

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Pravin Somnath Rawool**

Residential Flat No. 405, 4<sup>th</sup> Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'18.7"N 73°08'18.2"E

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### Valuation Prepared for:

**Cosmos Bank**

**Ghatkopar (West) Branch**

S. No. 73, Plot No. 958, P. T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India.



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-  **Regd. Office :** B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
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Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Pravin Somnath Rawool (001132/ 2301386) Page 2 of 16

Vastu/Mumbai/06/2023/001132/ 2301386  
03/3-11-SKVS  
Date: 03.07.2023

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 405, 4<sup>th</sup> Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India belongs to **Mr. Pravin Somnath Rawool.**

Boundaries of the property.

North : Internal Road  
South : Shubham Complex  
East : Sai Ganesh Vihar CHSL  
West : Open Plot

Considering various parameters recorded, 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 for **₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen 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 valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

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Director

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



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Mumbai - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

**Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, 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 the Fair Market Value as on 03.07.2023 for Bank Loan Purpose
2	Date of inspection	14.04.2023
3	Name of the owner/ owners	<b>Mr. Pravin Somnath Rawool</b>
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	<b>Address:</b> Residential Flat No. 405, 4 <sup>th</sup> Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Sandeep Gawde (Owner's Relative) Contact No. 9594097385
6	Location, street, ward no	Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East)
	Survey/ Plot no. of land	Survey No. 13, Hissa No. 12, Plot No. 50 of Village – Tisgaon
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 422.00 (Area as per actual site measurement)  <b>Built Up Area in Sq. Ft. = 550.00</b> <b>(Area as per Agreement for Sale)</b>
13	Roads, Streets or lanes on which the land is abutting	Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East)

14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	<b>IMPROVEMENTS</b>	
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. Tanaji Jadhav
	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 KDMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 7,000.00 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. (R)
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.
	<b>SALES</b>	
38	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
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2003 (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 supported by documentary proof.	N. A.
	<b>Remark:</b>	

## PART II- VALUATION

### **GENERAL:**

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch to assess fair market value as on 03.07.2023 for Residential Flat No. Residential Flat No. 405, 4<sup>th</sup> Floor, “**Kajal Darshan Co-op. Hsg. Soc. Ltd.**”, Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India belongs to **Mr. Pravin Somnath Rawool.**

### **We are in receipt of the following documents:**

1	Copy of Agreement for Sale dated 22.06.2023
2	Copy of Building Completion Certificate No. KDMC / NRV / CC / Dombivali / 602 dated 25.02.2003 issued by Kalyan Dombivali Municipal Corporation.

### **LOCATION:**

The said building is located at Survey No. 13, Hissa No. 12, Plot No. 50 of Village – Tisgaon, Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.7 KM. from Kalyan 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" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 4<sup>th</sup> Floor is having 5 Residential Flat. Lift not provided in the building.

### **Residential Flat:**

The residential flat under reference is situated on the 4<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage (i.e., **1BHK + WC + Bath**). The residential flat is finished with ceramic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

**Valuation as on 03<sup>rd</sup> July 2023**

<b>The Built Up Area of the Residential Flat</b>	<b>:</b>	<b>550.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2003 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	20 Years
Cost of Construction	:	550.00 X 2,500.00 = ₹ 13,75,000.00
Depreciation $\{(100-10) \times 20 / 60\}$	:	30.00%
Amount of depreciation	:	₹ 4,12,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 45,120.00 per Sq. M. i.e., ₹ 4,192.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 39,036.00 per Sq. M. i.e., ₹ 3,627.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,300.00 per Sq. Ft.
<b>Value of property as on 03.07.2023</b>	<b>:</b>	<b>550.00 Sq. Ft. X ₹ 6,600.00 = ₹ 36,30,000.00</b>

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 03.07.2023</b>	<b>:</b>	<b>₹ 36,30,000.00 (-) ₹ 4,12,500.00</b> <b>= ₹ 32,17,500.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 32,17,500.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 28,95,750.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 25,74,000.00</b>
<b>Insurable value of the property (550.00 X 2,500.00)</b>	<b>:</b>	<b>₹ 13,75,000.00</b>
<b>Guideline value of the property (As per Index II)</b>	<b>:</b>	<b>₹ 24,77,000.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India for this particular purpose at **₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen Thousand Five Hundred Only)** as on **03<sup>rd</sup> July 2023**.

