

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Narendra V. Joshi & Smt. Arundhati N. Joshi**

Residential Flat No. 407, 4th Floor, Wing – A-2, (As per Agreement Wing A and as per site A-2)
"Sahayog Complex Co-Op. Hsg. Soc. Ltd.", Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham
Hospital, Thane (West), Taluka & District – Thane, PIN Code - 400 607, State – Maharashtra, Country – India.

Latitude Longitude - 19°14'12.7"N 72°58'22.5"E

Valuation Prepared for:

Cosmos Bank

Ghodbunder Branch

Shop No. 4, Cosmos Heritage, Near Tikuji Ni Wadi, Ghodbunder Road, Manpada, Thane (West),
PIN Code – 410 209, 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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Thane	Nanded	Indore	Raipur
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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
✉ mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Residential Flat No. 407, 4th Floor, Wing – A-2, (As per Agreement Wing A and as per site A-2) "**Sahayog Complex Co-Op. Hsg. Soc. Ltd.**", Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane, PIN Code - 400 607, State – Maharashtra, Country – India belongs to **Shri. Narendra V. Joshi & Smt. Arundhati N. Joshi.**

Boundaries of the property.

North	:	Wing B-1
South	:	Wing A-1 / Tikujini Wadi Road
East	:	Open Plot
West	:	Wing C-1

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 **₹ 61,82,050.00 (Rupees Sixty One Lakh Eighty Two Thousand Fifty Only).**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this 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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Residential Flat No. 407, 4th Floor, Wing – A-2, (As per Agreement Wing A and as per site A-2) "Sahayog Complex Co-Op. Hsg. Soc. Ltd.", Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane, PIN Code - 400 607, 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 22.07.2023 for Banking Purpose
2	Date of inspection	20.07.2023
3	Name of the owner/ owners	Shri. Narendra V. Joshi & Smt. Arundhati N. Joshi
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. 407, 4 th Floor, Wing – A-2, (As per Agreement Wing A and as per site A-2) " Sahayog Complex Co-Op. Hsg. Soc. Ltd. ", Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane, PIN Code - 400607, State – Maharashtra, Country – India. Contact Person: Mr. Narendra V. Joshi - (Owner) Contact No. 9223229940
6	Location, street, ward no	Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane
	Survey/ Plot no. of land	Gut No. 59/1(P), 59/9(P) of Village - Chitalsar Manpada
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. = 473.00 (Area as per Actual Site Measurement)

		Built-Up Area in Sq. Ft. = 476.00 (Area as per Agreement for Sale) Super Built-Up Area in Sq. Ft. = 560.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane
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 TMC 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	₹ 15,500.00 Expected 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?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		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.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 1996 (As per Part Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: As per Agreement flat is in Wing – A however at site it is in Wing A- 2. As per information provided by the client, all the wings in society are renumbered as per society 's convenient.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghodbunder Branch to assess fair market value as on **22.07.2023** for Residential Flat No. 407, 4th Floor, Wing – A-2, (As per Agreement Wing A and as per site A-2) "**Sahayog Complex Co-Op. Hsg. Soc. Ltd.**", Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane, PIN Code - 400 607, State – Maharashtra, Country – India belongs to **Shri. Narendra V. Joshi & Smt. Arundhati N. Joshi.**

We are in receipt of the following documents:

1	Copy Agreement for sale dated 24.05.2001 between Shri. Nihar Ravindra Pandya & Smt. Bhavna Nihar Pandya (The Vendor) and Shri. Narendra V. Joshi & Smt. Arundhati N. Joshi (The Purchasers).
2	Copy of Part Occupancy Certificate No. TMC / TDD / 510 dated 01.06.1996 issued by Thane Municipal Corporation.
3	Copy of Society Share Certificate No. 20 transferred on 28.05.2002 in the name of Mr. Narendra V. Joshi & Mrs. Arundhati N. Joshi

LOCATION:

The said building is located at Gut No. 59/1(P), 59/9(P) of Village - Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane. The property falls in Residential Zone. It is at a traveling distance 6 Km from Thane Station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 6th Floors + Terrace Flat. 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 3 Residential Flat. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 1 Toilet + Cupboard Area + Passage (i.e. **1 BHK with 1 Toilet**). The residential flat is finished with Marble flooring, Teak wood door frame with flush shutters door, Aluminum sliding windows & Casing Capping electrification & Concealed plumbing.

