 Sq. Ft.

<u>Deduct Depreciation:</u>

Year of Construction of the building	:	2018 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	6 Years



Valuers & Appraisers
Valuers & Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (ii)
Chartered Engineers (ii)
Chartered Engineers (iii)
Chartered Engineers (iiii)
Chartered Engineers (iii)
Chartered Engineers (iii)
Chartered Engineers (iii)
Charte

Cost of Construction	:	450.00 Sq. Ft. X ₹ 2,500.00 = ₹ 11,25,000.00
Depreciation {(100 - 10) X (6 / 60)}	:	9.00%
Amount of depreciation	:	₹ 1,01,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 67,600/- per Sq. M. i.e. ₹ 6,280/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 65,212/- per Sq. M. i.e. ₹ 6,058/- per Sq. Ft.
Value of property as on 10th August 2024	:	450.00 Sq. Ft. X ₹ 7,400 = ₹33,30,000.00

(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 10th August 2024	:	₹ 33,30,000.00 - ₹ 1,01,250.00 = ₹ 32,28,750.00
Total Value of the property	:	₹₹ 32,28,750.00
The realizable value of the property	:	₹29,05,875.00
Distress value of the property	:	₹25,83,000.00
Insurable value of the property (450.00 X 2,500.00	:	₹11,25,000.00
Guideline value of the property (450.00 X 6058.00)		₹27,26,100.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, "Rakesh Heights", Village - Ayare, Dombivali (East), Taluka - Kalyan , District - Thane, PIN - 421 201, State - Maharashtra, Country - India for this particular purpose at ₹ 32,28,750.00 (Rupees Thirty Two Lakhs Twenty Eight Thousands Seven Hundred And Fifty Only) as on 10th 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 10th August 2024 is ₹ 32,28,750.00 (Rupees Thirty Two Lakhs Twenty Eight 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.
- 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



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 + 7 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 co	onstruction	:	2018 (As per occupancy certificate)
4	Estimated	I future life	:	54 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		V	6" Thk. Brick Masonery.
9	Doors and Windows			Teak Wood Door frame with Solid flush door, Wooden frame openable widow with M. S. Grill, .
10	Flooring		:	Vitrified Tile Flooring.
11	1 Finishing		:/	Cement Plastering + POP Finish.
12	Roofing and terracing		/ :	R. C. C. Slab.
13	Special ar	rchitectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii) Class of fittings: Superior/Ordinary/ Poor.			concealed
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	:	1Lift
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















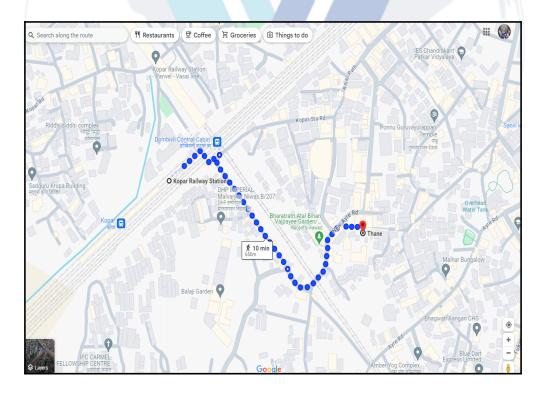




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°12'39.2"N 73°4'56.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kopar - 650 Mtrs.).



Valuers & Appraisers

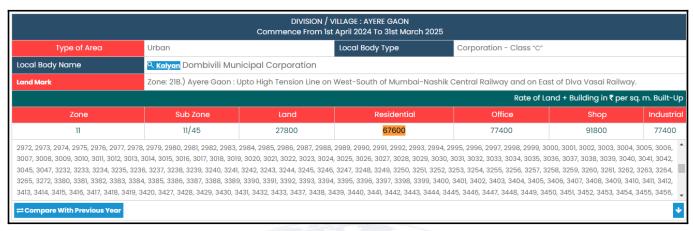
Architects &
Machiners (1)

Chartered Engineers (1)

Lander's Engineer

MH2010 PTULIS

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	67600			
Flat Located on 3 rd Floor	a) year.		(MT)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	67,600.00	Sq. Mtr.	6,280.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	27800			
The difference between land rate and building rate(A-B=C)	39,800.00			
Percentage after Depreciation as per table(D)	6%			
Rate to be adopted after considering depreciation [B + (C X D)]	65,212.00	Sq. Mtr.	6,058.00	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	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

Depreciation Percentage Table

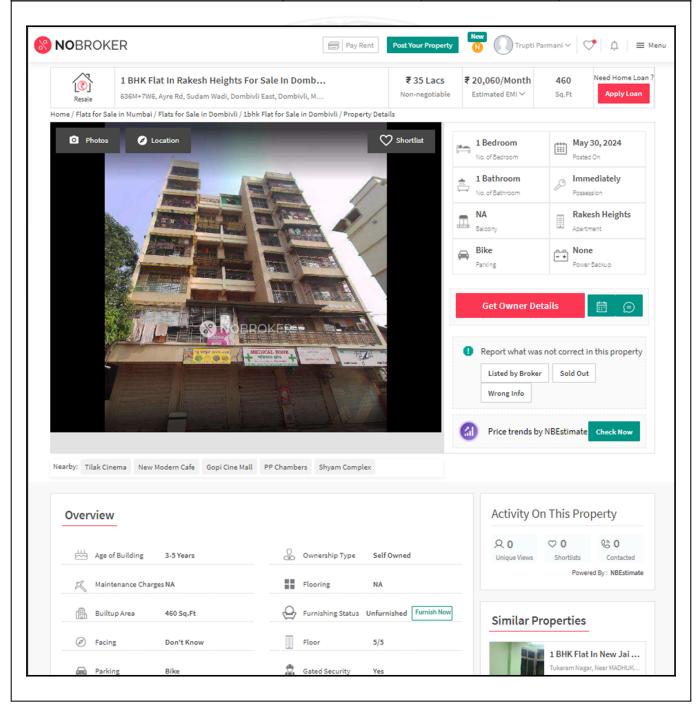
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