## 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 **03<sup>rd</sup> July 2023 is ₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen Thousand Five Hundred Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

## **PART III- DECLARATION**

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:

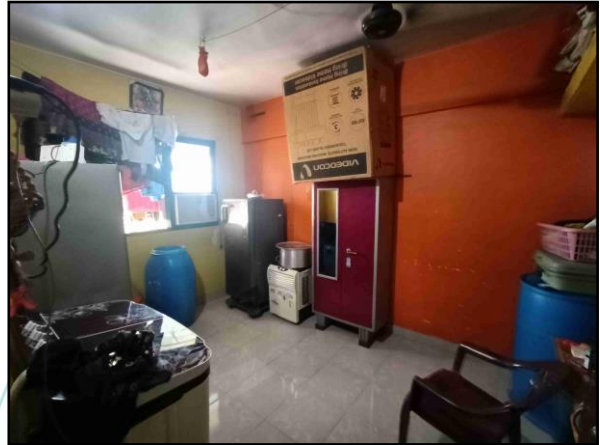
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**ANNEXURE TO FORM 0-1**

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 4 <sup>th</sup> Floor
3	Year of construction	2003 (As per Building Completion Certificate)
4	Estimated future life	40 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" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows
10	Flooring	Ceramic tiles 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	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Not Provided
18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

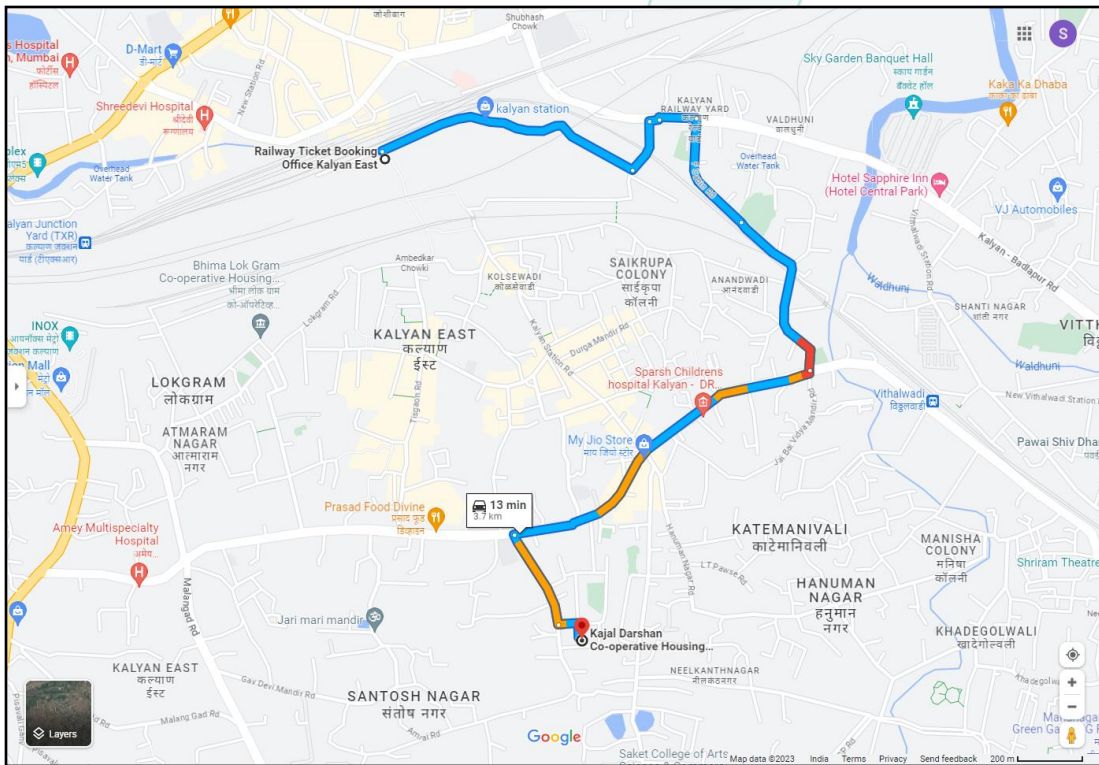
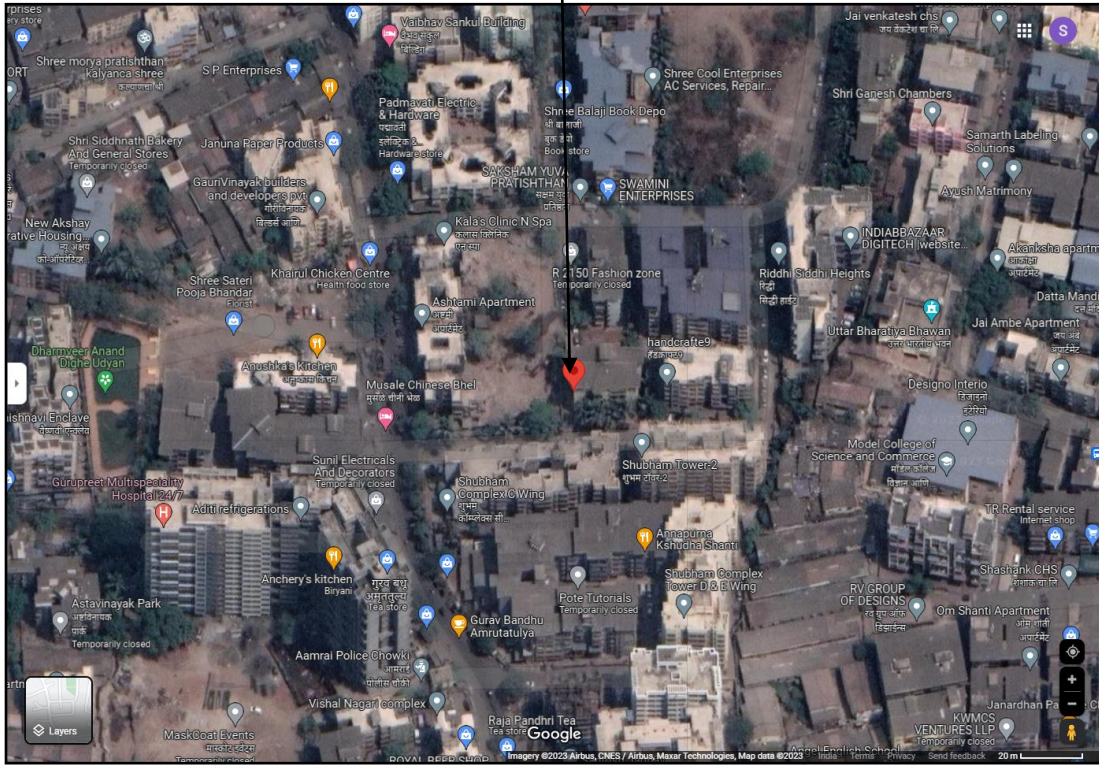
## Actual site photographs