Valuation as on 21st July 2023

The Built Up Area of the Residential Flat	:	476.00 Sq. Ft.
--------------------------------------------------	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	1996 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	27 years
Cost of Construction	:	476.00 X 2,500.00 = ₹ 11,90,000.00
Depreciation $\{(100-10) \times 27 / 60\}$:	40.50%
Amount of depreciation	:	₹ 4,81,950.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,22,600.00 per Sq. M. i.e. ₹ 11,390.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciation)	:	₹ 103,538.00 per Sq. M. i.e. ₹ 11,390.00 per Sq. Ft.
Prevailing market rate	:	₹ 14,000.00 per Sq. Ft.
Value of property as on 22.07.2023	:	476.00 Sq. Ft. X ₹ 14,000.00 = ₹ 66,64,000.00

(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 22.07.2023	:	₹ 66,64,000.00 - ₹ 4,81,950.00 ₹ 61,82,050.00
Total Value of the property		₹ 61,82,050.00
The realizable value of the property	:	₹ 55,63,845.00
Distress value of the property	:	₹ 49,45,640.00
Insurable value of the property (476.00 X 2,500.00)	:	₹ 11,90,000.00
Guideline value of the property (476.00 X 11,390.00)	:	₹ 54,21,640.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 407, 4th Floor, Wing – A-2, (As per Agreement Wing A and as per site A-2) "Sahayog Complex Co-Op. Hsg. Soc. Ltd.", Tikujini Wadi Road, Village – Chitalsar Manpada, Near Arogydham Hospital, Thane (West), Taluka & District – Thane, PIN Code - 400 607, State – Maharashtra, Country – India for this particular purpose at **₹ 61,82,050.00 (Rupees Sixty One Lakh Eighty Two Thousand Fifty Only)**. as on **22nd July 2023**.

NOTES

1. I, Sharad 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 **22nd July 2023 is ₹ 61,82,050.00 (Rupees Sixty One Lakh Eighty Two Thousand Fifty Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
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

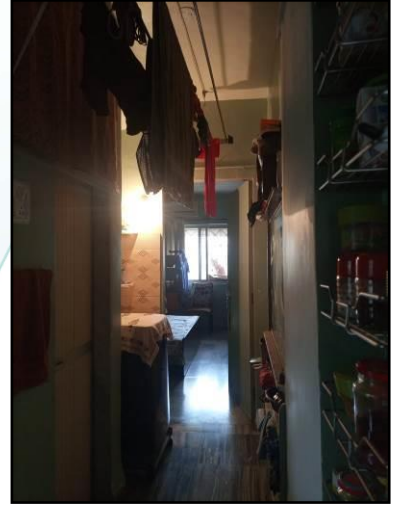
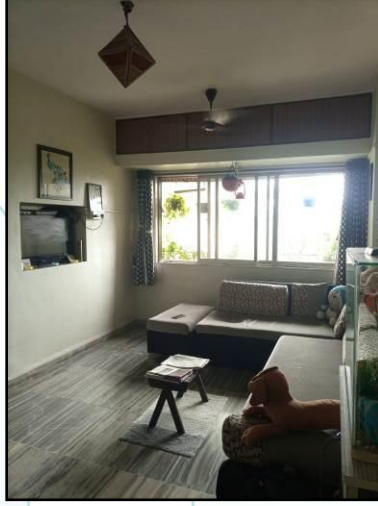
Technical details		Main Building
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 6 th Floors + Terrace Flat
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3	Year of construction	1996 (As per Part Occupancy Certificate)
4	Estimated future life	33 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 door
10	Flooring	Marble flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	Yes
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary 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 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	1 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	Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System



