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



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle

Residential Flat No. 3, Ground Floor, **"Toran Co.-Op. Hsg. Soc. Ltd."**, Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India.

Latitude Longitude : 19°12'59.5"N 73°5'28.3"E

Intended User:

Cosmos Bank

Dombivali (East) Branch

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



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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

ur Pan India Presence at :							
Nanded	Nanded 🛛 💡 Thane 💡 Ahmedabad 🌳 Delhi NCR						
Mumbai	💡 Nashik	💡 Rajkot	💡 Raipur				
Aurangabad	💡 Pune	♀Indore	💡 Jaipur				

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**:-400072, (M.S), India **+912247495919** mumbai@vastukala.co.in ******* www.vastukala.co.in



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Page 2 of 17

Vastu/Thane/09/2024/011515/2308426 28/15-432-PSRJ Date: 28.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 3, Ground Floor, **"Toran Co.-Op. Hsg. Soc. Ltd."**, Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle**.

Boundaries	:	Building	Flat
North	:	Krishna Radha Society	Flat No. 1
South	:	Shahid Bhagat Singh Rd	Flat No. 16
East	:	Shiv Satoo Apartment	Building
West	:	Janki Raghunath Residency // Agarkar Road	Compound Wall

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 ₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred 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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Our Pan India Presence at :						
💡 Nanded	💡 Thane	💡 Ahmedabad	💡 Delhi NCR			
💡 Mumbai	💡 Nashik	💡 Rajkot	💡 Raipur			
💡 Aurangabad	💡 Pune	♀Indore	💡 Jaipur			

Regd. Office

BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai** :-400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in @ www.vastukala.co.in Residential Flat No. 3, Ground Floor, **"Toran Co.-Op. Hsg. Soc. Ltd."**, Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India

Form 0-1 (See Rule 8 D) REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 28.09.2024 for Housing Loan Purpose.
1	Date of inspection	27.09.2024
3	Name of the owner / owners	Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle
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. 3, Ground Floor, "Toran CoOp. Hsg. Soc. Ltd.", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India. Contact Person : Mr. Sanjay Vishwanath Kendle (Owner) Contact No. 9137210460
6	Location, Street, ward no	Bhagatsingh Road Village - G. B. Patharli, District - Thane
7	Survey / Plot No. of land	CTS No - 7288, 7289 & 7290 of Village - G. B. Patharli New Survey No - 33/1
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	Carpet Area in Sq. Ft. = 419.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 375.00 Dry Balcony Area in Sq. Ft. = 44.00 Balcony Area in Sq. Ft. = 419.00 Carpet Area in Sq. Ft. = 450.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 540.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 201
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 cov <mark>enant in regard to use of land? If so, attach a copy of the covenant.</mark>	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?	Owner Occupied - Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle



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		property owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied
25		is the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available
26	REN7	5	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	11,200.00 (Expected rental income per month)
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	fixture range	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29		letails of the water and electricity charges, If any, porne 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	2 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			Information not available
35		building insured? If so, give the policy no., nt for which it is insured and the annual premium	Information not available
36	-	dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALE	S	
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



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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 – 1982 (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 Branch to assess Fair Market Value as on 28.09.2024 for Residential Flat No. 3, Ground Floor, **"Toran Co.-Op. Hsg. Soc. Ltd."**, Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.6617 / 2018 Dated 30.07.2018 between Mr. Subhash Narayan Gadkari(The Seller) And Mr. Sanjay Vishwanath Kendle (The purchaser).
2)	Copy of Commencement Certificate No.DOM / PWD / 788 Dated 09.08.1980 issued by Dombivali Municipal Council.
3)	Copy of Building Completion Certificate No.DOM / PWD / 147 Dated 12.05.1982 issued by Dombivali Municipal Council.

Location

The said building is located at Village - G. B. Patharli, Taluka - Kalyan, District - Thane, PIN Code - 421 201. The property falls in Residential Zone. It is at a traveling distance 300M from Dombivli 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. Ground Floor is having 3 Residential Flat. The building is without lift.





Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage + Balcony. This Residential Flat is etc.

Valuation as on 28th September 2024

The Carpet Area of the Residential Flat	:	450.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1982 (As per site information)
Expected total life of building		60 Years
Age of the building as on 2024	÷	42 Years
Cost of Construction	:	540.00 Sq. Ft. X ₹ 2,500.00 = ₹ 13,50,000.00
Depreciation {(100 - 10) X (42 / 60)}	:	63.00%
Amount of depreciation	:	₹ 8,50,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,900/- per Sq. M. i.e. ₹ 7,144/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 56,656/- per Sq. M. i.e. ₹ 5,264/- per Sq. Ft.
Value of property as on 28th September 2024	:	450.00 Sq. Ft. X ₹ 11,900 = ₹53,55,000.00