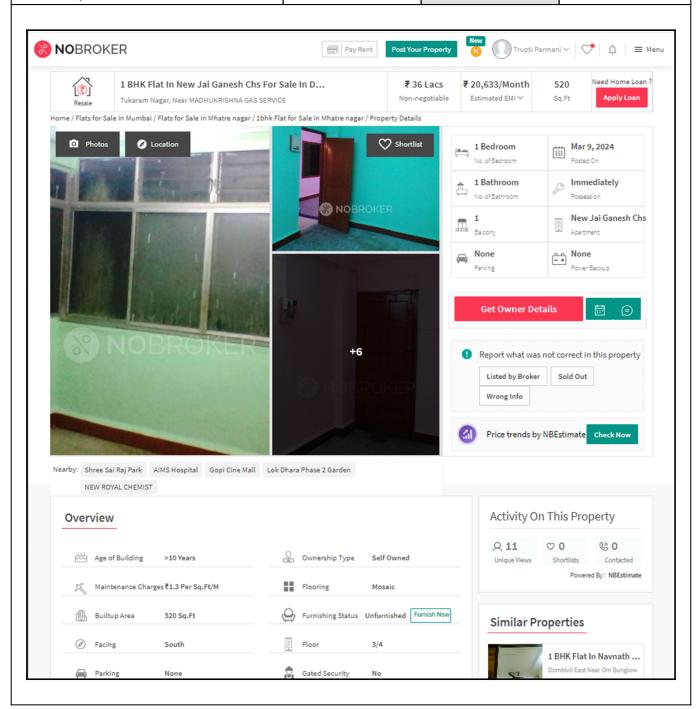
Property	Flat		
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	383.33	460.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,131.00	₹7,609.00	-







Property	Flat		
Source	Nobroker.com	Nobroker.com	
Floor	-	-	
	Carpet	Built Up	Saleable
Area	433.33	520.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,308.00	₹6,923.00	-







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	433.33	520.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,712.00	₹7,260.00	-

19-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुष्यम निबंधक : सह दु. नि.कल्याण ४
Module,For original report please		दस्त क्रमांक : 2321/2024
		नोढंणी :
		Regn:63m
		Negri.osiii
	गावाचे नाव: आयरे	
(1)विलेखाचा प्रकार	विक्री करारनामा	
(2)मोबदला	3500000	
(३) बाजारभाव(भाडेपटटयाच्या	3266000	
बाब्तितपट्टाकार आकारणी देतो की		
पटटेदार ते नमुद करावे)		
(४) भू-मापन,पोटहिस्सा व		इतर वर्णन :, इतर माहिती: विभाग 11/45
घरक्रमांक(असल्यास)	67600/- पर चौ. मी. फ्लॅट नं 204,ए	विंग,न्यू राजगंगा को. ऑप्. हा्ऊसिंग
		ोंबीवर्ली - पूर्व,क्षेत्रफळ 520 चौ. फूट बिल्ट
	अप((Survey Number : Survey 1	No. 3/A Hissa No. 1 Part, ;))
(5) क्षेत्रफळ	520 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल		
तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून		त्ता:-प्लॉट नं: 204, ए विंग, माळा नं: 2, इमारतीचे ना
ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी		तिमिटेड , ब्लॉक नं: -, रोड नं: न्यू आयरे रोड,डोंबीवर
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	पुर्व , महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन	र न:-BFKPS6401M लॉट नं: 204, ए विंग, माळा नं: 2, इमारतीचे नाव: न्यू
जसल्यास,प्रातवादिय गाव व वता.		ति ।
	पुर्व , महाराष्ट्र, THANE. पिन कोड:-42120	1 पॅन नं:-ACQPA7017D
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे	1): नाव:-पुजा वासुदेव मौर्या वय:-26; प	ता:-प्लॉट नं: २, माळा नं: -, इमारतीचे नाव: बाळारा
व किंवा दिवाणी न्यायालयाचा हुकुमनामा		ळ, साईनाथ नगर , रोड नं: न्यू आयरे रोड, डोंबीवर्ल
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	पुर्व , महाराष्ट्र , THANE. पिन कोड:-42120)1 पॅन नं:-FLYPM0787C १; पत्ता:-प्लॉट नं: २, माळा नं: -, इमारतीचे नाव: बलर
व पत्ता) माधती चाळ ब्लॉक नंः राजगंगा बिल्हिंग ज	१; पत्ता:-प्लाट न: २, माळा न: -, इमारताच नाव: बलर वळ, साईनाथ नगर , रोड नं: न्यू आयरे रोड,डोंबीवर्ल
	पुर्व , महाराष्ट्र , ठाणे. पिन कोड:-421201 पे	т ті:-FYMPM0684M
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	2321/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	245000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municarea annexed to it.	cipal Corporation or any Cantonment





<u>DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE</u>

This exercise is to assess Fair Market Value of the property under reference as on 10th 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.





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 ₹ 32,28,750.00 (Rupees Thirty Two Lakhs Twenty Eight 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/67/ 2019-20



