## Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mr. Anand M. Mayekar & Mrs. Akansha A. Mayekar

Residential Flat No. 101, 1<sup>st</sup> Floor, **"Suprabhat Building Co-op. Hsg. Soc. Ltd., "**Bhandar Ali, Chendani Naka, J. S. Road, Thane (West), Thane – 400 601, State – Maharashtra, Country – India.

Latitude Longitude - 19°11'25.5"N 72°58'38.3"E

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Cosmos Bank Ghodbandar Road Branch Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off. Ghodbandar Road, Manpada, Thane (West) – 400 610, State – Maharashtra, Country – India.

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Valuation Report Prepared For: Cosmos Bank - Ghodbandar Road Branch / Mr. Anand Mayekar (22770/38977)

Vastu/Mumbai/01/2022/22770/38977 29/18-367-SBSH Date: 29.01.2022

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## VALUATION OPINION REPORT

The property bearing Residential Flat No. 101, 1st Floor, **"Suprabhat Building Co-op. Hsg. Soc. Ltd.,"** Bhandar Ali, Chendani Naka, J. S. Road, Thane (West), Thane – 400 601, State – Maharashtra, Country – India. belongs to **Mr. Anand M. Mayekar & Mrs. Akansha A. Mayekar.** 

Boundaries of the property.		
North	:	Bhandar Ali
South	:	Akash Apartment
East	:	Om Laxmi Apartment
West	:	Hira panna Hotel

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 ₹ 65,60,937.00 Rupees Sixty Five Lakh Sixty Thousand Nine Hundred Thirty Seven Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

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

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## C.M.D.

Auth. Sign

Sharad B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Encl: Valuation report in Form – 01



Mumbai -

121, 1<sup>st</sup> Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

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Haryana - 122018, INDIA Mobile : +91 9216912225 +91 9819670183 delhincr@vastukala.org

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28, S.G.G.S. -Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA

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#### - Aurangabad

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Residential Flat No. 101, 1st Floor, "Suprabhat Building Co-op. Hsg. Soc. Ltd.," Bhandar Ali, Chendani Naka, J.

S. Road, Thane (West), Thane – 400 601, 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			
		29.01.2022 for Banking Purpose			
2	Date of inspection	28.01.2022			
3	Name of the owner/ owners	Mr. Anand M. Mayekar & Mrs. Akansha A. Mayekar			
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share are not available.			
5	Brief description of the property	Address: Residential Flat No. 101, 1 <sup>st</sup> Floor, "Suprabhat Building Co-op. Hsg. Soc. Ltd., " Bhandar Ali, Chendani Naka, J. S. Road, Thane (West), Thane – 400 601, State – Maharashtra, Country – India. <u>Contact Person:</u> Mrs. Anand Mayekar (Self) Contact No. 9322252229			
6	Location, street, ward no	Bhandar Ali, Chendani Naka, J. S. Road, Thane (West)			
	Survey/ Plot no. of land	CTS No. 28, Tika No. 2 at Village – Chendani			
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 e.Create			
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. = 300 (Area as per Actual Site Measurement)			
		Built Up Area in Sq. Ft. = 425.00 (Area as per Agreement for Sale)			
13	Roads, Streets or lanes on which the land is	Bhandar Ali, Chendani Naka, J. S. Road, Thane			



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	abutting	(West), Thane – 400 601
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	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 o Government or any statutory body? If so, give Particulars.	f
19	Has any contribution been made towards development or is any demand for such contribution still outstanding.	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied C
	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 local norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied
	(ii) Portions in their occupation	Fully Owner Occupied



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	(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?	N.A. e.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				
41	Year of commencement of construction and	Year of Completion - 2006 (As per site			



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	year of completion	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.

## PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Ghodbandar Road Branch to assess fair market value as on 29.01.2022 for Residential Flat No. 101, 1<sup>st</sup> Floor, **"Suprabhat Building Co-op. Hsg. Soc. Ltd., "**Bhandar Ali, Chendani Naka, J. S. Road, Thane (West), Thane – 400 601, State – Maharashtra, Country – India.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 26.03.2012	
2	Copy of Occupancy Certificate V. P. No. 99 / 129	TMC / TDD / 54 dated 04.08.2017 issued by Thane
	Municipal Corporation, Thane.	

## LOCATION:

The said building is located at City Survey No. 28, Tika No. 2 at Village – Chendani, Thane (West). The property falls in Residential Zone. It is at a travelling distance 650 Mt. Walkable from Thane railway station.

