

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Anil Rajaram Shelke & Mrs. Amruta Anil Shelke**

Residential Flat No. 504, 5th Floor, Wing – A, " Krishna Kunj 'A' Wing Co-Op. Hsg. Soc. Ltd.",
Village – Kulgaon, Badlapur (West), Taluka – Ambarnath, District – Thane,
PIN – 421 503, State – Maharashtra, Country – India.

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Latitude Longitude - 19°10'01.0"N 73°14'32.4"E

Valuation Prepared for:

Cosmos Bank

Ambarnath Branch

Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk,
Ambarnath (East), 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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 **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. 504, 5th Floor, Wing – A, " Krishna Kunj 'A' Wing Co-Op. Hsg. Soc. Ltd.", Village – Kulgaon, Badlapur (West), Taluka – Ambarnath, District – Thane, PIN – 421 503, State – Maharashtra, Country – India belongs to **Mr. Anil Rajaram Shelke & Mrs. Amruta Anil Shelke.**

Boundaries of the property.

North	: Wing - B
South	: Badlapur Station Road
East	: Safalye Extension Society
West	: Internal Road

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 **₹ 43,10,400.00 (Rupees Forty-Three Lakh Ten 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.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.22 15:36:28 +05'30'

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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Valuation Report of Residential Flat No. 504, 5th Floor, Wing – A, " Krishna Kunj 'A' Wing Co-Op. Hsg. Soc. Ltd.",
Village – Kulgaon, Badlapur (West), Taluka – Ambernath, District – Thane,
PIN – 421 503, 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 22.12.2023 for Banking Purpose
2	Date of inspection	21.12.2023
3	Name of the owner/ owners	Mr. Anil Rajaram Shelke & Mrs. Amruta Anil Shelke
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. 504, 5 th Floor, Wing – A, " Krishna Kunj 'A' Wing Co-Op. Hsg. Soc. Ltd.", Village – Kulgaon, Badlapur (West), Taluka – Ambernath, District – Thane, PIN – 421 503, State – Maharashtra, Country – India. Contact Person: Mr. Anand Salunkhe (Tenant) Contact No.: 97674 16242
6	Location, street, ward no	Badlapur (West), Taluka – Ambernath, District – Thane, PIN – 421 503
	Survey/ Plot no. of land	Survey No. 93, 50 of Village - Kulgaon
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. = 560.00 Dry Balcony Area in Sq. Ft. = 24.00 Balcony Area in Sq. Ft. = 104.00 Total Carpet Area in Sq. Ft. = 688.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 702.00 (Area as per Agreement for Sale)

		<p>All the above areas are within 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area</p> <p>Built Up Area in Sq. Ft. = 842.00 (Carpet Area + 20%)</p>
13	Roads, Streets or lanes on which the land is abutting	Badlapur (West), Taluka – Ambernath, District – Thane, PIN – 421 503
14	If freehold or leasehold land	Free hold
15	<p>If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.</p> <p>(i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer</p>	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 - Mr. Anand Salunkhe Occupied Since last 1½ Year
	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 KBMC 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	₹ 5,000.00 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?	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	As per sub registrar of assurance records

	Name and address of the property, registration No., sale price and area of land sold.	
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 – 2015 (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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambernath Branch to assess fair market value as on 22.12.2023 for Residential Flat No. 504, 5th Floor, Wing – A, " **Krishna Kunj 'A' Wing Co-Op. Hsg. Soc. Ltd.**", Village – Kulgaon, Badlapur (West), Taluka – Ambernath, District – Thane, PIN – 421 503, State – Maharashtra, Country – India belongs to **Mr. Anil Rajaram Shelke & Mrs. Amruta Anil Shelke.**

We are in receipt of the following documents:

1	Copy of Article of Agreement dated 18.12.2023 between Mr. Vikas Suresh Mehta, Mrs. Jeenal Vikas Mehta, Mrs. Kala Suresh Mehta & Mr. Suresh Khimrajji Mehta (The Transferor) and Mr. Anil Rajaram Shelke & Mrs. Amruta Anil Shelke (The Purchaser's).
2	Copy of Part Occupancy Certificate No. KBMC/ OC / 393 / 2014 - 15 dated 16.01.2015 issued by Kulgaon Badlapur Municipal Council.