## Route Map of the property

Site u/r



Latitude Longitude - 19°13'18.7"N 73°08'18.2"E

Note: The Blue line shows the route to site from nearest railway station (Kalyan – 3.7 KM.)




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## Ready Reckoner Rate



**Department of Registration & Stamps**  
Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन  
बाजारमूल्य दर पत्रक

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**Year** 2023/2024 **Language** English

**Annual Statement of Rates**

Selected District: ठाणे  
 Select Taluka: कल्याण  
 Select Village: गावाचे नाव : तिसगांव  
 Search By:  Survey No  Location


Select	उपविभाग	खुली जमीन	निवासी सदनिका	गॉफीस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	22/71-विभाग(12-अ.1) तिसगांव - तिसगांव गावातील उल्हासनगर स्टेशनकडे जाणा-या रस्त्याच्या उत्तरेकडील भाग	12400	46100	53100	62900	53100	चौ. मीटर
SurveyNo	22/72-विभाग(12-अ.2) तिसगांव - तिसगांव गावातील उल्हासनगर स्टेशनकडे जाणा-या रस्त्याच्या दक्षिणेकडील भाग	14700	56400	65100	74600	65100	चौ. मीटर

## Price Indicators

**NOBROKER** My Bookings Pay Rent Post Your Property

**1 BHK Flat In Vaishnavi Park For Sale In Vijay Nagar**  
Vijay nagar kalyan Loan Verified ₹ 35 Lacs Non-negotiable ₹ 20,060/Month Estimated EMI w 550 Sq.Ft. Need Home Loan Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Vijay nagar / 1bhk Flat for Sale in Vijay nagar / Property Details



Nearby: Metro Junction Mall, Big Bazaar, INOX, Barbeque Nation, Lodha Palava Viento

**1 Bedroom**  
No. of Bedroom

**1 Bathroom**  
No. of Bathroom

**NA**  
Balcony

**None**  
Parking

**Apr 2, 2023**  
Posted On

**Immediately**  
Possession

**Vaishnavi Park**  
Apartment

**None**  
Power Backup

Get Owner Details

Price trends by NBEstimate

Report what was not correct in this property  
Listed by Broker Sold Out Wrong Info