## **BUILDING**:

The building under reference is having Ground + 4<sup>th</sup> 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 external condition is normal. The building is used for residential purpose. 1<sup>st</sup> Floor is having 2 Residential Flats.

## Residential Flat:

The residential flat under reference is situated on the 1<sup>st</sup> Floor. It consists of Reception + Staff area + Bath + Passages. The residential flat is converted into commercial office and had made changes internally and it is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, aluminum sliding windows & concealed electrification & plumbing.



#### Valuation as on 29th January 2022

The Built Up Area of the Residential Flat	:	425.00 Sq. Ft

#### **Deduct Depreciation:**

Year of Construction of the building	:	2006 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2022	:	15 years
Cost of Construction	:	425.00 X 2,500.00 = ₹ 10,62,500.00
Depreciation {(100-10) X 15 / 60}	:	22.50%
Amount of depreciation		₹ 2,39,063.00
Guideline rate obtained from the Stamp Duty Ready	/	₹ 90,900.00 per Sq. M.
Reckoner for new property		i.e. ₹ 8,445.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 74,400.00 per Sq. M.
		i.e. ₹ 6,912.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,000.00 per Sq. Ft.
Value of property as on 29.01.2022	:	₹ 425.00 Sq. Ft. X ₹ 16,000.00 = ₹ 68,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2020 - 21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

₹ 68,00,000.00 - ₹ 2,39,063.00 =
₹ 65,60,937.00
₹ 65,60,937.00
₹ 59,04,843.00
₹ 52,48,750.00
₹ 10,62,500.00

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Taking into consideration above said facts, we can evaluate the value of Valuation Report **Residential Flat No. 101**, 1<sup>st</sup> Floor, "Suprabhat Building Co-op. Hsg. Soc. Ltd., " **Bhandar Ali, Chendani Naka, J. S. Road, Thane (West), Thane – 400 601, State – Maharashtra, Country – India** for this particular purpose at ₹ 65,60,937.00 Rupees **Sixty Five Lakh Sixty Thousand Nine Hundred Thirty Seven Only).** as on 29<sup>th</sup> January 2022.

#### <u>NOTES</u>

- I, Sharad B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 29th January 2022. is ₹ 65,60,937.00 Rupees Sixty Five Lakh Sixty Thousand Nine Hundred Thirty Seven 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		Ground + 4 <sup>th</sup> 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 <sup>th</sup> Floor		
3	Year of co	nstruction	2006 (Approx.)		
4	Estimated	future life	45 Years, Subject to proper, preventive periodic maintenance & structural repairs		
5	• ·	nstruction- load bearing frame/ steel frame	R.C.C. Framed Structure		
6	Type of fou	undations	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, Aluminium sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering, POP false ceiling		
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 in	stallations			
	(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	l wall	6'.0" High, R.C.C. column with B. B. masonry		
	Height and	llength	wall		
	Type of co	nstruction			
18	No. of lifts	and capacity	No Lift		



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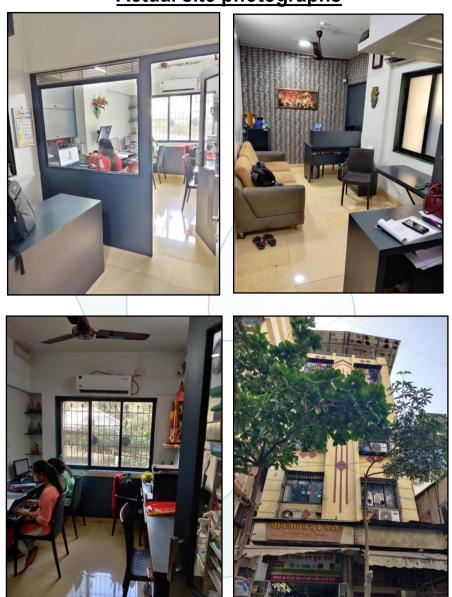
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19	Underground sump – capacity and type of construction	R.C.C tank		
20	Over-head tank	R.C.C tank on terrace		
	Location, capacity			
	Type of construction			
21	Pumps- no. and their horse power	May be provided as per requirement		
22	Roads and paving 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		



