



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Swastik Ganesh Gaikwad & Mrs. Meena Ganesh Gaikwad

Residential Flat No. G - 403, 4th Floor, Building G, "Nandanyan Complex", Nandanyan Complex Co-Op. Hsg. Soc. Ltd., Plot No. 125A, Sub Plot No. 7, Mumbai Pune Highway, Village - Panvel, Navi Mumbai, Taluka - Panvel, District – Raigad, PIN Code – 410 206, State – Maharashtra, Country – India.

Latitude Longitude - 18°59'42.2"N 73°06'47.0"E

Think.Innovate.Create

Valuation Done for:

Cosmos Bank

Airoli Branch

Shop No. 9, Yashasharee Residency, Plot No. 6, Sector No. 16, Airoli Mulund Link Road, Navi Mumbai – 400 708, State – Maharashtra, Country – India.

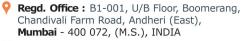


Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

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Valuation Report Prepared For: Cosmos Bank / Airoli Branch / Mrs. Sunanda Madan Patil (1965/2301511)

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Vastu/Thane/07/2023/1965/2301511 12/11-136-PSSH

Date: 12.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. G - 403, 4th Floor, Building G, "Nandanvan Complex", Nandanvan Complex Co-Op. Hsg. Soc. Ltd., Plot No. 125A, Sub Plot No. 7, Mumbai Pune Highway, Village - Panvel, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State – Maharashtra, Country – India belongs to Mr. Swastik Ganesh Gaikwad & Mrs. Meena Ganesh Gaikwad.

Boundaries of the property.

North Nandanvan Tower

South Nandanvan Complex, HOC Colony

East A/3, Nandanvan Complex

Vadale Talay Road West

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 ₹ 35,72,384.00 (Rupees Thirty Five Lakh Seventy Two Thousand Three Hundred Eighty Four 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

Encl: Valuation report in Form - 01



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Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24

Valuation Report of Residential Flat No. G - 403, 4th Floor, Building G, "Nandanvan Complex", Nandanvan Complex Co-Op. Hsg. Soc. Ltd., Plot No. 125A, Sub Plot No. 7, Mumbai Pune Highway, Village - Panvel, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, 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
		12.07.2023 for Banking Purpose
2	Date of inspection	16.06.2023
3	Name of the owner/ owners	Mr. Swastik Ganesh Gaikwad &
		Mrs. Meena Ganesh Gaikwad
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the	Details of ownership share is not available
	shares undivided?	
5	Brief description of the property	Address: Residential Flat No. G - 403, 4th Floor,
		Building G, "Nandanvan Complex", Nandanvan
		Complex Co-Op. Hsg. Soc. Ltd., Plot No. 125A,
		Sub Plot No. 7, Mumbai Pune Highway, Village -
		Panvel, Navi Mumbai, Taluka – Panvel, District –
		Raigad, PIN Code – 410 206, State – Maharashtra,
		Country – India.
		Contact Person:
		Mr. Swastik Gaikwad (Owner)
		Contact No.: 8286777756
6	Location, street, ward no	Plot No. 125A, Sub Plot No. 7, Mumbai Pune
		Highway, Village - Panvel, Navi Mumbai, Taluka -
		Panvel, District – Raigad.
	Survey/ Plot no. of land Dink. DOVC	Plot No. 125A, Sub Plot No. 7 of Village - Panvel
8	Is the property situated in residential/	Residential Area
	commercial/ mixed area/ Residential area?	
9	Classification of locality-high class/ middle	Middle Class
	class/poor class	
10	Proximity to civic amenities like schools,	All the amenities are available in the vicinity
	Hospitals, Units, market, cinemas etc.	
11	Means and proximity to surface communication	Served by Buses, Taxies, Auto and Private cars
	by which the locality is served	
	LAND	
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 269.00
	Shape, dimension and physical features	(Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 278.00
		(Area as per Agreement for Sale)
	I .	, , , , , , , , , , , , , , , , , , , ,





		Built up Area in Sq. Ft. = 334.00
		(Carpet Area as per Agreement + 20%)
		All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is	Plot No. 125A, Sub Plot No. 7, Mumbai Pune
	abutting	Highway, Village - Panvel, Navi Mumbai, Taluka – Panvel, District – Raigad.
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	As per documents
	use of land? If so, attach a copy of the covenant.	
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 ITE.Crecite
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.
	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?	Tenant Occupied – Mr. Jaywant Ghot Since – 1 Year