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

Fair value of the property as on 28th September 2024	:	₹ 53,55,000.00 - ₹ 8,50,500.00 = ₹ 45,04,500.00
Total Value of the property	:/	₹₹ 45,04,500.00
The realizable value of the property	1	₹40,54,050.00
Distress value of the property	:	₹36,03,600.00
Insurable value of the property (540.00 X 2,500.00	:	₹13,50,000.00
Guideline value of the property (540.00 X 5264.00)		₹28,42,560.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 3, Ground Floor, **"Toran Co.-Op. Hsg. Soc. Ltd."**, Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India for this particular purpose at **₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred Only)** as on 28th September 2024

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 28th September 2024 is ₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred Only) Value varies with time and purpose and hence this value should not be referred for any purpose other

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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 + 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 Ground Floor
3	Year of construction		1982 (As per site information)
4	Estimated future life	:	18 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	:	
10	Flooring	:	
11	Finishing	:	
12	Roofing and terracing	:	
13	Special architectural or decorative features, if any	:	No



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Technical details

	D	••••		
Main	Ru	ıld	in	2
main	Du	пu		ч

	1		-	
14	(i)	Internal wiring – surface or conduit	:	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of t white/ord	fittings: Superior colored / superior inary.	:	Ordinary
17	Compour Height ar Type of c		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	Not Provided
19	Undergro construct	ound sump – capacity and type of ion	:	RCC Tank
20	Over-hea Location, Type of c			RCC Tank on Terrace
21	Pumps- r	no. and their horse power		May be provided as per requirement
22		nd paving within the compound ate area and type of paving	:	Chequred tiles in open spaces, etc.
23	•	disposal – whereas connected to public f septic tanks provided, no. and capacity	!	Connected to Municipal Sewerage System



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Actual Site Photographs







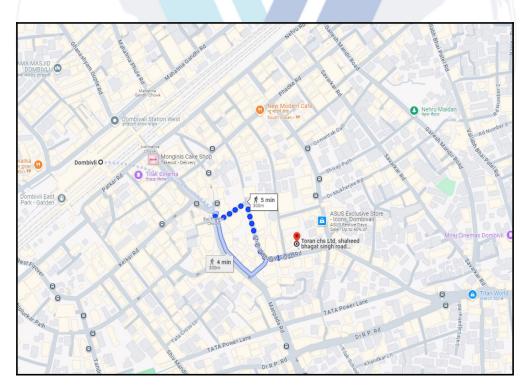




Route Map of the property



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



Longitude Latitude: 19°12'59.5"N 73°5'28.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 300M).





Ready Reckoner Rate

	Departmo gistration	& Stamps			-	व मुद्र वेभाग ^{ाष्ट्र शासन}	रांक	
Valuation Home Rule Guidline								LOGOUT
*	Valua	tion For Rura	Area					and and
	*** Welcome to Valuation	on of Properties in Mahar	ashtra ***					
Location Details								
Select Type ODevelopment Agre	ement Occupied	Other		Divisi	on Name	Kokan	~	Help on Division
District Name	ठाणे 🗸	Taluka Name		कल्याण 🗸	Village/Zone Name		गावाचे नाव : गजवं	धन पा१ ४
Attribute	सव्हे नंबर 🗸 🗸	33			SubZone Name		8/36-विभाग 19व.1	पाथली 🗸
Mahapalika Area	Kalyan/Dombival Munc 🗸		I					
	Open Land	Residence	Office	Shop	Industry	U	nit	
	28700	76900	88100	97300	88100	Squar	e Meter	

Stamp Duty Ready Reckoner Market Value Rate for Flat	76900			
No Increase onFlat Located on Ground Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	76,900.00	Sq. Mtr.	7,144.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	28700			
The difference between land rate and building rate(A-B=C)	48,200.00			
Percentage after Depreciation as per table(D)	42%			
Rate to be adopted after considering depreciation [B + (C X D)]	56,656.00	Sq. Mtr.	5,264.00	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%
Depr	eciation Percentage Table	

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	depreciation is to be considered. However	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		

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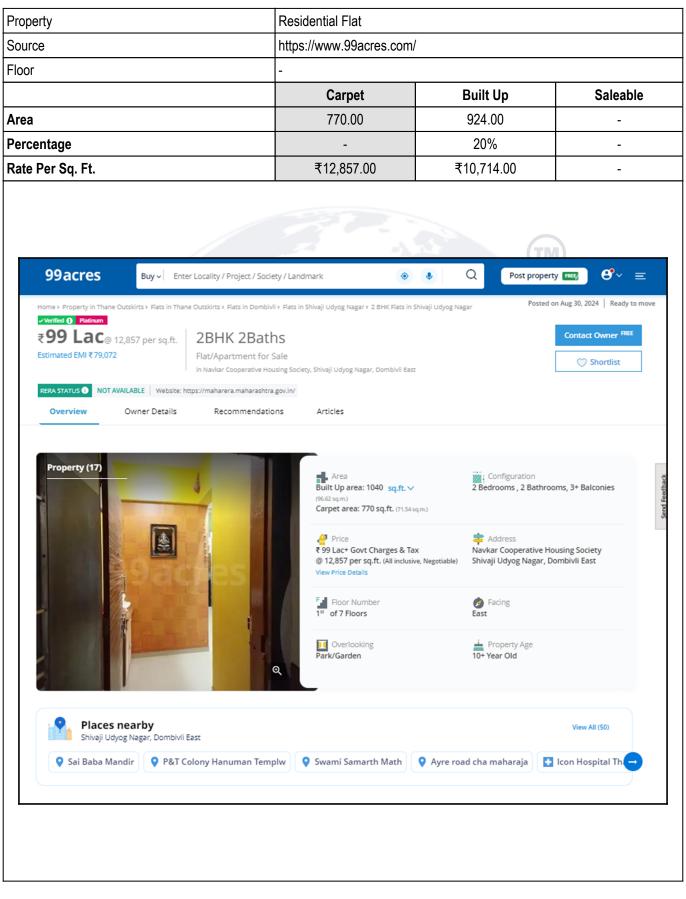


