

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Shobha Rakesh Sharma**

Residential Flat No. 002, Ground Floor, Building No. 17/A, "Narmada (Chandivali) SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India.

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Latitude Longitude - 19°06'18.7"N 72°54'08.3"E

Valuation Prepared for:

Cosmos Bank

Ghatkopar (West) Branch

S. No. 73, Plot No. 958, P. T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West), Mumbai – 400 086, 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 Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mrs. Shobha Rakesh Sharma (5749 / 2304101) Page 2 of 17

Vastu/Mumbai/12/2023/5749/2304101
21/08-330-SBSH
Date: 21.12.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 002, Ground Floor, Building No. 17/A, "Narmada (Chandivali) SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India belongs to **Mrs. Shobha Rakesh Sharma**.

Boundaries of the property.

North : Building No. 17/B
South : Building No. 17/A1
East : Internal Road & BMC School
West : Building No. 17/H

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 **₹ 34,25,040.00 (Rupees Thirty Four Lakh Twenty Five Thousand Forty 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

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=address,
2.5.4.26=98223664a195cc3e0cf9e28865913490cf3d3d413311
5279b17a1805632, postalCode=400069, st=Maharashtra,
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=98223664a195cc3e0cf9e28865913490cf3d3d413311
Date: 2023.12.21 14:16:29 +05:30'



Auth. Sign.



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Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
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Valuation Report of Residential Flat No. 002, Ground Floor, Building No. 17/A, "Narmada (Chandivali) SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, 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 21.12.2023 for Bank Loan Purpose
2	Date of inspection	20.12.2023
3	Name of the owner/ owners	Mrs. Shobha Rakesh Sharma
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. 002, Ground Floor, Building No. 17/A, "Narmada (Chandivali) SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India. Contact Person: Kamaljeet Roy (Tenant) Contact No. 9987388694
6	Location, street, ward no	Sangharsh Nagar, Chandivali, Andheri (East), Mumbai
	Survey/ Plot no. of land	Survey No. 11A(P) 11A-191-402, 11D(P) 16, 16/1 to 92, 19, 19/1 to 28, 20(P), 25(P) 25/1 to 32 & 50(P) of Village Chandivali
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. = 221.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 225.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 270.00

		(Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072.
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to 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 – Kamaljeet Roy
	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 SRA norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc.	Tenant Occupied – Kamaljeet Roy
	(ii) Portions in their occupation	N.A.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 7,000.00 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?	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.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and	Year of Completion – 2007 (As per Occupancy

	year of completion	Certificate)
42	What was the method of construction, by 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, Ghatkopar (West) Branch to assess fair market value as on 21.12.2023 for Residential Flat No. 002, Ground Floor, Building No. 17/A, "**Narmada (Chandivali) SRA Co-op. Hsg. Soc. Ltd.**", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India belongs to **Mrs. Shobha Rakesh Sharma.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 29.10.2023 Between Mr. Eknath Tukaram Salunkhe (The Transferor) and Mrs. Shobha Rakesh Sharma (The Purchaser).
2	Copy of Occupancy Certificate No. SRA / DDTP / 180 / L / PL / AP dated 21.04.2007 issued by Slum Rehabilitation Authority.
3	Copy of Electricity bill CA No. 152697167 dated 06.11.2023 in the name of Eknath Tukaram Salunkhe issued by Adani Electricity.

LOCATION:

The said building is located at Survey No. 11A(P) 11A-191-402, 11D(P) 16, 16/1 to 92, 19, 19/1 to 28, 20(P), 25(P) 25/1 to 32 & 50(P) of Village Chandivali, Mumbai. The property falls in Residential Zone. It is at a travelling distance 2 Km. from Jagruti Nagar Metro Station.

BUILDING:

The building under reference is having Ground + 7 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 is used for residential purpose. Ground Floor is having 5 Residential Flat. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of Living Room + Kitchen + Toilet (i.e., 1RK + Toilet). The residential flat is finished with Ceramic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Casing capping electrification & Open plumbing etc.