LOCATION:

The said building is located at Survey No. 93, 50 of Village - Kulgaon, Badlapur (East), Taluka – Ambernath, District – Thane. The property falls in Residential Zone. It is at a walking distance 400 Mtr. from Badlapur railway station.

BUILDING:

The building under reference is having Stilt + 7th Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 5th Floor is having 4 Residential Flats. 1 Lift is provided in the building.

Residential Flat:

The property is a Residential Flat located on 5th Floor. The composition of Flat is having 2 Bedrooms + Living + Kitchen + 2 Toilets + Passage + Dry Balcony Area + Balcony Area (i.e., **2BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with solid flush door, Powder coated aluminum sliding windows & Concealed electrification & plumbing.

Valuation as on 22nd December 2023

The Carpet Area of the Residential Flat	:	702.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2015 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	08 years
Cost of Construction	:	842.00 Sq. Ft. X ₹ 2,500.00 = ₹ 21,05,000.00
Depreciation $\{(100-10) \times 08 / 60\}$:	12.00%
Amount of depreciation	:	₹ 2,52,600.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 50,400.00 per Sq. M. i.e., ₹ 4,682.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 47,143.00 per Sq. M. i.e., ₹ 4,380.00 per Sq. Ft.
Value of property as on 22.12.2023	:	702.00 Sq. Ft. X ₹ 6,500.00 = ₹ 45,63,000.00

(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 15.06.2023	:	₹ 45,63,000.00 - ₹ 2,52,600.00 = ₹ 43,10,400.00
Total Value of the property	:	₹ 43,10,400.00
The realizable value of the property	:	₹ 38,79,360.00
Distress value of the property	:	₹ 34,48,320.00
Insurable value of the property (842.00 X 2,500.00)	:	₹ 21,05,000.00
Guideline Value of the property (As per Index II)	:	₹ 39,46,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 504, 5th Floor, Wing – A, " Krishna Kunj 'A' Wing Co-Op. Hsg. Soc. Ltd.", Village – Kulgaon, Badlapur (West), Taluka – Ambernath, District – Thane, PIN – 421 503, State – Maharashtra, Country – India for this particular purpose at **₹ 43,10,400.00 (Rupees Forty-Three Lakh Ten Thousand Four Hundred Only) as on 22nd 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 **22nd December 2023 is ₹ 43,10,400.00 (Rupees Forty-Three Lakh Ten 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.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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ANNEXURE TO FORM 0-1