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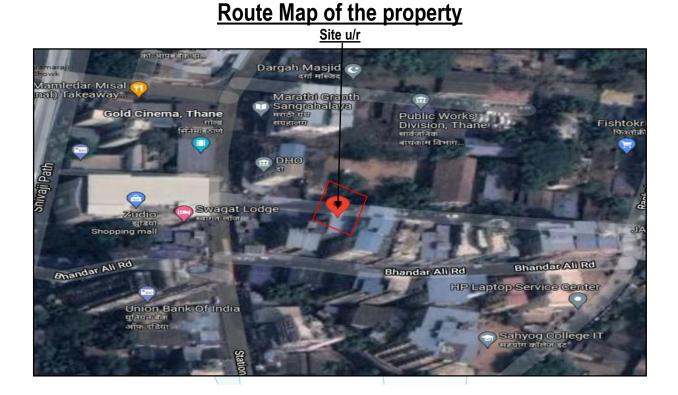


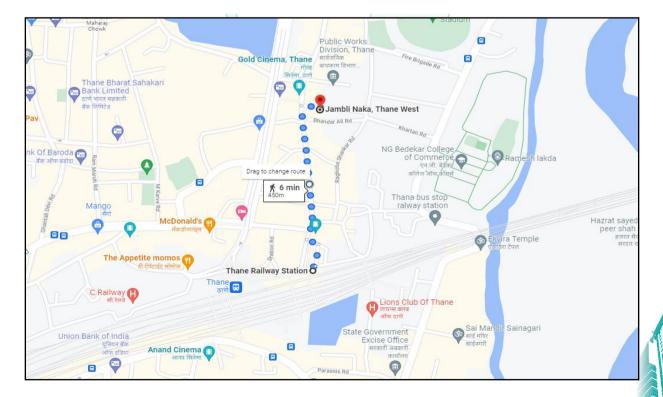
## Actual site photographs

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Latitude Longitude - 19°11'25.5"N 72°58'38.3"E Note: The Blue line shows the route to site from nearest railway station (Thane - 450 Mt.)



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## Ready Reckoner Rate

Commence From 1st April 2021 To 31st March 2022									
Type of Area	Urban		Local Body Type	Corporation - Class "B"					
Local Body Name	Thane Municipal Corpora	ation							
Land Mark	8C): Road Facing Propertie	s on Old Station Road. T	hane Station upto Chendani	i Villages' North Boundary. ( <mark>Tika l</mark>	<mark>No. 2</mark> /1)				
Rate of Land + Building in ₹ per sq. m. Built-Up									
Zone	Sub Zone	Land	Residential	Office	Shop	Industria			
1	1/4/1	35900	90900	109200	174800	109200			
		(			TEV Canulatest Chardred Engineer Architects - Interior FIE F11928.06 CCIT (MCCIT-14) CCIT (MCC				

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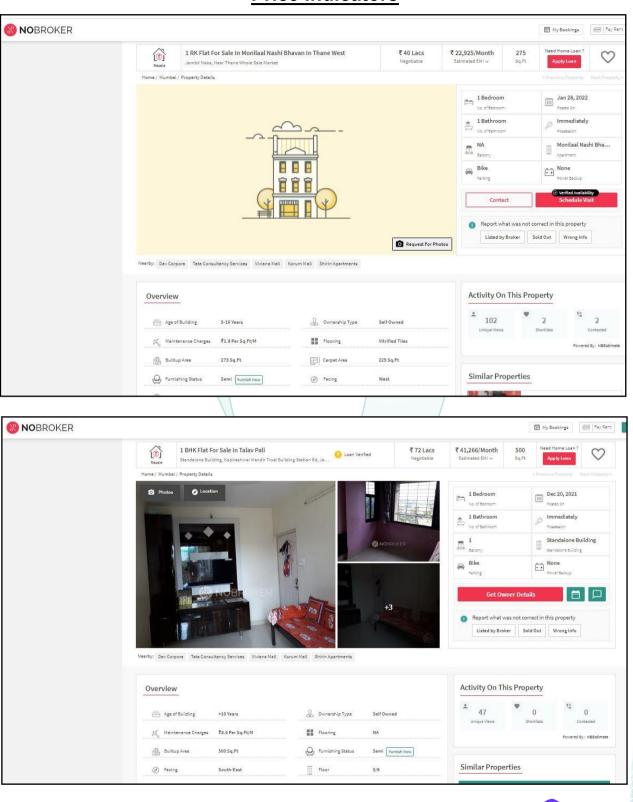