Valuation as on 21st December 2023

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2007 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	16 Years
Cost of Construction	:	270.00 X 2,700.00 = ₹ 7,29,000.00
Depreciation $\{(100-10) \times 16 / 60\}$:	24.00%
Amount of depreciation	:	₹ 1,74,960.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,74,560.00 per Sq. M. i.e. ₹ 16,217.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,60,042.00 per Sq. M. i.e. ₹ 14,868.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,000.00 per Sq. Ft.
Value of property as on 21.12.2023	:	225.00 Sq. Ft. X ₹ 16,000.00 = ₹ 36,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 21.12.2023	:	₹ 36,00,000.00 - ₹ 1,74,960.00 = ₹ 34,25,040.00
Total Value of the property	:	₹ 34,25,040.00
The realizable value of the property	:	₹ 30,82,536.00
Distress value of the property	:	₹ 27,40,032.00
Insurable value of the property (270.00 X 2,700.00)	:	₹ 7,29,000.00
Guideline value of the property (270.00 X 14,868.00)	:	₹ 40,14,360.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 002, Ground Floor, Building No. 17/A, "Narmada (Chandivali) SRA Co-op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India for this particular purpose at ₹ 34,25,040.00 (Rupees Thirty Four Lakh Twenty Five Thousand Forty Only) as on 21st December 2023.

NOTES

1. 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 **21st December 2023 is ₹ 34,25,040.00 (Rupees Thirty Four Lakh Twenty Five Thousand Forty 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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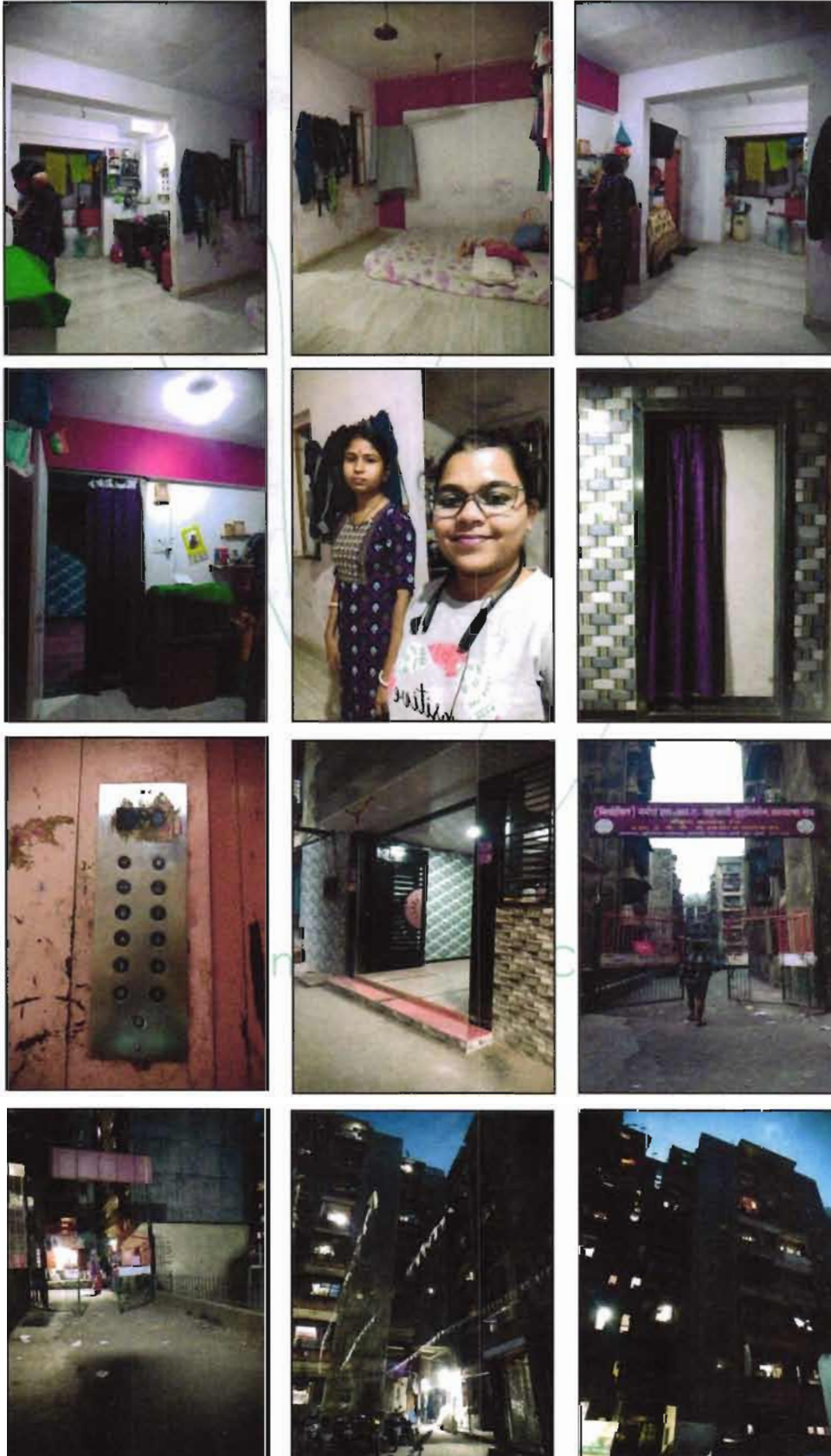
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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 7 Upper Floors
2.	Plinth area 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	2007 (As per 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 shutters, Aluminum 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.	Open 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	R.C.C. Framed Structure
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	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