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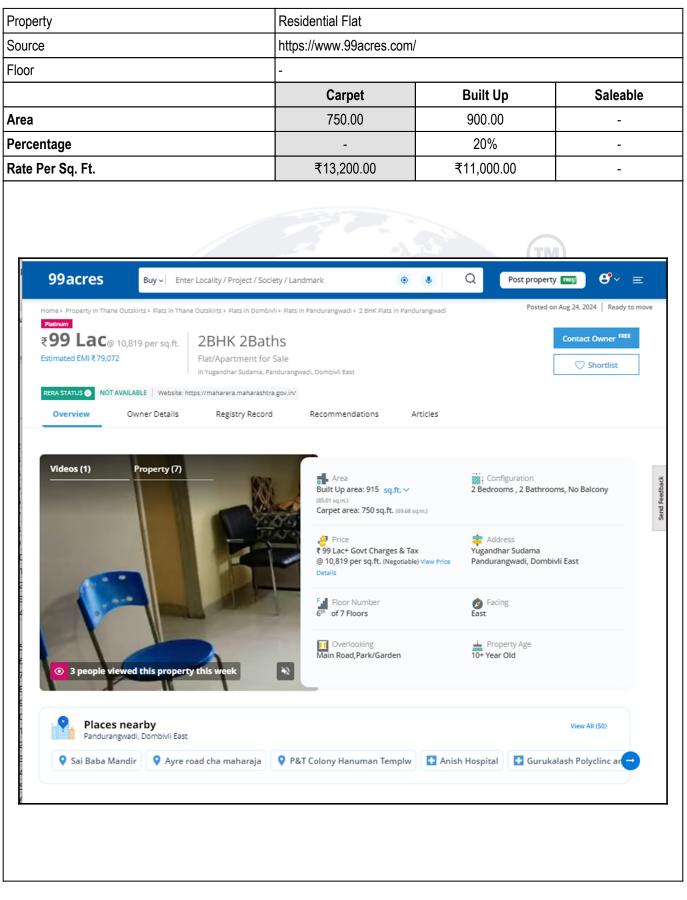
Price Indicators







Price Indicators







Sale Instances

perty	Residential Flat					
irce	Index no.2					
or	-					
	Carpet	Built Up	Saleable			
a	550.00	660.00				
		- % -				
centage	-					
e Per Sq. Ft.	₹8,182.00	₹6,818.00	-			
254338 29-05-2024 Note:-Generated Through eSearch Module,For origina report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.कल्या दस्त क्रमांक : 254/2019 नोदंणी : Regn:63m	у л 4			
	गावाचे नाव: गं.भा.पाथर्ली					
	ਜੇਕ ਤੀਤ					
	4500000					
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी 4 देतो की पटटेदार ते नमुद करावे)	4298216.55					
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) र f) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :सदनि लॉक नं: गणपती निवास,ताई पिंगळे चौक, रोड नं: भ वेभाग 8/36 विभाग 19 ब 1 पाथर्ली. निवासी दर 701 ररिया 660 चौ. फुट. निवासी. पूर्वी नोंदविलेल्या करार आहे.((Block Number : 7 ;))	गत सिंग रोड,डोंबिवली पूर्व 421201, इत 00 प्रती चौ. मीटर. सर्वे नं. 33/1ए,हिस्सा	र माहिती: मुद्रांक मुल्यांकन नं. १,गाव गजबंधन पाथर्ली.			
	660 चौ.फूट					
(5) (194700)	,00					
(८)आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.): नाव:-अर्चना येमी वय:-54 पत्ता:-प्लॉट नं: 7, माळा नं: 2 शैक, रोड नं: भगत सिंग रोड, डॉबिवली पूर्व, महाराष्ट्र, ठाणे. १): नाव:-मिरा मोहन कुलकर्णी वय:-80 पत्ता:-प्लॉट नं: ए/20	पिन कोडः-421201 पॅन नं:-ABXPY6132F 02, माळा नं: -, इमारतीचे नाव: भासवान अपार्ट				
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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

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

The term Value is defined as:

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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

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

Vastukala Consultants (I) Pvt.





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 ₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred 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



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