	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 PNP norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Mr. Jaywant Ghot	
	(ii) Portions in their occupation	Fully Tenant Occupied	
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 8,000.00 Present rental income per month	
	(iv) Gross amount received for the whole property	Details not provided	
27	Are any of the occupants related to, or close to business associates of the owner?	N.A.	
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,	N. A.	
	stairs, passage, compound, etc. owner or tenant?	ite.Create	
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.	
	SALES		
38	Give instances of sales of immovable property	As per sub registrar of assurance records	





	in the locality on a separate sheet, indicating the	
	Name and address of the property, registration	
	No., sale price and area of land sold.	
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	N. A.
	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and	Year of Completion – 2007 (As per Occupancy
	year of completion	Certificate.)
42	What was the method of construction, by	N. A.
	contract/By employing Labour directly/ both?	
43	For items of work done on contract, produce	N. A.
	copies of agreements	
44	For items of work done by engaging Labour	N. A.
	directly, give basic rates of materials and	
	Labour supported by documentary proof.	
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambernath Branch to assess fair market value as on 12.07.2023 for Residential Flat No. G - 403, 4th Floor, Building G, "Nandanvan Complex", Nandanvan Complex Co-Op. Hsg. Soc. Ltd., Plot No. 125A, Sub Plot No. 7, Mumbai Pune Highway, Village - Panvel, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State – Maharashtra, Country – India belongs to Mr. Swastik Ganesh Gaikwad & Mrs. Meena Ganesh Gaikwad.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 01.07.2023 between Mr. Swastik Ganesh Gaikwad & Mrs. Meena
	Ganesh Gaikwad (the Purchasers) and Mrs. Sunanda Madan Patil & Mr. Madan Kisan Patil (the
	Vendors).
2	Copy of Agreement for sale dated 02.07.2015 between Mr. Shankar Ramanna Postar (the Transferor)
	and Mrs. Sunanda Madan Patil & Mr. Madan Kisan Patil (the Transferees).
3	Copy of Commencement Certificate No. 06 dated 05.05.2003 issued by Panvel Municipal Council.
4	Copy of Occupancy Certificate No. K.S.B / 5 / 1322 dated 28.03.2007 issued by Panvel Municipal
	Council.

LOCATION:

The said building is located at Plot No. 125A, Sub Plot No. 7 of Village - Panvel, Navi Mumbai, Taluka - Panvel, District - Raigad. The property falls in Residential Zone. It is at a travelling distance 1.5 Km. from Panvel 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 4th Floor is having 5 Residential Flat. Lift is not provided in building.

Residential Flat:

The property is a Residential Flat located on 4th Floor. The composition of Flat is having Living + Kitchen + Bath + WC + Passage. The residential flat is finished with Ceramic flooring, Teak wood door frame with flush shutters with MS safety door, Aluminum sliding windows & Casing Capping electrification & Concealed plumbing.

Valuation as on 12th July 2023

The Carpet Area of the Residential Flat	:	278.00 Sq. Ft.	

Deduct Depreciation:

Value of property as on 12.07.2023	:	278.00 Sq. Ft. X ₹ 13,600.00 = ₹ 37,80,800.00
Guideline rate (after depreciate)	\ <u></u>	₹ 58,029.00 per Sq. M. i.e. ₹ 5,391.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 64,320.00 per Sq. M. i.e. ₹ 5,975.00 per Sq. Ft.
Amount of depreciation	:	₹ 2,08,416.00
Depreciation {(100-10) X 16 / 60}	:	24%
Cost of Construction	:	334.00 Sq. Ft. X ₹ 2,600.00 = ₹ 8,68,400.00
Age of the building as on 2023	:	16 years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2007 (As per Occupancy Certificate.)

(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)

Depreciated fair value of the property as on 12.07.2023	:	₹ 37,80,800.00 (-) ₹ 2,08,416.00 = ₹ 35,72,384.00
Total Value of the property	:	₹ 35,72,384.00
The realizable value of the property	:	₹ 32,15,146.00
Distress value of the property	:	₹ 28,57,907.00
Insurable value of the property (334.00 X 2,600.00)	:	₹ 8,68,400.00
Guideline Value of the property (334.00 X 5,391.00)	:	₹ 18,00,594.00





Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. G - 403, 4th Floor, Building G, **"Nandanvan Complex"**, Nandanvan Complex Co-Op. Hsg. Soc. Ltd., Plot No. 125A, Sub Plot No. 7, Mumbai Pune Highway, Village - Panvel, Navi Mumbai, Taluka – Panvel, District – Raigad, PlN Code – 410 206, State – Maharashtra, Country – India for this particular purpose at ₹ 35,72,384.00 (Rupees Thirty Five Lakh Seventy Two Thousand Three Hundred Eighty Four Only) as on 12th July 2023.

NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 12th July 2023 is ₹ 35,72,384.00 (Rupees Thirty Five Lakh Seventy Two Thousand Three Hundred Eighty Four 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:





ANNEXURE TO FORM 0-1

Technical details

Main Building

			Main Danding	
1.	No. of flo	ors and height of each floor	Ground + 4 Upper Floors	
2.	Plinth are	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4th Floor	
3	Year of construction		2007 (As per Occupancy Certificate)	
4	Estimated	d future life	44 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of c	construction- 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" thick.	
8	Partitions		6" thick brick wall	
9	Doors an	d Windows	Teak wood door frame with flush shutters with MS safety door	
10	Flooring		Ceramic tiles flooring	
11	Finishing		Cement plastering with POP finishing	
12		and terracing	R.C.C. Slab	
13	Special a any	rchitectural or decorative features, if	No	
14	(i)	Internal wiring – surface or conduit	Casing Capping electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15	Sanitary i	installations		
	(i)	No. of water closets	As per Requirement	
	(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	nd wall	6'.0" High, R.C.C. column with B. B. masonry wall	
	Height ar	nd length Think.Inno	vate.Create	
18	No. of lifts	s and capacity	No Lift	
19	Underg	round sump – capacity and type of ction	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		Chequred tiles in open spaces, etc.	
23		e disposal – whereas connected to sewers, if septic tanks provided, no. pacity	Connected to Municipal Sewerage System	





Actual site photographs

















Route Map of the property Site u/r

Site u/r

Variation Service Center

Jaywa'N zoli
Showroom
Motor vehible cealer

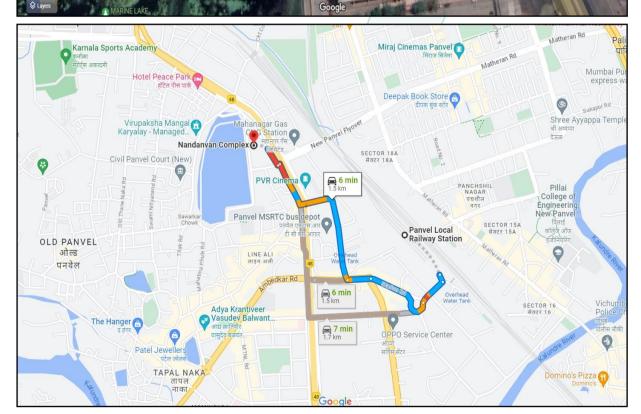
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A Maruf Suzulki Service
(Idea Automobiles)
Automobiles
Auto



Latitude Longitude - 18°59'42.2"N 73°06'47.0"E

Note: The Blue line shows the route to site from nearest railway station (Panvel – 1.5 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	80,400.00			
Reduced by 20% on Flat Located on 4th Floor	16,080.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	64,320.00	Sq. Mt.	5,975.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	25,000.00			
The difference between land rate and building rate (A – B = C)	39,320.00			
Depreciation Percentage as per table (D) [100% - 16%]	84%			
(Age of the Building – 16 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	58,029.00	Sq. Mt.	5,391.00	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	.innovate.Cre6%te
d)	Third Floor	85%
e)	Fourth Floor and above	80%

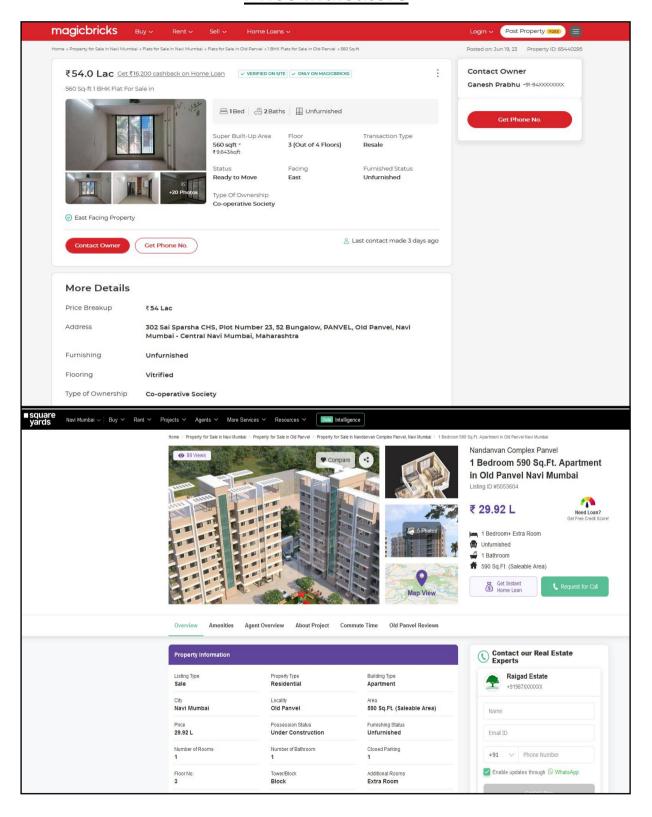
Table - D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		