Actual site photographs



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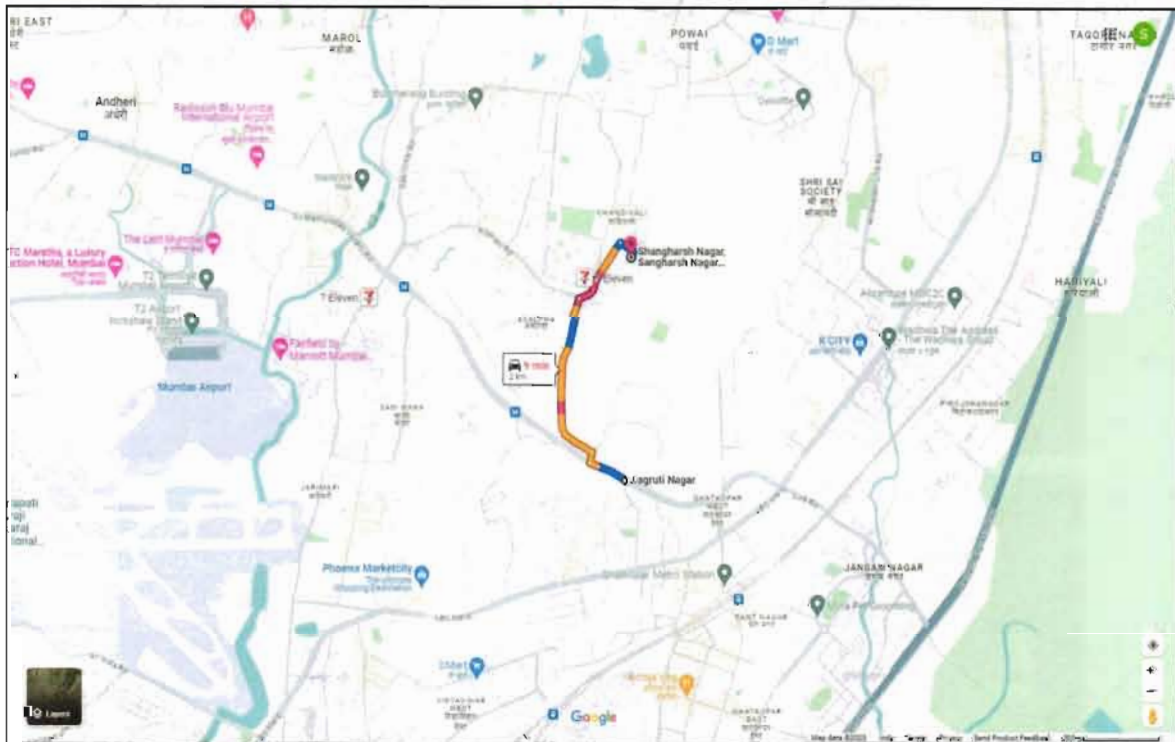
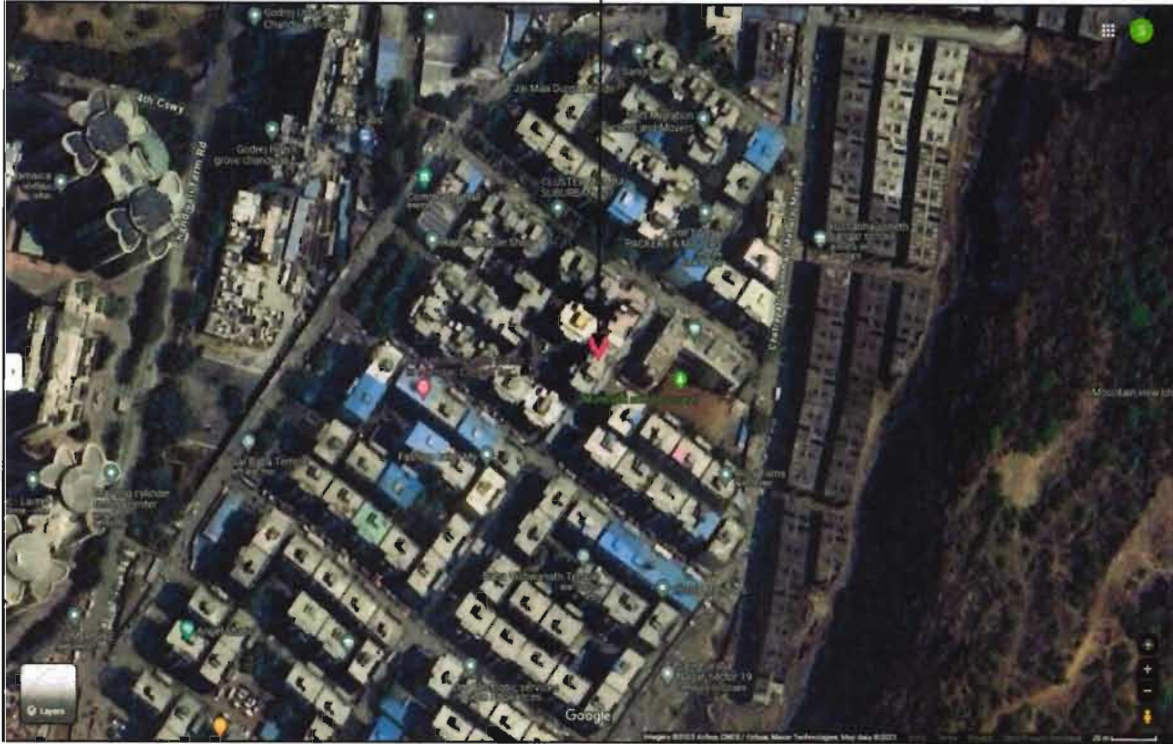
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Route Map of the property

Site u/r



Latitude Longitude - 19°06'18.7"N 72°54'08.3"E

Note: The Blue line shows the route to site from nearest metro station (Jagruti Nagar – 2 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	Annual Statement of Rates		Language English
Selected District	मुंबई (उपनगर)		
Select Village	चांदिवली - कुर्ली		
Search By	<input checked="" type="radio"/> Survey No <input type="radio"/> Location		
Enter Survey No	11	Search	
उपविभाग	प्लॉट नंबर	निवासी सदनिका	जॉडिब
115/542 - भुभाग: चांदिवली यावरील सर्व सिव्हाकती	83820	174560	210860
			229810
			189920
			एकक (Rs./)
			चौरस मीटर
			Attribute
			सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,74,560.00			
No Increase at Flat Located on Ground Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,74,560.00	Sq. Mtr.	16,217.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	83,820.00			
The difference between land rate and building rate (A – B = C)	90,740.00			
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)]	1,60,042.00	Sq. Mtr.	14,868.00	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 Amardeep Society For Sale In Chandivli, Powai

