

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje**

Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "**Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.**", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India.

Latitude Longitude - 19°15'29.9"N 73°07'21.5"E

Think. Valuation Done for: Create

Cosmos Bank

Kalyan Branch

Ground Floor, Shiv Villa Apartment, Opp. Gagangiri Society, Sai Chowk, Khadakpada, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India.

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VALUATION OPINION REPORT

The property bearing Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "**Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.**", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India belongs to **Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje**.

Boundaries of the property.

North	:	Anand Sagar Enclave
South	:	Internal Road & Open Plot
East	:	Internal Road
West	:	Open Plot

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 **₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine 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



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report.

Mumbai

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Gokul Nagar,
Nanded - 431 602, (M.S.), INDIA

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Valuation Report of Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, 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 30.08.2022 for Bank Loan Purpose
2	Date of inspection	26.08.2022
3	Name of the owner/ owners	Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje
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. 904, 9 th Floor, Building No. 1, Wing – B, "Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India. Contact Person: Mr. Venkatesh Nagargoje (Owner) Contact No. 8698707475
6	Location, street, ward no	Wadeghar, Kalyan (West), Thane
	Survey/ Plot no. of land	Survey No. 86/2A, 88/2, 3A, 4, 10, 11, 12, 13, 14, 90/2, 3 of Village – Wadeghar
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. = 374.00 Flowerbed Area in Sq. Ft. = 32.00 Open Terrace Area in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 460.00 (Area as per actual measurement) Carpet Area in Sq. Ft. = 381.00 Open Terrace Area in Sq. Ft. = 49.00 Total Carpet Area in Sq. Ft. = 430.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 457.00

		(Capet area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Wadeghar, Kalyan (West), Thane – 421 301.
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?	Vacant
	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 KDMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Vacant
	(ii) Portions in their occupation	NA

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 8,500.00 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.
		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 – 2016 (As per Part Building)

	year of completion	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, Kalyan Branch to assess fair market value as on 30.08.2022 for Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "**Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.**", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India belongs to **Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 23.08.2022 Between Mr. Anand Ratnakar Ahire & Smt. Pushpa Ratnakar Ahire (the Sellers) & Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje (the Purchasers).
2	Copy of Part Building Completion Certificate No. KDMP / NRV / CC / KV / 38 dated 04.05.2016 issued by Kalyan Dombivali Municipal Corporation.

LOCATION:

The said building is located at Survey No. 86/2A, 88/2, 3A, 4, 10, 11, 12, 13, 14, 90/2, 3 of Village – Wadeghar, Kalyan (West), Thane. The property falls in Residential Zone. It is at a travelling distance 3.7 Km. from Kalyan railway station.

BUILDING:

The building under reference is having (Part) Ground / (Part) Stilt + 10 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 external condition is good. The building is used for residential purpose. 9th Floor is having 4 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 9th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Flowerbed + Open Terrace (i.e. **1BHK + 2 Toilets + Open Terrace**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing.

Valuation as on 30th August 2022

The Carpet Area of the Residential Flat	:	381.00 Sq. Ft.
The Open Terrace Area of the Residential Flat	:	49.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2016 (As per Part Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2022	:	06 years
Cost of Construction	:	457.00 X 2,700.00 = ₹ 12,33,900.00
Depreciation $\{(100-10) \times 6 / 60\}$:	09.00%
Amount of depreciation	:	₹ 1,11,051.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 73,605.00 per Sq. M. i.e. ₹ 6,838.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 70,029.00 per Sq. M. i.e. ₹ 6,506.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,500.00 per Sq. Ft. for Flat ₹ 4,200.00 per Sq. Ft. for Terrace (40% of Flat rate)
Value of property as on 30.08.2022	:	381.00 Sq. Ft. X ₹ 10,500.00 = ₹ 40,00,500.00
Open Terrace (40% of Flat Rate)	:	49.00 Sq. Ft. X ₹ 4,200.00 = ₹ 2,05,800.00

(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)

Depreciated fair value of the property as on 30.08.2022	:	₹ 40,00,500.00 - ₹ 1,11,051.00 = ₹ 38,89,449.00
Add: Open Terrace	:	₹ 38,89,449.00 + ₹ 2,05,800.00 = ₹ 40,95,249.00
Total Value of the property	:	₹ 40,95,249.00
The realizable value of the property	:	₹ 36,85,724.00
Distress value of the property	:	₹ 32,76,199.00
Insurable value of the property (457 X 2,700.00)	:	₹ 12,33,900.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India for this particular purpose at **₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine Only)** as on 30th August 2022.

NOTES

1. I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **30th August 2022 is ₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine 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	(Part) Ground / (Part) Stilt + 10 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 9 th Floor
3	Year of construction	2016 (As per Part Building Completion Certificate)
4	Estimated future life	54 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, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified 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	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	Not Provided
18	No. of lifts and capacity	2 Lifts