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Actual site photographs



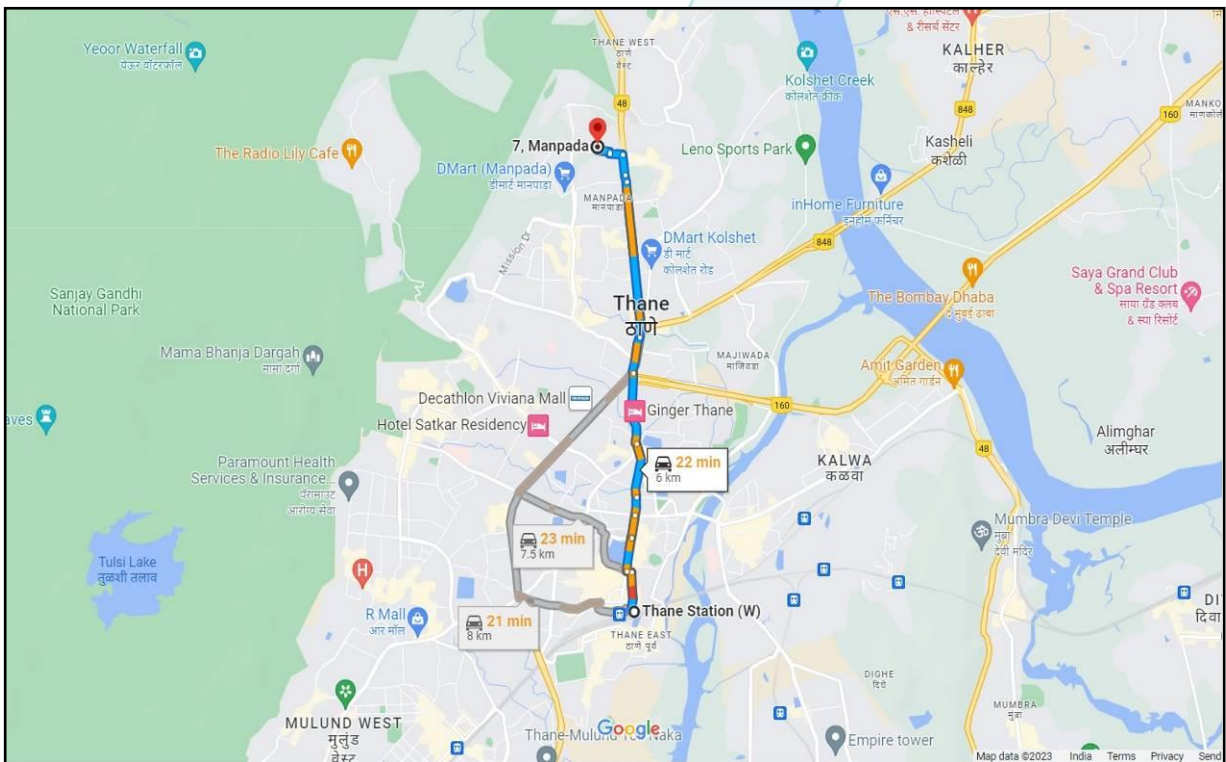
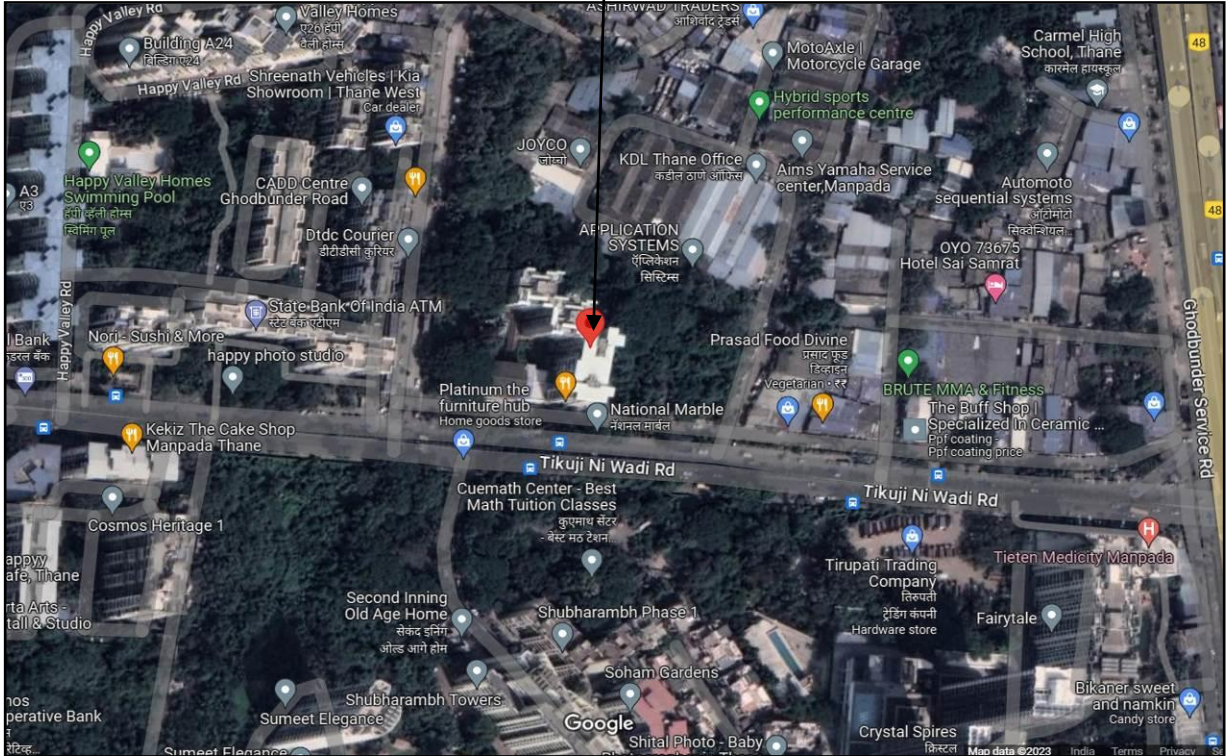
Actual site photographs