₹ 40 Lacs ₹ 22,925/Month 290 Sq.Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Powai / 1Rk Flat for Sale in Powai / Property Details

1 Bedroom, 1 Bathroom, NA, Bike and Car

May 22, 2023

Get Owner Details

Price trends by NBEstimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

± 563

Similar Properties

Overview

Age of Building	>10 Years	Ownership Type	Sold Owner
Maintenance Charges	₹ 1.7 Per Sq.Ft/M	Floors	NA
Buildup Area	290 Sq.Ft	Carpet Area	240 Sq.Ft

Nearest: Powai Supreme Business Park | Symphony IT Park | IF City Mall | DMart | Sakinaka Metro Station

HOUSING.com

1 RK Flat ₹ 37.0 L 290 sq.ft at ₹ 12.80 k

340 sq.ft Build up Area ₹ 1.42 K/sq.ft Avg. Price 15 Year Old Age of property Ready to move! Possession status Higher 8 of 8 floors Unfurnished all 8 floors

Overview Popular Properties Nearby Buy-G-Meter Amenities Ratings and Reviews Price Trends Registry Recd

Property Location: Chandivli, Powai, Mumbai

Around this Property

Property Overview

₹ 37.0 L

₹ 1.42 K/sq.ft

290 sq.ft

15 Year Old

Ready to move!

Higher 8 of 8 floors

Unfurnished all 8 floors

Price Indicators

HOUSING.com

1 RK Flat **₹42.0 L** (₹16 starts at ₹22.24 L)

Available for sale in CHANDIVLI/MHADA COLONY, Area: 252 sq ft

252 sq ft Built up Area | **₹16.67 K/sq.ft** Avg. Price | **10 Year Old** Age of Property | **Ready to move** Possession Status | **Highrise** of 7 floors | **South-East facing** Facing | **Unfurnished** Furnishing

SUN SHINE MHADA, Chandivli, Powai, Mumbai

Property Overview

Area	252 sq ft
Price	₹42.0 L

99acres Buy Enter Locality / Project / Society / Landmark

₹40 Lac @ 16,667 per sq ft | **1BHK 1Bath** Flat/Apartment for Sale

Estimated EMI ₹ 31,348

MHADA Complex, Chandivli, Central Mumbai suburbs, Mumbai

Property Overview

Built Up area:	240 sq.ft.
Price:	₹ 40 Lac @ 16,667 per sq.ft.
Configuration:	1 Bedroom , 1 Bathroom, No Balcony
Address:	MHADA Complex, Chandivli, Central Mumbai suburbs
Property Age:	1 to 5 Year Old

Places nearby

- Mhads Complex - Chandivli - Central Mumbai Suburbs, Chandivli, Central Mumbai suburbs, Mumbai
- Saki naka metro station
- Asalpa metro station
- Shia Masjid
- Ayyappa Temple
- Mary Matha Church
- Sai Babu

Price Indicators

NOBROKER My Bookings Pay Rent [Post Your Property](#)

1 RK Flat In Sunshine For Sale In Powai ₹ 35 Lacs **₹ 20,000/Month** 270 **Need Home Loan?**
Non-vegetarian Estimated EMI Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Powai / 1 RK Flat for Sale in Powai / Property Details

1 Bedroom Jan 30, 2023
1 Bathroom Immediately
NA Sunshine
Bike and Car None

[Get Owner Details](#)

Price trends by NB Estimate
Report what was not correct in this property
Listed by Broker Sold Out Wrong Info

Nearby: Symphony IT Park, Nandambani Lighthouse, DMart, Sigma Global Grid, Navd Naka

Overview

Age of Building	>20 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.3 Per Sq.Ft/M	Flooring	NA
Buildup Area	270 Sq.Ft	Furnishing Status	Unfurnished Furnished View

Activity On This Property
256 [View More](#) 8 [Bookmarks](#)

Similar Properties

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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 **21st 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:

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 ₹ 34,25,040.00 (Rupees Thirty Four Lakh Twenty Five Thousand Forty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

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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DN: cn=BA, ou=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
o=VASTUKALA,
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