

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Sanjay Nemichand Jain**

Residential Flat No. 404, 4th Floor, Building No. V-11, "Vinay Nagar Building No. 11 Co-Op. Hsg. Soc. Ltd.",
Vinay Nagar, Opp. Pleasant Park, Mira – Bhayander Road, Mira Road (East), Thane – 401 107,
State – Maharashtra, Country – India.

Latitude Longitude – 19°16'45.4"N 72°52'50.1"E

Valuation Prepared for:




**Cosmos Bank
Malad (East) Branch**

Shop No. 1, 2 & 3, Khandwala Lane, Khandwala Arcade, Off. Daffatry Road, Malad (East),
Mumbai – 400 097, 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 Report of Residential Flat No. 404, 4th Floor, Building No. V-11, "Vinay Nagar Building No. 11 Co-Op. Hsg. Soc. Ltd.", Vinay Nagar, Opp. Pleasant Park, Mira – Bhayander Road, Mira Road (East), Thane – 401 107, 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 14.12.2023 for Banking Purpose
2	Date of inspection	12.12.2023
3	Name of the owner/ owners	Mr. Sanjay Nemichand Jain.
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. 404, 4 th Floor, Building No. V-11, "Vinay Nagar Building No. 11 Co-Op. Hsg. Soc. Ltd.", Vinay Nagar, Opp. Pleasant Park, Mira – Bhayander Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India. Contact Person: Miss. Babita Sanghavi (Tenant)
6	Location, street, ward no	Mira – Bhayander Road
	Survey/ Plot no. of land	Survey No. 101/5 & 223(Part) of Village – Ghodbunder
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 215.00 (Area as per Agreement) Carpet Area in Sq. Ft. = 222.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 266.00 (Area as per Agreement)

13	Roads, Streets or lanes on which the land is abutting	Mira – Bhayander Road
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?	Tenant Occupied – Miss. Babita Sanghavi Occupied Since – Last One Year
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MBMC norms
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	₹ 4,500.00 Present 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 upon, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	

41	Year of commencement of construction and year of completion	Year of Completion – 2007 (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.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Malad (East) Branch to assess fair market value as on 14.12.2023 for Residential Flat No. 404, 4th Floor, Building No. V-11, “**Vinay Nagar Building No. 11 Co-Op. Hsg. Soc. Ltd.**”, Vinay Nagar, Opp. Pleasant Park, Mira – Bhayander Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India belongs to **Mr. Sanjay Nemichand Jain.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.12.2023 between Mr. Virat Rohit Mehta (The Vendor) And Mr. Sanjay Nemichand Jain (The Purchaser).
2	Copy of Part Occupancy Certificate No. MNP / NR / 3620 / 2006-07 dated 20.02.2007 issued by Mira Bhayandar Municipal Corporation.

LOCATION:

The said building is located at Survey No. 101/5 & 223(Part) of Village – Ghodbunder. The property falls in Residential Zone. It is at a travelling distance 4.2 Km. from Mira Road Railway station.

BUILDING:

The building under reference is having Ground + 4 Upper Floor. 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 is used for Residential purpose. 4th Floor is having 4 Residential Flats. The building having No lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor. It consists of Living Room + Kitchen + W.C. + Bath + Passage (i.e., **1 RK + W.C. + Bath**). The residential flat is finished with Ceramic tiles flooring, Teak Wood door framed with flush shutter door, Aluminum sliding windows & Concealed plumbing & Casing Capping electrification.

Valuation as on 14th December 2023

The Built-up Area of the Residential Flat	:	266.00 Sq. Ft.
--	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	2007 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	16 years
Cost of Construction	:	266.00 Sq. Ft. X 2,500.00 = ₹ 6,65,000.00
Amount of depreciation	:	1,59,600.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 81,120.00 per Sq. M. i.e., ₹ 7,536.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner after depreciation	:	₹ 72,573.00 per Sq. M. i.e., ₹ 6,742.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,200.00 per Sq. Ft.
Value of property as on 14.12.2023	:	₹ 266.00 Sq. Ft. X ₹ 9,200.00 = ₹ 24,47,200.00