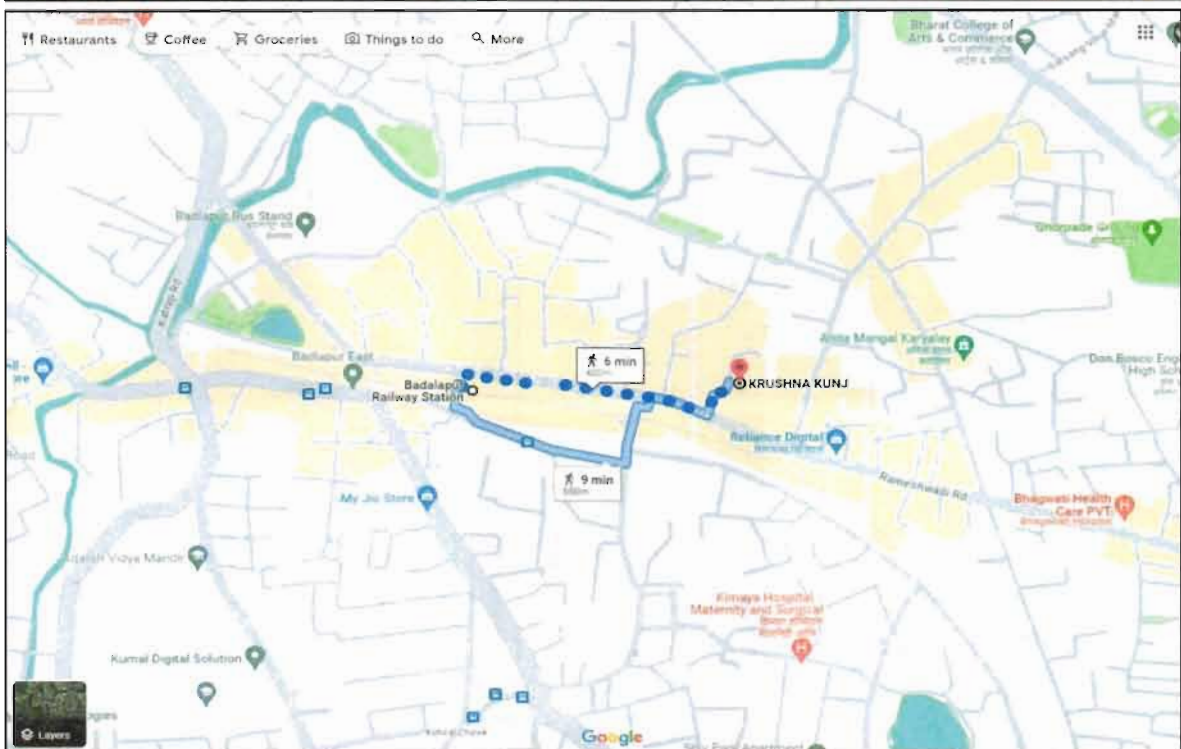
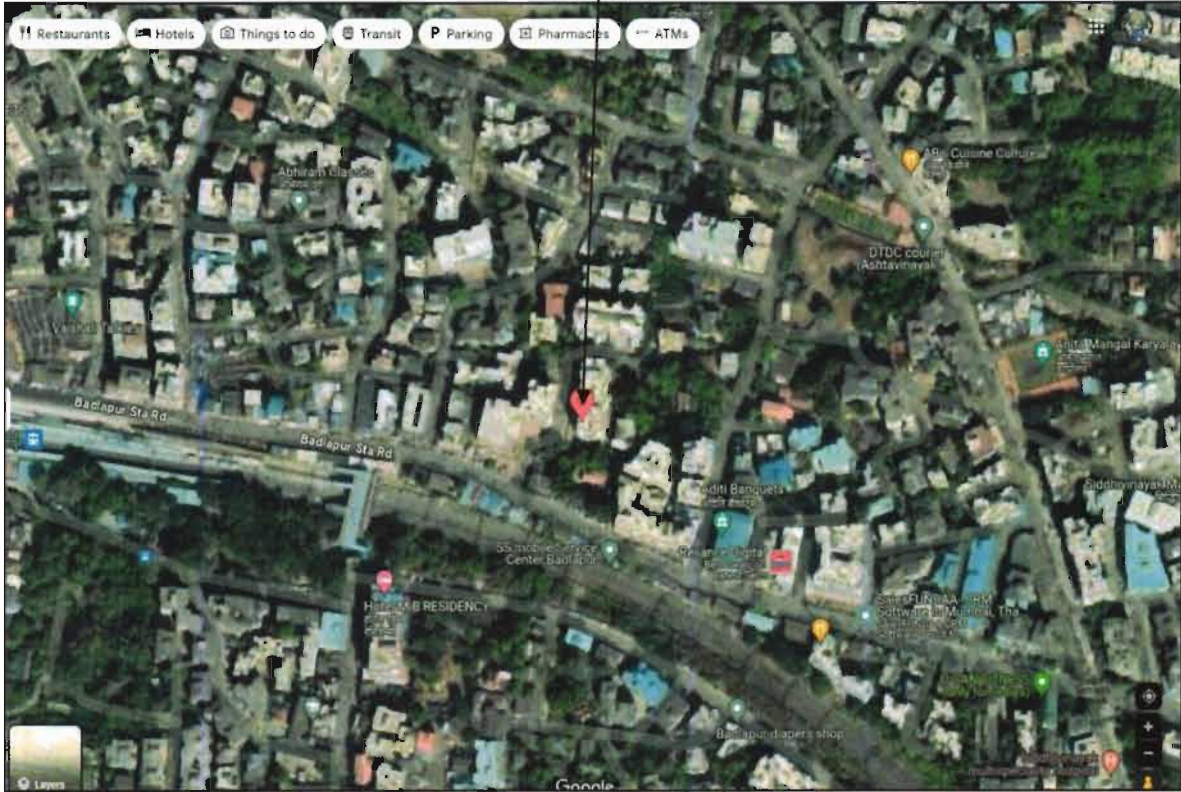
Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 th Floor
3.	Year of construction	2015 (As per site Part Occupancy Certificate)
4.	Estimated future life	52 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 shutter door
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finishing
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	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

