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





# Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: Mr. Deepak Namdeo Bhole

Residential Flat No. 01, Ground Foor, "Om Suvrutti Co-Op. Hsg. Soc. Ltd.", Plot No. 48, Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village – Ayre, Dombivali (East), Taluka – Kalyan, District – Thane, Thane - 421 201, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'55.6"N 73°05'02.4"E

## Valuation Done for: Cosmos Bank

#### Dombivali (East) Branchs

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka – Kalyan, District - Thane - 400 605, 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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TeleFax: +91 22 28371325/24 mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Dombivali (East) Branch / Mr. Deepak Namdeo Bhole (5403/2303821)

Vastu/Thane/12/2023/5403/2303821 05/11-50-PSRJ Date: 05.12.2023

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 01, Ground Foor, "Om Suvrutti Co-Op. Hsg. Soc. Ltd.", Plot No. 48, Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village - Ayre, Dombivali (East), Taluka - Kalyan, District -Thane, Thane – 421 201, State – Maharashtra, Country – India belongs to Mr. Deepak Namdeo Bhole.

Boundaries of the property.

North Om Gangai Building

Aadarsh Vidyalaya School South

Rajaji Path East

West Railway Work Shop

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 ₹73,01,400.00 (Rupees Seventy-Three Lakh One Thousand Four 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.

Manoi Chalikwar

Digitally signed by Manoj Chaliky DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2023.12.05 17:40:41 +05'30'

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



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA

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mumbai@vastukala.org

## Valuation Report of Residential Flat No. 01, Ground Foor, "Om Suvrutti Co-Op. Hsg. Soc. Ltd.", Plot No. 48, Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village - Ayre, Dombivali (East), Taluka - Kalyan,

District - Thane, Thane - 421 201, 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 05.12.2023 for Bank Loan Purpose	
2	Date of inspection	04.12.2023	
3	Name of the owner/ owners	Mr. Deepak Namdeo Bhole	
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	Address: Residential Flat No. 01, Ground Foor, "Om Suvrutti Co-Op. Hsg. Soc. Ltd.", Plot No. 48, Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village – Ayre, Dombivali (East), Taluka – Kalyan, District – Thane, Thane – 421 201, State – Maharashtra, Country – India.  Contact Person:	
		Mrs. Deepali Bhole (Owner's Wife) Contact No. 9702155666	
6	Location, street, ward no	Ram Nagar, Rajaji Path Road, Opp. Bank of India Village – Ayre, Dombivali (East), Taluka – Kalyan District – Thane	
7	Survey/ Plot no. of land	Plot No. 48, Survey No. 112 /1A/1 & 22/A of Village Ayre	
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.	Carpet Area in Sq. Ft. = 613.00	
	Shape, dimension and physical features	(Area as per Actual Site Measurement)	
		Built Up Area in Sq. Ft. = 860.00	



		(Area as per Gift Deed)	
13	Roads, Streets or lanes on which the land is abutting	Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village – Ayre, Dombivali (East), Taluka – Kalyan, District – Thane	
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	N. A.	
	(ii) Ground Rent payable per annum	~ @	
	(iii) Unearned increased payable to the	100	
	Lessor in the event of sale or transfer		
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	Information not available	
	standing on the land and a lay-out plan.	ite Create	
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	Fully	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KMC norms	
		Percentage actually utilized – Details not available	
26	RENTS		
		N.A.	





	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 15,000.00 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.
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?	INA. Create
	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	





Valuation Report Prepared For: Cosmos Bank / Dombivali (East) Branch / Mr. Deepak Namdeo Bhole (5403/2303821) Page 6 of 17

41	Year of commencement of construction and year of completion	Year of Completion – 1996 (As per Site Information)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

#### **PART II- VALUATION**

#### **GENERAL:**

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 05.12.2023 for Residential Flat No. 01, Ground Foor, "Om Suvrutti Co-Op. Hsg. Soc. Ltd.", Plot No. 48, Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village - Ayre, Dombivali (East), Taluka - Kalyan, District - Thane, Thane - 421 201, State - Maharashtra, Country - India belongs to Mr. Deepak Namdeo Bhole.