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#### Download App QT X ₹75.0 L EMI starts at ₹39.72 K 1 RK Apartment < 🔿 ₹16.30 K/sq.ft i Naka, Thane West, Thane 460 sq.ft Build Up Area ₹16.30 K/sq.ft Avg. Price 15 Year Old Age of property Ready to move Possession status Middle O of 7 floors Semi Furnished Furnishing OVERVIEW POPULAR PROPERTIES NEARBY LOCALITY CALCULATOR Overview Awesomel Nice neighborhood around Contact Seller Price ₹75.0 L Brokerage ₹75,000 Agent +9198335..... Bath Please share your contai HOUSING.com Buy in Mumbel 🗸 Q Thane West X Download App .... d: Jan 19, 2022 ₹**59.0 L** EMI starts at ₹31.24 K 1 RK Apartment 🔩 😳 ₹14.75 K/sq.ft ane West. Thank Request Phot 400 sq.ft Build Up Area ₹14.75 K/sq.ft Avg. Price 31st Dec, 2022 Middle () of 7 floors 1 RK Configurat Unfurnished Furnishing OVERVIEW FURNISHINGS SOCIETY AMENITIES PROJECT Q&A LOCALITY CALCULATOR Overview 🐐 Great choicel Nice neighborhood around Contact Seller Brokerage No Charge Project N Dream Arcade Property Boo Housing Prim +9192228.... Carpet Area 236 sq.ft Price 759.0 L Please share your contact

## Price Indicators

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## **Price Indicators**



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>

## Sale Instances

旨 Index 2

2072074

27/03/2021 Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुव्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमांक : 20720/2020 नोदेणी : Regn:63m

गावाचे नावः चेंदणी	
(1)विलेखाचा प्रकार	विक्री करारनामा
(2)मोबदला	6300000
(3) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	4719891.6
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास)	1) पालिकेचे नाव ठाणे म.न.पा.इतर वर्णन :. इतर माहिती:. इतर माहिती: विभाग मौजे चेंद्रणी तालुका ठाणे जिल्हा ठाणे येथील टिक्का नं 2 सि दी एस नं 116 या बिनसेती जमीनिवर आर सी सी स्वरुणची बाधकाम केलेली चिराग आर्केड या इमारतीतील 4 ध्या मजल्यावरील सदनिका नं 403 क्षेत्र 388.00 चौरस फुट कार्पेट( (Block Number : 403 : ) )
(5) & त्राफळ	388.00 चौ.फूट
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) इस्तऐबज करून देणा-या/शिहून ठेवणा-या यक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अजय विनायक आठवले वय:-38 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, क्लॉक नं: रा ४०३ चिराग आर्केड आर एस मार्ग नागरिक स्टोर जवळ ठाणे पश्चिम , रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-AIDPA7157K 2): नाव:-प्रिया अजय आठवले वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, क्लॉक नं: रा ४०३ चिराग आर्केड आर एस मार्ग नागरिक स्टो: जवळ ठाणे पश्चिम, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-ALAPA2233N
(8)द्रस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवाद्विचे नाव व पत्ता	1): माव:-महेरा परशराम पाटील वय:-53: पत्ता:-प्लॉट ने: -, माळा ने: -, इमारतीचे नाव: -, ब्लॉक ने: रा नेहरोली ता.वाडा जी. पालघर, रोड ने: -, महाराष्ट्र, RAIGARH(MH). फिर कोड:-402106 पॅन ने:-AUIPP8072H 2): नाव:-मयुरी महेशा पाटील वय:-48: प्रता:-प्लॉट ने: -, माळा ने: -, इमारतीचे नाव: -, ब्लॉक ने: रा नेहरोली ता.वाडा जी. पालघर, रोड ने: -, महाराष् रायपर(राम्प्रदी). फिर कोड:-402106 पॅन ने:-ASBP5716F
(9) दस्तऐवज करुन दिल्याचा दिनांक	30/12/2020
(10)दस्त नोंदणी केल्पाचा दिनांक	31/12/2020
(11) अनुक्रमांक,खंड व पृष्ठ	20720/2020
(12)बाजारभावाप्रमाणे मुद्रांक गुल्क	189000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)घोरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	





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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 29th January 2022

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.



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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 ₹ 65,60,937.00 Rupees Sixty Five Lakh Sixty Thousand Nine Hundred Thirty Seven Only).

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

Auth. Sign

## C.M.D.

Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09

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