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°10'01.0"N 73°14'32.4"E

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

Ready Reckoner Rate

Open Land		Residence	Office	Shop	Industry	Unit
9590		48000	96500	68400	56500	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	48,000.00			
Increase by 05% on Flat Located on 5 th Floor	2,400.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	50,400.00	Sq. Mtr.	4,682.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	9,690.00			
The difference between land rate and building rate (A – B = C)	40,710.00			
Depreciation Percentage as per table (D) [100% - 8%] (Age of the Building – 8 Years)	92%			
Rate to be adopted after considering depreciation [B + (C x D)]	47,143.00	Sq. Mtr.	4,380.00	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

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Home > Property for sale in Badlapur > Flats for sale in Badlapur > Flats for sale in Kurlgaon > 2 BHK Flats for sale in Kurlgaon > 1020 Sq.ft
Posted on: Aug 17, 21 Property ID: 5806895

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1020 Sq.ft 2 BHK Flat For Sale in **Kurlgaon, Badlapur**

2 Beds 2 Baths 3 Balconies Semi-Furnished

Carpet Area: 675 sqft ~ ₹4,22,6/sqft	Floor: 5 (Out of 7 Floors)	Transaction Type: New Property
Status: Ready to Move	Facing: South	Furnished Status: Semi-Furnished
Type Of Ownership: Co-operative Society	Age Of Construction: Less than 5 years	

+6 Photos

✔ Newly Constructed Property

Contact Owner
Get Phone No.

👤 Last contact made 123 days ago

Contact Owner

Rakesh Chosh +91-9800000000

Get Phone No.

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Home > Property for sale in Badlapur > Flats for sale in Badlapur > Flats for sale in Kurlgaon > 2 BHK Flats for sale in Kurlgaon > 875 Sq.ft
Posted on: Nov 28, 23 Property ID: 51096906

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875 Sq.ft 2 BHK Flat For Sale in **Kurlgaon, Badlapur**

2 Beds 2 Baths 4 Balconies Unfurnished

Carpet Area: 590 sqft ~ ₹7,116/sqft	Floor: 2 (Out of 7 Floors)	Transaction Type: Resale
Status: Ready to Move	Facing: East	Furnished Status: Unfurnished
Type Of Ownership: Freehold	Age Of Construction: Less than 5 years	

+15 Photos

✔ East Facing Property

Contact Owner
Get Phone No.

👤 Last contact made 52 days ago

Contact Owner

shashank rane +91-9800000000

Get Phone No.

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Sales Instance

1983541 21-12-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. उल्हासनगर 4 दस्त क्रमांक : 1983/2023 नोंदणी Regn:63m
गावाचे नाव : कुळगाव		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2400000	
(3) बाजारभाव/भाडेपट्टयाच्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2314000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कुळगांव-बदलापूरइतर वर्णन : इतर माहिती: मौजे कुळगाव,तालुका अंबरनाथ,जिल्हा ठाणे येथील सर्व्हे क्र. 50,हिस्सा क्र. 11,यावरील कृष्णधाम को-ऑपरेटिव्ह हौसिंग सोसायटी लि. मधील ए विंग,दुसरा मजला,सदनिका क्र. ए/12,सदनिकेचे क्षेत्र 715 चौ. फुट बांधीव.((Survey Number : 50 ;))	
(5) क्षेत्रफळ	715 चौ.फूट	
(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:-माधुरी हरीहर झावडे वय:-49 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: प्लॉट नं. 21, मालकौस बंगला, विवेक आनंद सोसायटी, शिव गणेश मंदीर जवळ, कुळगांव, बदलापूर पूर्व, ता. अंबरनाथ, जि. ठाणे, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-AAGPZ7438R	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-बबन किसन म्हावनकर वय:-45; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: मुक्काम वरचीवाडी, विले, तालुका मांणगांव, जिल्हा रायगड, महाराष्ट्र, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, राईगाड(ं). पिन कोड:-402308 पॅन नं:-BFH1PM3900A 2): नाव:-शारदा बबन म्हावनकर वय:-47; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: मुक्काम वरचीवाडी, विले, तालुका मांणगांव, जिल्हा रायगड, महाराष्ट्र, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, राईगाड(ं). पिन कोड:-402308 पॅन नं:-C'WXPM0391P	
(9) दस्तऐवज करुन दिल्याचा दिनांक	15/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	16/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1983/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	144000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	24000	
(14)शेरा		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **22nd 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 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 ₹ 43,10,400.00 (Rupees Forty-Three Lakh Ten Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
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Auth. Sign.

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