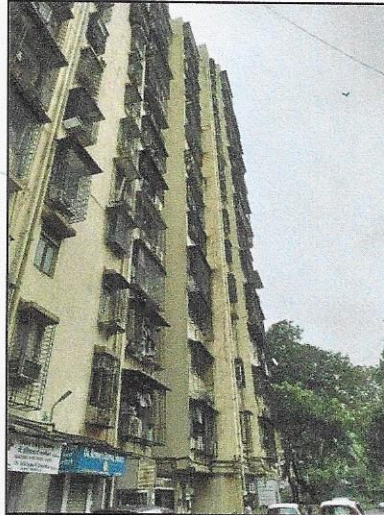


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Talakshi Premji Chheda & Smt. Rupa Talakshi Chheda**

Name of Proposed Purchaser: **Mr. Dinesh Pethabhai Devda**

Residential Flat No. 605, 6th Floor, "Malad Nilanjana Co-Op. Hsg. Soc. Ltd.", Marve Road,
Malad (West), Mumbai – 400 064, State - Maharashtra, Country – India.

Latitude Longitude - 19°11'32.5"N 72°50'40.5"E

Valuation Prepared for:

Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Building, Jawaharlal Nehru Road, Golibar, Santacruz (East),
Mumbai – 400 055, State – Maharashtra, Country – India.



Our Pan India Presence at :

- | | | | |
|---|--|---|--|
|  Mumbai |  Aurangabad |  Pune |  Rajkot |
|  Thane |  Nanded |  Indore |  Raipur |
|  Delhi NCR |  Nashik |  Ahmedabad |  Jaipur |

 **Regd. Office :** B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
 TeleFax : +91 22 28371325/24
 mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 605, 6th Floor, "Malad Nilanjana Co-Op. Hsg. Soc. Ltd.", Marve Road, Malad (West), Mumbai – 400 064, State - Maharashtra, Country – India belongs to **Shri. Talakshi Premji Chheda & Smt. Rupa Talakshi Chheda**. Name of Proposed Purchaser is **Mr. Dinesh Pethabhai Devda**.

Boundaries of the property.

North	: Open Plot
South	: Marve Road
East	: Cigarette Wala Building
West	: Internal Road & Geetanjali Building

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 ₹ 87,09,300.00 (Rupees Eighty Seven Lakh Nine Thousand Three 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.**

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE
LIMITED, ou=admin,
2.5.3.20=9B2064540354d130a1D7a20865913470c9439d
41333115279b17a18b5652, postalCode=400069,
st=Maharashtra,
serialNumber=1456a564ab8c091842a55c6f03d0b11e11
b27e934e26f2e2196327b525b4c, cn=MANOJ BABURAO
CHALIKWAR
Date: 2023.07.06 12:52:07 +05'30'

Auth. Sign.



Director

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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| 📍 Delhi NCR | 📍 Nashik | 📍 Ahmedabad | 📍 Jaipur |

📍 **Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), **Mumbai** - 400 072, (M.S.), INDIA
☎ TeleFax: +91 22 28371325/24
✉ mumbai@vastukala.org

Valuation Report of Residential Flat No. 605, 6th Floor, "**Malad Nilanjana Co-Op. Hsg. Soc. Ltd.**", Marve Road, Malad (West), Mumbai – 400 064, 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 06.07.2023 for Bank Loan Purpose
2	Date of inspection	04.07.2023
3	Name of the owner/ owners	Name of Owner: Shri. Talakshi Premji Chheda & Smt. Rupa Talakshi Chheda Name of Proposed Purchaser: Mr. Dinesh Pethabhai Devda
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Purchaser: Sole Ownership Seller - Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 605, 6 th Floor, " Malad Nilanjana Co-Op. Hsg. Soc. Ltd. ", Marve Road, Malad (West), Mumbai – 400 064, State - Maharashtra, Country – India. Contact Person: Smt. Rupa Talakshi Chheda (Owner) Contact No. 9819011976
6	Location, street, ward no	Marve Road, Malad (West), Mumbai – 400 064
7	Survey/ Plot no. of land	City Survey No. 31 of Village Malad
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. = 447.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 450.00 (Area as per Assignment of Lease) Built Up Area in Sq. Ft. = 540.00 (Carpet Area + 20%)



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13	Roads, Streets or lanes on which the land is abutting	Marve Road, Malad (West), Mumbai – 400 064
14	If freehold or leasehold land	Freehold
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.
	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
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(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	₹ 21,500.00 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?	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, 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.
		SALES	
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.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and	Year of Completion – 1974 (As per Building

	year of completion	Completion 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: At the time of site visit, flat renovation work is in progress.		