(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 14.12.2023	:	₹ 24,47,200.00 - ₹ 1,59,600.00 = ₹ 22,87,600.00
Total Value of the property	:	₹ 22,87,600.00
The realizable value of the property	:	₹ 20,58,840.00
Distress value of the property	:	₹ 18,30,080.00
Insurable value of the property (266.00 X 2,500.00)	:	₹ 6,65,000.00
Guideline value of the property (As per Index II)	:	₹ 17,95,800.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 404, 4th Floor, Building No. V-11, "Vinay Nagar Building No. 11 Co-Op. Hsg. Soc. Ltd.", Vinay Nagar, Opp. Pleasant Park, Mira – Bhayander Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India for this particular purpose at **₹ 22,87,600.00 (Rupees Twenty Two Lakh Eighty Seven Thousand Six Hundred Only)** as on **14th December 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 **14th December 2023 is ₹ 22,87,600.00 (Rupees Twenty Two Lakh Eighty Seven Thousand Six 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:

Think.Innovate.Create

ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floor
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	2007 (As per Part Occupancy Certificate)
4	Estimated future life	44 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 door, Aluminium sliding windows
10	Flooring	Ceramic tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	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	No Lift
19	Underground sump – capacity and type of	R.C.C tank

	construction	
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps– no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Think.Innovate.Create



Think.Innovate.Create

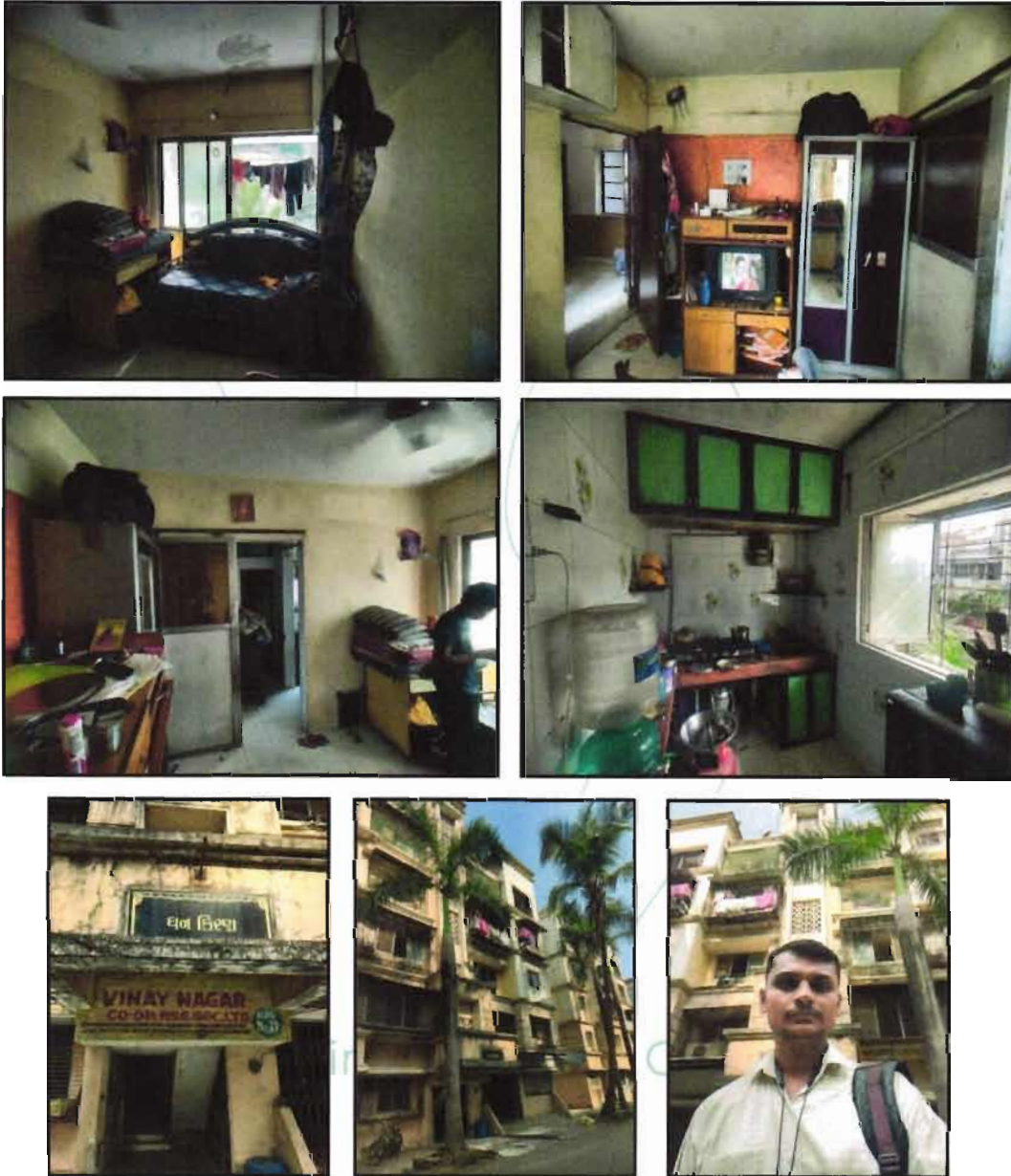
Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Actual site photographs