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Route Map of the property


Site u/r



Latitude Longitude - 19°14'12.7"N 72°58'22.5"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 6 KM)

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

Home
Valuation Rules
User Manual
Close
Feedback

Year: 20232024
Language: English

Selected District: ठाणे
 Select Taluka: ठाणे
 Select Village: गावाचे नाव : चितळसर मानपाडा
 Search By: Survey No Location
 Enter Survey No: 59

उपविभाग	बुली जमीन	निवासी सदनिका	गोंधिस	डुकाने	जीर्णोपिक	एकक (Rs./)	Attribute
7/31/1/C - ईपी व्हॅली ही. कॉन्प्लेक्स	52000	122600	140900	153600	140900	चौ. मीटर	गट नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat (A)	1,22,600.00			
No Increase, Flat Located on 4 th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,22,600.00	Sq. Mtr.	11,390.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	52,000.00			
The difference between land rate and building rate (A – B = C)	70,600.00			
Depreciation Percentage as per table (D) [100% - 27%] (Age of the building – 27 Years)	73%			
Rate to be adopted after considering depreciation [B + (C x D)]	103,538.00	Sq. Mtr.	9,619.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:


	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% 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
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1 BHK Flat in Shubharambh Complex For Sale In Thane West
Tikuji Ni Wadi Rd Manpada, Thane West Thane, Maharashtra 400607