PART II- VALUATION

GENERAL:

Under the instruction of Residential Flat No. 605, 6th Floor, "**Malad Nilanjana Co-Op. Hsg. Soc. Ltd.**", Marve Road, Malad (West), Mumbai – 400 064, State - Maharashtra, Country – India belongs to **Shri. Talakshi Premji Chheda & Smt. Rupa Talakshi Chheda,**

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 17.02.2000 between Shri. Ramkrishna M. Nikam & Smt. Sadhana R. Nikam (the Transferors) AND Shri. Talakshi Premji Chheda & Smt. Rupa Talakshi Chheda (the Transferees)
2.	Copy of Assignment of Lease dated 07.12.1976
3.	Copy of Building Completion Certificate No. GB / 396 / BSII dated 23.08.1974 issued by Municipal Corporation of Greater Mumbai.
4.	Copy of Previous Valuation Report dated 25.03.2017 in the name of Navkar Developers issued by Vastukala Consultants Pvt. Ltd.
5.	Copy of Proposed Purchaser Aadhar Card No. 9722 9673 0408 in the name of Mr. Dinesh Pethabhai Devda.
6.	Copy of Proposed Purchaser Pan Card No. ANWPD6866C in the name of Mr. Dinesh Pethabhai Devda.

LOCATION:

The said building is located at City Survey No. 31 of Village Malad, Malad (West), Mumbai – 400 064, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance of 1.6 Km. from Malad Railway Station.

BUILDING:

The building under reference is having Ground + 13th 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 normal. The building is used for residential purpose. 6th Floor is having 12 Residential Flats.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. It consists of Living Room + 1 Bedroom + Kitchen + 2 Toilets + Passage (i.e., **1BHK + 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Wooden door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc. **At the time of site visit, flat renovation work is in progress.**



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Valuation as on 06th July 2023

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

Deduct Depreciation:

Year of Construction of the building	: Year of Completion – 1974 (As per Building Completion Certificate)
Expected total life of building	: 60 Years
Age of the building as on 2023	: 49 years
Cost of Construction	: 540.00 Sq. Ft. X ₹ 3,000.00 = ₹ 16,20,000.00
Depreciation $\{(100-10) \times 49 / 60\}$: 73.50%
Amount of depreciation	₹ 11,90,700.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 1,40,868.00 per Sq. M. i.e. ₹ 13,087.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	: ₹ 1,00,581.00 per Sq. M. i.e. ₹ 9,344.00 per Sq. Ft.
Prevailing market rate	: ₹ 22,000.00 per Sq. Ft.
Value of property as on 06.07.2023	: 450.00 Sq. Ft. X ₹ 22,000.00 = ₹ 99,00,000.00

(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 06.07.2023	: ₹ 99,00,000.00 - ₹ 11,90,700.00 = ₹ 87,09,300.00
Total Value of the property	: ₹ 87,09,300.00
The realizable value of the property	: ₹ 78,38,370.00
Distress value of the property	: ₹ 69,67,440.00
Insurable value of the property (540.00 X 3,000.00)	: ₹ 16,20,000.00
Guideline value of the property (540.00 X 9,344.00)	: ₹ 50,45,760.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 605, 6th Floor, "Malad Nilanjana Co-Op. Hsg. Soc. Ltd.", Marve Road, Malad (West), Mumbai – 400 064, State - Maharashtra, Country – India for this particular purpose at ₹ 87,09,300.00 (Rupees Eighty Seven Lakh Nine Thousand Three Hundred Only) as on 06th July 2023.