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

1	Copy of Gift Deed dated 24.02.2015 Between Mr. Namdeo Tulsiram Bhole (The Donor) and Mr. Deepak			
	Namdeo Bhole (The Donee).			
2	Copy of Commencement Certificate No. KMP / NRV / BP / DB / 455-110 dated 14.10.1994 issued by			
	Kalyan Mahanagarpalika, Kalyan.			
3	Copy of Part Occupancy Certificate No. KMP / NRV / CC / DB / 169 dated 18.06.1996 issued by Kalyan			
	Mahanagarpalika, Kalyan.			
4	Copy of No Objection Certificate dated 19.02.2015 issued by Om Suvrutti Co-Op. Hsg. Soc. Ltd.			
5	Copy of Previous Valuation Report Ref. No. 12594 / 2018 dated 09.08.2018 issued by Praksis			
	Consultants & Valuers Pvt. Ltd.			

#### LOCATION:

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The said building is located at Plot No. 48, Survey No. 112 /1A/1 & 22/A of Village – Ayre, Dombivali (East), Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at a walkable distance 400M. from Dombivali railway station.

#### **BUILDING**:

The building under reference is having Basement + Ground + 3rd 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 external condition is normal. The building is used for residential purpose. Ground Floor is having 2 Residential Flat. Building is without lift.

## Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of 2 Bedrooms + Living Room + Kitchen + Bath & WC + Passage. (i.e., 2 BHK with Bath & WC). The residential flat is finished with Vitrified, Kota





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flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & Casing capping electrification & Concealed plumbing etc.

#### Valuation as on 05th December 2023

The Built-Up Area of the Residential Flat	:	860.00 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	:	860.00 X 2,000.00 = ₹ 17,20,000.00
Depreciation {(100-10) X 27 / 60}	12	40.50%
Amount of depreciation	3/	₹ 6,96,600.00
Guideline rate obtained from the Stamp Duty Ready	- 2	₹ 67,600.00 per Sq. M.
Reckoner for new property	k	i.e., ₹ 6,280.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready		₹ 56,773.00 per Sq. M.
Reckoner (after depreciate)		i.e., ₹ 5,274.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,300.00 per Sq. Ft.
Value of property as on 05.12.2023	:	860.00 Sq. Ft. X ₹ 9,300.00 = ₹ 79,98,000.00

(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 05.12.2023	:	₹ 79,98,000.00 - ₹ 6,96,600.00 = ₹ 73,01,400.00
Total Value of the property	:	₹ 73,01,400.00
The realizable value of the property	٠	₹ 65,71,260.00
Distress value of the property		₹ 58,41,120.00
Insurable value of the property (860.00 X 2,000.00)	9	₹ 17,20,000.00
Guideline value of the property (860.00 X 5,274.00)	:	₹ 45,35,640.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 01, Ground Foor, "Om Suvrutti Co-Op. Hsg. Soc. Ltd.", Plot No. 48, Ram Nagar, Rajaji Path Road, Opp. Bank of India, Village – Ayre, Dombivali (East), Taluka – Kalyan, District – Thane, Thane – 421 201, State – Maharashtra, Country – India for this particular purpose at ₹73,01,400.00 (Rupees Seventy Three Lakh One Thousand Four Hundred Only) as on 05<sup>th</sup> December 2023.





## NOTES

- 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 05<sup>th</sup> December 2023 is ₹ 73,01,400.00 (Rupees Seventy Three Lakh One Thousand Four 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.
- 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		Basement + Ground + 3rd 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 Ground 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 c	onstruction- load bearing	R.C.C. Framed Structure		
	walls/RC	C frame/ steel frame	0		
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 Shutter with safety door, Poder Coated Aluminium sliding windows		
10	Flooring	X	Vitrified, Kota flooring		
11	Finishing		Cement plastering, POP finishing		
12	Roofing a	and terracing	R.C.C. Slab		
13	Special a if any	rchitectural or decorative features,	No		
14	(i)	Internal wiring – surface or conduit	Casing Capping electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15		nstallations			
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins	/		
	(iii) (iv)	No. of urinals  No. of sink			
16		ittings: Superior colored / superior	Ordinary		
10	white/ord		vaté.Create		
17	Compour		Not Provided		
	Height an				
10		onstruction	N. 170		
18		s and capacity	No Lift provided		
19	construct		R.C.C tank		
20	Over-head tank Location, capacity		R.C.C tank on terrace		
L		onstruction			
21	Pumps- r	o. and their horse power	May be provided as per requirement		
22		d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.		
23	Sewage (	disposal – whereas connected to wers, if septic tanks provided, no.	Connected to Municipal Sewerage System		





# Actual site photographs















# **Actual site photographs**















# Route Map of the property Site u/r





Latitude Longitude - 19°12'55.6"N 73°05'02.4"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 400M.)