**Overview**

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	NA	Flooring	Vitrified Tiles
Builtup Area	550 Sq.Ft	Furnishing Status	Unfurnished <span style="border: 1px solid blue; padding: 2px;">Furnish Now</span>

**Activity On This Property**


42 Unique Views 5 Shortlists

**Similar Properties**



# Price Indicators

**NOBROKER**
My Bookings | Pay Rent | Post Your Property



**1 BHK Flat In Sai Ganesh Vihar For Sale In Vijay Nagar**  
Kalyan

**₹ 36 Lacs**  
Negotiable


**₹ 20,633/Month**  
Estimated EMI

**545**  
Sq.Ft

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Photos
Location



Nearby: Metro Junction Mall | Big Bazaar | INOX | Barbeque Nation | Lodha Palava Viento

1 Bedroom <small>No. of Bedroom</small>	Mar 27, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Sai Ganesh Vihar <small>Apartment</small>

**Get Owner Details**

**Price trends by NBEstimate**

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

**Overview**

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.5 Per Sq.Ft/M	Flooring	NA
Builtup Area	545 Sq.Ft	Furnishing Status	Semi <a href="#">Furnish Now</a>
Facing	East	Floor	0/4


**Activity On This Property**

139 Unique Views | 2 Shortlists

**Similar Properties**

More: 1 BHK Properties for buy in Vijay Nagar

**NOBROKER**
My Bookings | Pay Rent | Post Your Property



**1 BHK Flat In Sai Ganesh Dhan For Sale In Kalyan East**  
Vijayanagar, Pune Link Road, near St Thomas High School

**₹ 40 Lacs**  
Negotiable


**₹ 22,925/Month**  
Estimated EMI

**635**  
Sq.Ft

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Home / Flats for Sale in Mumbai / Flats for Sale in Vijay nagar / 1bkh Flat for Sale in Vijay nagar / Property Details

Photos
Location



Nearby: Metro Junction Mall | Big Bazaar | INOX | Barbeque Nation | Lodha Palava Viento

1 Bedroom <small>No. of Bedroom</small>	Mar 8, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Sai Ganesh Dhan <small>Apartment</small>
Bike and Car <small>Parking</small>	None <small>Power Backup</small>

**Get Owner Details**

**Price trends by NBEstimate**

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

**Overview**

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹0.9 Per Sq.Ft/M	Flooring	NA
Builtup Area	635 Sq.Ft	Furnishing Status	Semi <a href="#">Furnish Now</a>

**Activity On This Property**

151 Unique Views | 1 Shortlists

**Similar Properties**

## Sale Instance

150471 17-04-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुय्यम निबंधक : सह दु.नि. कल्याण 2 दस्त क्रमांक : 1504/2023 नोंदणी : Regn:63m
<b>गावाचे नाव : तिसगाव</b>		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2300000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2150000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन : , इतर माहिती: मौजे तिसगाव ता कल्याण सर्व्हे नं.30 हि नं.78, 35, 36 प्लॉट नं.80 व 81, दर्शना नं.1 को ऑप हौ सोसायटी लि मधील सदनिका क्र.2 तळ मजला क्षेत्र 410 चौ.फुट बांधीव( ( Survey Number : 30 ; ) )	
(5) क्षेत्रफळ	410 चौ.फुट	
(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.	1): नाव:-जयेश अश्विन कापटे - - वय:-39 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: दर्शन अपा रूम नं.2 विजय नगर कल्याण पु. ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं.-	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-हेमा रमेश मोईली - - वय:-42; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: 001 तळ मजला दर्शना अपा., विजय नगर तिसगाव कल्याण पु. ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, THANE. पिन कोड:-421306 पॅन नं.-	
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/01/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	20/01/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1504/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	138000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area 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 **03<sup>rd</sup> July 2023**.

The term Value is defined as

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

Fundamental assumptions and conditions presumed in this definition are:

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

### **UNDER LYING ASSUMPTIONS**

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. 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.
5. There is no direct/ indirect interest in the property valued.
6. 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 **₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen Thousand Five Hundred Only).**

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Director**

**Manoj B. Chalikwar**  
Registered Valuer  
Chartered Engineer (India)  
Reg. No. CAT-I-F-1763  
Cosmos Emp. No. H.O./Credit/67/2019-20

**Auth. Sign.**

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