NOTES

1. 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 **06th July 2023 is ₹ 87,09,300.00 (Rupees Eighty Seven Lakh Nine Thousand Three 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 + 13 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6 th Floor
3.	Year of construction	Year of Completion – 1974 (As per Building Completion Certificate)
4.	Estimated future life	11 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	Wooden door frame with flush shutters, Powder coated Aluminium Sliding Windows
10.	Flooring	Vitrified 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 & plumbing
	(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 fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	2 Lifts



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	Paver Blocks in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

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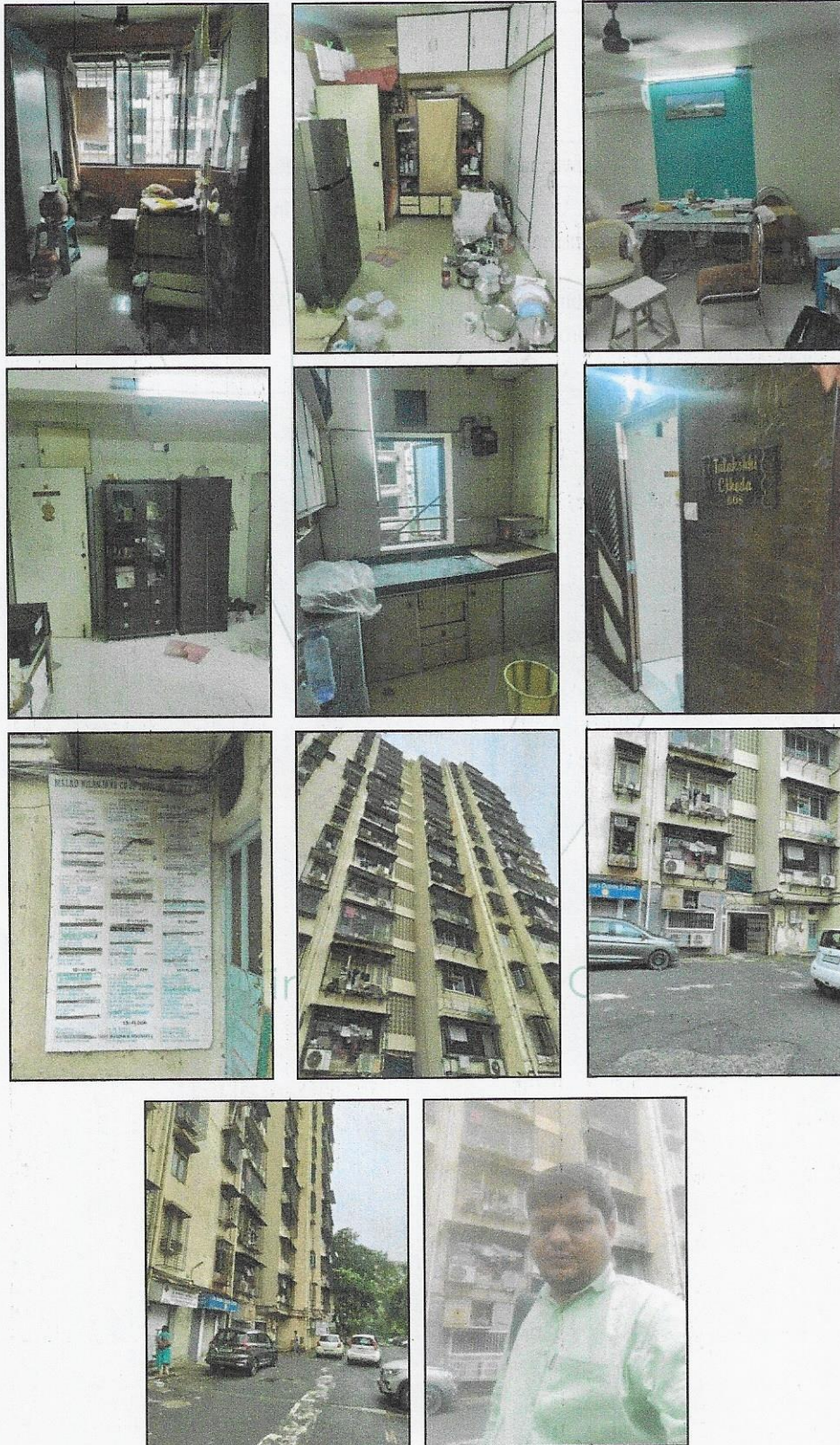
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Actual site photographs