# **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	67,600.00			
No Reduced, Flat Located on Ground Floor	77			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	67,600.00	Sq. Mt.	6,280.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	27,500.00			
The difference between land rate and building rate (A – B = C)	40,100.00			
Depreciation Percentage as per table (D) [100% - 27%]	73%			
(Age of the Building – 27 Years)	v.			
Rate to be adopted after considering depreciation [B + (C x D)]	56,773.00	Sq. Mt.	5,274.00	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.Cre90%te
d)	Third Floor	85%
e)	Fourth Floor and above	80%

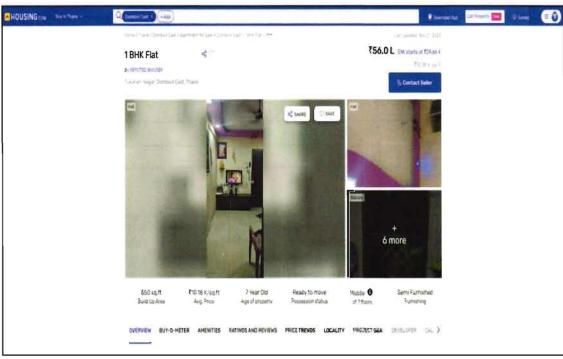
Table - D: Depreciation Percentage Table

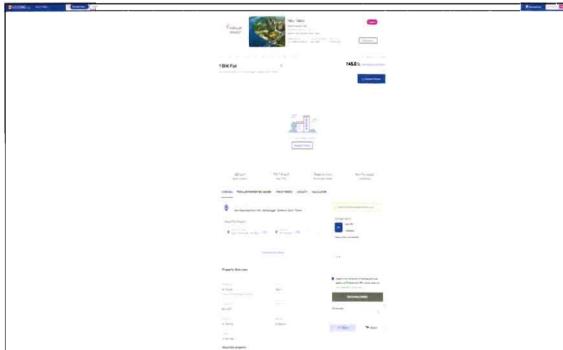
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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**







# **Sales Instance**

1556472 04-12-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सहं दु.नि. कल्याण 3 दस्त क्रमांक : 15564/2022 नोदंणी : Regn:63m
गावाचे नाव : आयरे		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4000000	·
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3549000	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्र.11/46, दर-67600 मौजे आयरे जुना स.नं. 112,स.नं. 22,हि.नं. ए(पैकी),प्लॉट नं. 1 व 2 वरील जय जय श्रीराम को.ऑप.हौ.सो.लि.,सदिनका नं. ए-8,दुसरा मजला,ए विंग,क्षेत्रफळ 565 चौ.फु.(52.50 चौ.मी.)बिल्टअप( ( Survey Number : जुना स.नं. 112, स.नं. 22, हि.नं. ए (पैकी) ; ) )	
(5) क्षेत्रफळ	52.50 चौ.मीटर	
(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:-गौतम के. करमाकर वय:-40 पत्ता:-प्लॉट नं:-, माळा नं: दुसरा मजला, इमारतीचे नाव: जय जय श्रीराम को:ऑप.हौ.सो.लि., ए विंग, ब्लॉक नं: ए-8, रोड नं: राजाजी पथ, रामनगर, डॉबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-BBIPK9305A	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पंकज रामजीत गुप्ता वय:-34, पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सेवा धाम बिल्डिंग, ब्लॉक नं: 14, रोड नं: राजाजी पथ - 3, मद्रासी मंदिराजवळ, श्रीपाल नगर, डोंबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-ALUPG7108C 2): नाव-पूनम पंकज गुप्ता वय:-35, पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सेवा धाम बिल्डिंग, ब्लॉक नं: 14, रोड नं: राजाजी पथ - 3, मद्रासी मंदिराजवळ, श्रीपाल नगर, डोंबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-BFJPG0627J	
(9) दस्तऐवज करुन दिल्याचा दिनांक	12/12/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	12/12/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	15564/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	280000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद : :	(i) within the limits of any Municiparea annexed to it.	al Corporation or any Cantonment



#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 05th December 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:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- The property is exposed for a reasonable time on the open market.
- 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 ₹ 73,01,400.00 (Rupees Seventy Three Lakh One Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Director Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvr. Ltd., ou=Mumbal, email=manoj@vastukala.org, c=IN Date: 2023.12.05 17:40:53 +05'30'

Auth. Sign.

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

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