Route Map of the property

Site, u/r



Latitude Longitude – 19°16'45.4"N 72°52'50.1"E

Note: The Blue line shows the route to site from nearest Railway Station (Mira Road – 4.2 Km)

Ready Reckoner Rate

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,01,400.00			
Reduced by 20% on Flat Located on 4 th Floor	20,280.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	81,120.00	Sq. Mtr.	7,536.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	27,700.00			
The difference between land rate and building rate (A – B = C)	53,420.00			
Depreciation Percentage as per table (D) [100% - 16%] (Age of the Building – 16 Years)	84%			
Rate to be adopted after considering depreciation [B + (C x D)]	72,573.00	Sq. Mtr.	6,742.00	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	90%
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

99acres
Buy - Enter Locality / Project / Society / Landmark

₹26 Lac

Estimated 2BHK ₹20.75L

1BHK 1Bath

1BHK Apartment for Sale

11 Pooja Park CHS, Vinay Nagar, Mira Road And Beyond, Mumbai

Posted on Nov 21, 2023 | Reply to host

RENT APR AVAILABLE Website: <https://mumbai.99acres.com/>

Overview Owner Details Price Trends Explore Locality Recommendations Article

Property (3)

Photos (1/3)

Carpet area: 300 sq.ft.

Price: ₹ 26 Lac • Govt Charges & Tax @ 8,666 per sq.ft. (Registries)

Floor Number: 3rd of 3 Floors

Property Age: 10+ Year Old

Configuration: 1 Bedroom, 1 Bathroom, No Balcony

Address: Pooja Park CHS, Vinay Nagar, Mira Road And Beyond

Facing: East

Places nearby

307 Bhaynder East Chsn Cross Road, Vinay Nagar, Mira Road And Beyond, Mumbai

[View All \(8\)](#)

Olx

Find Cars, Mobile Phones and more

Home > Properties > For Sale: Houses & Apartments > For Sale: Houses & Apartments in Maharashtra > For Sale: Houses & Apartments in Mumbai > For Sale: Houses & Apartments in Mira Road > 1BHK flat for Sell in Apna Ghar

1/3

₹ 22,00,000

1 Bds - 1 Ba - 250 ft2

1RK flat for Sell in Apna Ghar with OC in Mira Road East

Mira Road, Mumbai, Maharashtra

Today

Planet Housing

Chat with seller

Posted in

Mira Road, Mumbai, Maharashtra

AD ID 1751950781

REPORT THIS AD

Details

Type	Apartments	Bedrooms	1
Bathrooms	1	Furnishing	Unfurnished
Construction Status	Ready to Move	Listed by	Dealer
Super Builtup area (ft²)	250	Carpet Area (ft²)	180
Maintenance (Monthly)	700	Total Floors	7
Floor No	6	Car Parking	0
Facing	North-East	Project Name	Apna Ghar Phase 1

Price Indicators

The screenshot shows a real estate listing on the Magicbricks website. At the top, there is a navigation bar with 'magicbricks' logo and options for 'Buy', 'Rent', 'Sell', and 'Home Loans'. A 'Login' button and a 'Post Property' button are also visible. Below the navigation bar, there is a promotional banner: 'Save Time & Money with MB Prime. Find the right Property by calling Upto 35 Owners directly. Join Prime 50% OFF'. The main listing is for a '285 Sq.ft 1 BHK Flat For Sale in Mira Road, Mumbai'. The price is listed as '₹31.0 Lac' with an EMI of '₹1.14K' and a carpet area of '285 sqft'. The listing includes a photo of the flat, a '1 Bed 1 Bath Unfurnished' icon, and a table of details: Carpet Area (285 sqft - ₹10877/sqft), Floor (Ground (Out of 4 Floors)), Transaction Type (Resale), Status (Ready to Move), Furnished Status (Unfurnished), and Age Of Construction (5 to 10 years). There are buttons for 'Contact Owner' and 'Get Phone No.'.