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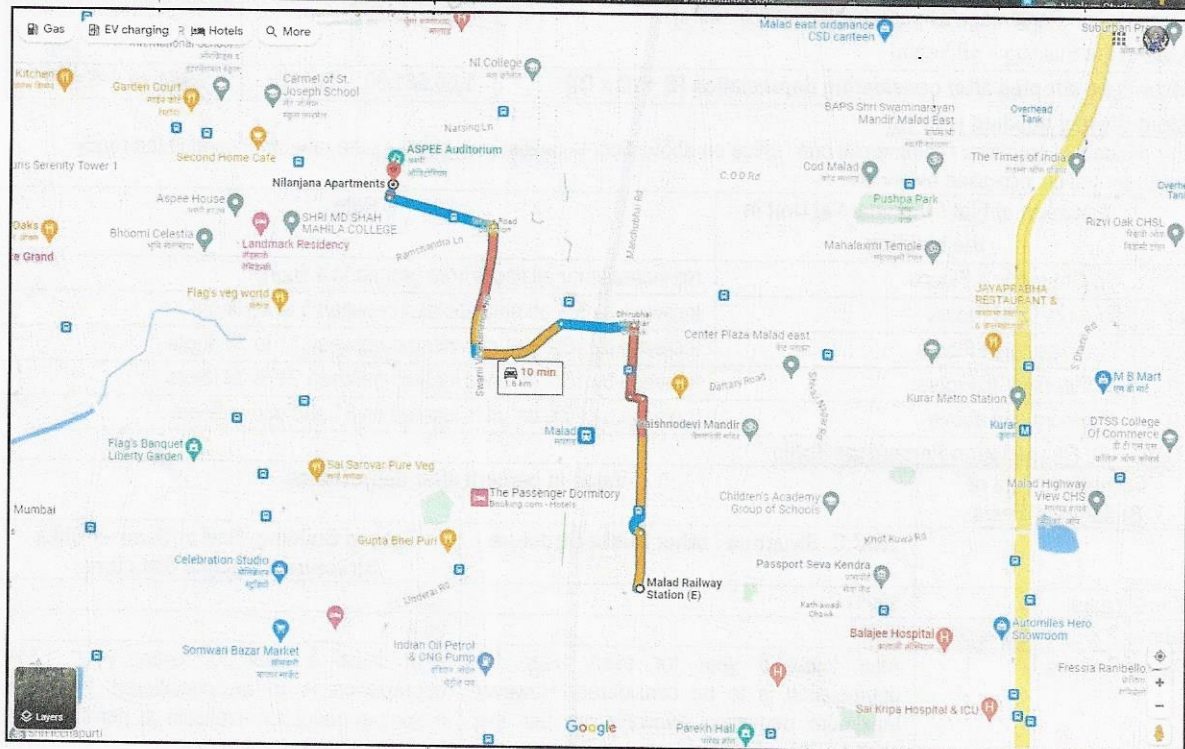
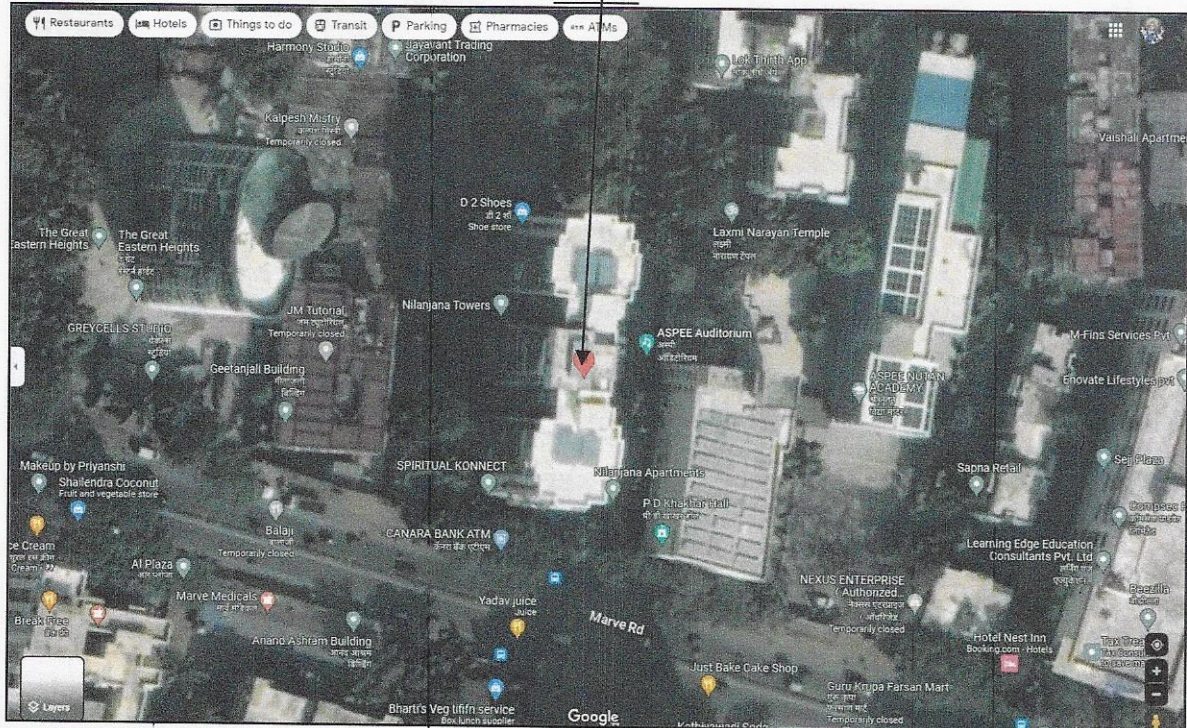
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Route Map of the property