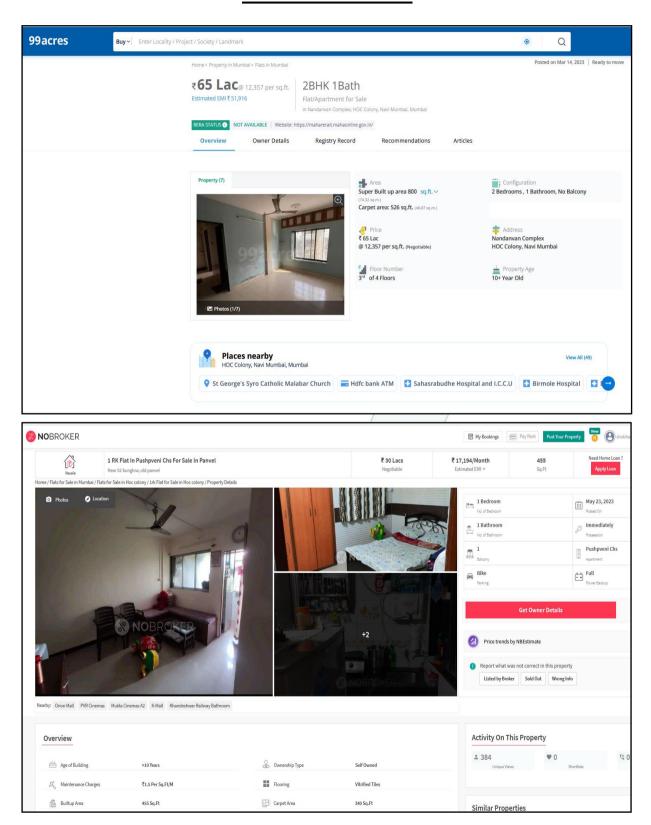




Price Indicators

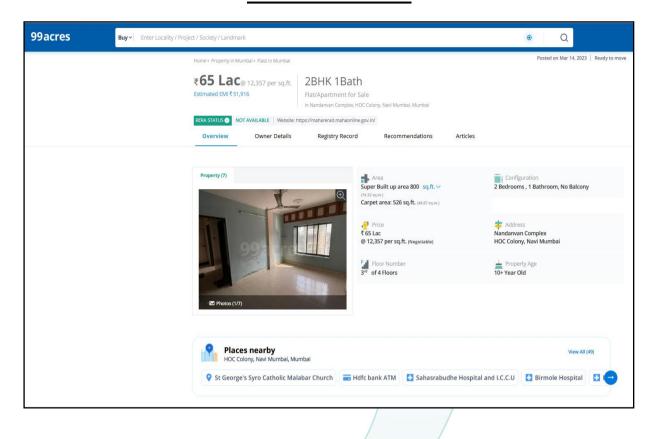


Price Indicators





Price Indicators







Sales Instance

2614528	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल ४
19-06-2023		दस्त क्रमांक : 2614/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
गावाचे नाव: पनवेल		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4158500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: वि. क्रं. 1/2, दर जमीन 24200/- निवासी 76300/- सदिनका क्र. 12,तिसरा मजला,सी विंग,"नंदनवन कॉम्प्लेक्स सी आणी डी विंग सीएचएस लि". फायनल प्लॉट नं. 125- अ/7,मौजे.पनवेल,ता.पनवेल,जि.रायगड. क्षेत्र- 713 चौ.फूट. म्हणजेच 66.26 चौ.मी. बांधीव. 26 टक्के घसारा((Final Plot Number : 125-A/7 ;))	
(5) क्षेत्रफळ	66.26 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-जगदीश कुमार बाळकृष्ण नितनवरे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट नं.सी-१२, नंदनव महाराष्ट्र, राईगार्:(ं:). पिन कोड:-410206 पॅन नं	वन कॉम्प्लेक्स, पनवेल,ता.पनवेल,जि.रायगड.,
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	नं: -, रोड नं: फ्लॅट नं.एफ-३०२, नंदनवन कॉम्प्लेव महाराष्ट्र, राईग़ार्ः(ंः). पिन कोड:-410206 पॅन	गा:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक -पुणे हायवे,पनवेल,ता.पनवेल,जि.रायगड.,
(9) दस्तऐवज करुन दिल्याचा दिनांक	27/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	27/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	2614/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	350000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipa area annexed to it.	l Corporation or any Cantonment



EFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 12th 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 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 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 ₹ 35,72,384.00 (Rupees Thirty Five Lakh Seventy Two Thousand Three Hundred Eighty Four Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Auth. Sign.

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