₹ 76 Lacs
Non-negotiable

₹ 43,559/Month
Estimated EMI

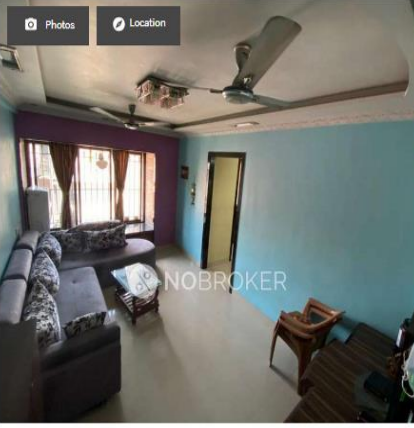

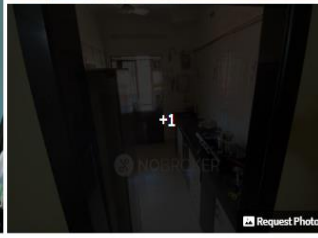
550
Sq.Ft

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Home / Flats for Sale in Mumbai / Flats for Sale in Thane west / 1bhk Flat for Sale in Thane west / Property Details

Photos Location

+1

[Request Photos](#)

1 Bedroom <small>No. of Bedroom</small>	Feb 25, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Shubharambh Com... <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

[Check Now](#)

[Check Now](#)

Nearby: Thaneone Corporate Business IT Park Tata Consultancy Services Cinemax WonderMall DMart Wadhwa Ivy


Overview

Age of Building >10 Years Ownership Type Self Owned

Activity On This Property

257 Unique Views 0 Shortlists 0 Contacted

NOBROKER
My Bookings Pay Rent Post Your Property Sign up Log in Menu




1 BHK Flat In Sahyog Complex For Sale In Thane West
Tikuji Ni Wadi Rd, Manpada

₹ 67 Lacs
Negotiable

₹ 38,400/Month
Estimated EMI



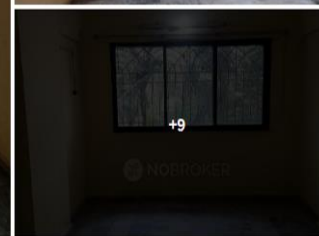
575
Sq.Ft

Need Home Loan?
Apply Loan



Home / Flats for Sale in Mumbai / Flats for Sale in Thane west / 1bhk Flat for Sale in Thane west / Property Details

Photos Location

+9

1 Bedroom <small>No. of Bedroom</small>	Apr 16, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Sahyog Complex <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

[Check Now](#)

[Check Now](#)


Nearby: Thaneone Corporate Business IT Park Tata Consultancy Services DMart Brand Factory Wadhwa Ivy

Overview

Age of Building >10 Years Ownership Type Self Owned


Activity On This Property

438 Unique Views 0 Shortlists 0 Contacted



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Interior Designers
Chartered Engineers (I)
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Price Indicators

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1 BHK Flat In Kabra Happy Valley, Thane West For Sale In Thane West
 appy Valley, Patlipada, Thane West Thane,

₹ 72 Lacs Negotiable ₹ 41,266/Month Estimated EMI 535 Sq.Ft Need Home Loan? **Apply Loan**

Home / Flats for Sale in Mumbai / Flats for Sale in Thane west / 1bhk Flat for Sale in Thane west / Property Details

Photos Location

1 Bedroom No. of Bedroom: 1 Posted On: Mar 20, 2023

1 Bathroom No. of Bathroom: 1 Possession: Immediately

NA Society: Kabra Happy Valley, Apartment

Bike and Car Parking: None Power Backup

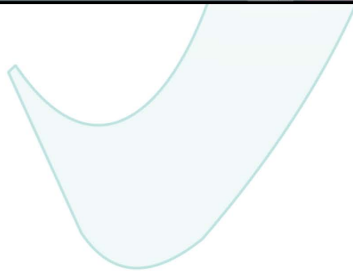
Get Owner Details [Chat] [Call]

Price trends by NBEstimate **Check Now**

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

Nearby: Thaneone Corporate Business IT Park Tata Consultancy Services Cinemax WonderMall DMart Acme Oakwood And Ashwood

Overview Activity On This Property



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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 **22nd 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 **₹ 61,82,050.00 (Rupees Sixty One Lakh Eighty Two Thousand Fifty 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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