Site u/r



Latitude Longitude - 19°11'32.5"N 72°50'40.5"E

Note: The Blue line shows the route to site from nearest railway station (Malad – 1.6 Km.)



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Ready Reckoner Rate



**Department of
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Government Of Maharashtra

**नोंदणी व मूलांक
विभाग**
महाराष्ट्र शासन



Valuation
Home
Rate Guide
Logout

Valuation For Influence Area

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: Mumbai [Help on Division](#)

District Name: मुंबई(उपनगर) Zone Name: 63-मालाड (दक्षिण) (वी)

Attribute: सि.टी.एस. नंबर Zone: 21 SubZone Name: मुभाग: उत्तरेस मामलदार २

Open Land	Residence	Office	Shop	Industry	Unit
58650	134160	154280	193400	134160	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,34,160.00			
Increase by 5% on flat located on 6 th floors	6,708.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,40,868.00	Sq. Mtr.	13,087.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	58,650.00			
The difference between land rate and building rate (A – B = C)	82,218.00			
Depreciation Percentage as per table (D) [100% - 49%] (Age of the Building – 49 Years)	51%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,00,581.00	Sq. Mtr.	9,344.00	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

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

NOBROKER

1 RK Flat in New Seaview Apartment for Sale in Malad West
 WING A, Malad (Marve Road, Chandrareshmi Society, Chikunwad)

₹ 68 Lacs
 Non-Vegetable

₹ 38,973/Month
 Estimated EMI

400
 Sq.Ft.

Need Home Loan?
 Apply Loan

Home - Flats for Sale in Mumbai - Flats for Sale in Malad West - 1rk Flat for Sale in Malad West - Property Details

Photos Location

2 Bedroom
 1 of 2BHK

1 Bathroom
 1 of 2BHK

N/A
 1 of 2BHK

Jun 29, 2023
 Posted On

Immediately
 Possession

New Seaview Apart...
 Journey

Contact

Worked Availability
 Subscribe Alert

Price trends by NBEstimate
 Check Now

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Nearby: Indira Mall Malad D Mart Cinema Big Bazaar Charloop

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹3.0 Per Sq.Ft.M	Flooring	Mosaic
Builtup Area	400 Sq.Ft	Carpet Area	320 Sq.Ft