Think.Innovate.Create

Sales Instances

1706076	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. ठाणे 4
13-12-2023		दस्त क्रमांक : 17060/2023
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोंदणी : Regn:63m
गावाचे नाव : घोडबंदर		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2200000	
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2163763.824	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन : इतर माहिती: वार्ड क्र. यु2,विभाग क्र. 8/34,सदनिका क्र. 301,तिसरा मजला,बिल्डिंग न. व्ही-16,विनय नगर बिल्डिंग न. 16 को-ऑप.हौ.सोसा.ली.,इंकार फाक्ट्री जवळ,मीरा रोड(पूर्व),ता. व जि-ठाणे-401 107.क्षेत्र कारपेट 20.62 चौ. मी.((Survey Number : सर्व्हे नं.223, हिस्सा नं. Pt, सर्व्हे नं.101, हिस्सा नं. 5 ;))	
(5) क्षेत्रफळ	20.62 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मुकेश प्रभुलाल लोलाडीया वय:-54 पत्ता:-प्लॉट नं. .. माळा नं. .. इमारतीचे नाव: सदनिका क्र. 301, तिसरा मजला, बिल्डिंग न. व्ही-16, विनय नगर बिल्डिंग न. 16 को-ऑप.हौ.सोसा.ली., इंकार फाक्ट्री जवळ, मीरा रोड (पूर्व), ता. व जि-ठाणे, ब्लॉक नं. .. रोड नं. पिन कोड:-401107 पॅन नं:-AAAPL6650K 2): नाव:-दुडीबेन प्रभुलाल लोलाडीया वय:-88 पत्ता:-प्लॉट नं. .. माळा नं. .. इमारतीचे नाव: सदनिका क्र. 301, तिसरा मजला, बिल्डिंग न. व्ही-16, विनय नगर बिल्डिंग न. 16 को-ऑप.हौ.सोसा.ली., इंकार फाक्ट्री जवळ, मीरा रोड (पूर्व), ता. व जि-ठाणे, ब्लॉक नं. .. रोड नं. पिन कोड:-401107 पॅन नं:- 3): नाव:-दिपिकाबेन मुकेश लोलाडीया वय:-49 पत्ता:-प्लॉट नं. .. माळा नं. .. इमारतीचे नाव: सदनिका क्र. 301, तिसरा मजला, बिल्डिंग न. व्ही-16, विनय नगर बिल्डिंग न. 16 को-ऑप.हौ.सोसा.ली., इंकार फाक्ट्री जवळ, मीरा रोड (पूर्व), ता. व जि-ठाणे, ब्लॉक नं. .. रोड नं. पिन कोड:-401107 पॅन नं:-ADYPL7975L	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-निखील वीरेंद्रकुमार जैन वय:-25; पत्ता:-प्लॉट नं. .. माळा नं. .. इमारतीचे नाव: रूम न. 201, बिल्डिंग न. व्ही -2, विनय नगर, पूजा पार्क जवळ, मीरा रोड पूर्व, जि ठाणे , ब्लॉक नं. .. रोड नं: पिन कोड:-401107 पॅन नं:-BGVPJ9260K 2): नाव:-कौशल्यादेवी जैन वय:-51; पत्ता:-प्लॉट नं. .. माळा नं. .. इमारतीचे नाव: रूम न. 201, बिल्डिंग न. व्ही -2, विनय नगर, पूजा पार्क जवळ, मीरा रोड पूर्व, जि ठाणे , ब्लॉक नं. .. रोड नं: पिन कोड:-401105 पॅन नं:-AVNPJ8553II	
(9) दस्तऐवज करून दिल्याचा दिनांक	22/09/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	22/09/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	17060/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	154000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	22000	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **14th 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 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 neighbourhood 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 **₹ 22,87,600.00 (Rupees Twenty Two Lakh Eighty Seven Thousand Six Hundred Only).**

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

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=N, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=sdh67,
2.5.4.2e+4827f86c46d3f5d031d6c7f9e0885918490cf3c333d41333
11527967781805052, postalC=IN, postalO=400569, st=Maharashtra,
serialNumber=413545566a6bc9f96b2x55a85e6cfe631f11bd2e
394e2f2a29a3270625fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.12.14 17:39:31 +05'30'

Auth. Sign.

Director

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

Think.Innovate.Create