Activity On This Property

237 Views 2 Shortlist 7 Contacted

Similar Properties

99acres

Buy Enter Locality / Project / Society / Landmark

Posted on Apr 10, 2023 | Ready to move

₹ 1.1 Cr @ 21,032 per sq.ft. 1BHK 1Bath
 Estimated EMI ₹87,857
 Flat/Apartment for Sale

ASHISH BUILDING, Marve Road, Mumbai Andheri-Dahisar, Mumbai

REG STATUS: NOT AVAILABLE Website: https://maharera.maharajonline.gov.in/

Overview Owner Details Price Trends Registry Record Explore Locality Reconr

Property (10)

Area
 Carpet area: 523 sq.ft

Configuration
 1 Bedroom, 1 Bathroom, No Balcony

Price
 ₹ 1.1 Crore+ Govt Charges & Tax @ 21,032 per sq.ft. (Negotiable)

Address
 Ashish building
 Marve Road, Mumbai Andheri-Dahisar

Floor Number
 3rd of 3 Floors

Facing
 North

Overlooking
 Others

Property Age
 10+ Year Old

Places nearby
 Flat No 7, Marve Road, Mumbai Andheri-Dahisar, Mumbai



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Price Indicator

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Plans for sale in Mumbai
Plans for sale in Jankalyan Nagar
1 BHK Plans for sale in Jankalyan Nagar
660 sq ft

₹93.0 Lac [How much can you get?](#)

1 BHK 660 Sq-ft Flat For Sale in **Jankalyan Nagar, Mumbai**

1 Bed 2 Baths 1 Balcony Unfurnished

Carpet Area: 413 sqft
12.58 sqft

Floor: 15 (Out of 29 Floors)

Facing: East

Lifts: 5

Type Of Ownership: Freehold

Age Of Construction: Under Construction

Transaction Type: New Property

Furnished Status: Unfurnished

Contact Agent
Get Phone No.

Contact Agent

Suryabhan Maurya
+917000000000

Your Name

Email

IND +91 Mobile Number

Agree to MagicBricks Terms of Use

Get Contact Details

More Details

Price Breakup: **₹93 Lac | ₹4,65,000** Approx. Registration Charges | ₹5,000 Monthly

Booking Amount: **₹2.0 Lac**

Address: **Jankalyan Nagar, Jankalyan Nagar, Mumbai - Western Mumbai, Maharashtra**

Landmarks: **New Link Road 1.8 Km, Infinity Mall 3.3Km, Malad Mindspace 4Km**

magicbricks
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Home Property for sale in Mumbai
Plans for sale in Mumbai
Plans for sale in Malad West
1 BHK Plans for sale in Malad West
620 sq ft

₹98.0 Lac [How much can you get?](#) [Viewed online](#)

1 BHK 620 Sq-ft Flat For Sale in **Malad West, Mumbai**

1 Bed 2 Baths Unfurnished

Carpet Area: 412 sqft
12.18 sqft

Floor: 15 (Out of 16 Floors)

Status: Ready to Move

Facing: East

Type Of Ownership: Co-operative Society

Transaction Type: New Property

Furnished Status: Unfurnished

Newly Constructed Property

Contact Agent
Get Phone No.

Contact Agent

Ketan
+919800000000

Your Name

Email

IND +91 Mobile Number

Agree to MagicBricks Terms of Use

Get Contact Details

More Details

Price Breakup: **₹98 Lac | ₹4,90,000** Approx. Registration Charges | ₹7,000 Monthly

Booking Amount: **₹5.0 Lac**

Address: **901 Nakul Raj marve mith chowki link road, Malad West, Mumbai - Western Mumbai, Maharashtra**

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **06th 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.



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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 ₹ 87,09,300.00 (Rupees Eighty Seven Lakh Nine Thousand Three Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.com,
2.5.4.20=95226cc45a151623b0f776265597347d23e3261133
3115229972af1826522 postalCode=400069, st=Maharashtra,
serialNumber=1266556666cc899662a5548fc43c4b31f11b22
c39Ac20227a3278e254c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.07.06 17:40:55 +05'30'

Auth. Sign.

Director

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

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