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

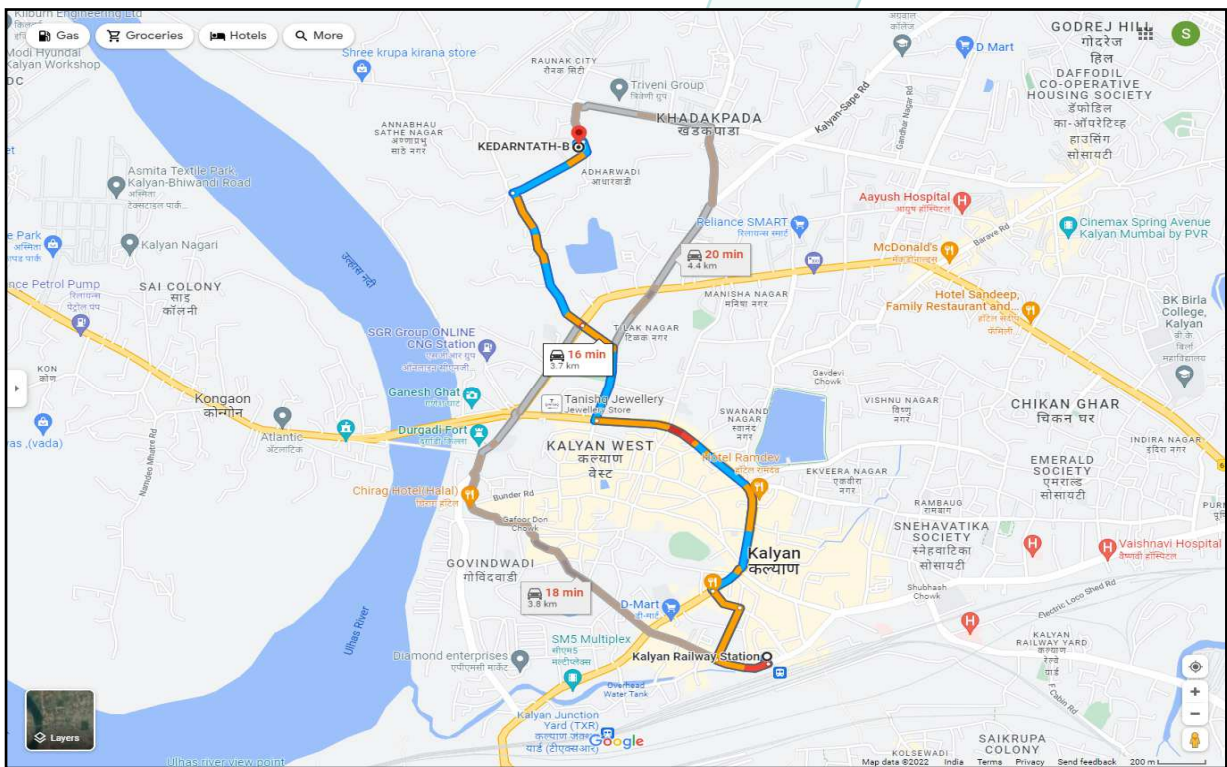
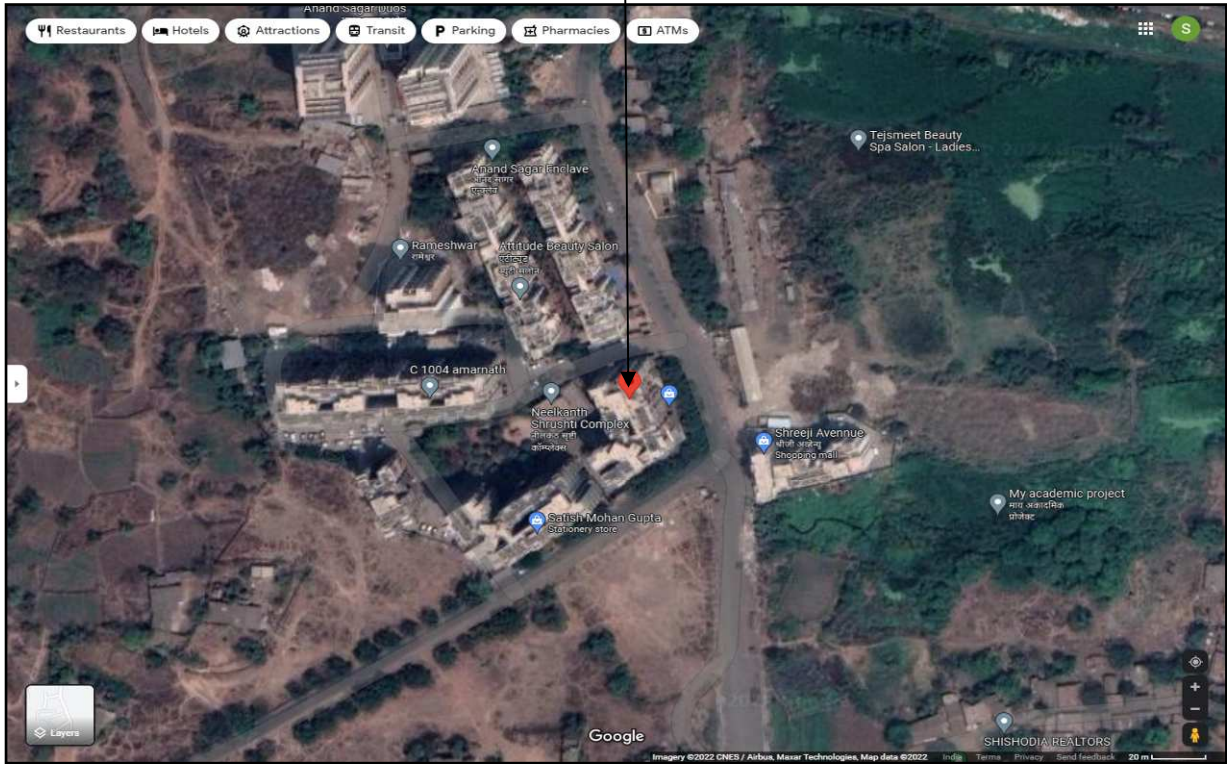
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Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude - 19°15'29.9"N 73°07'21.5"E


Note: The Blue line shows the route to site from nearest railway station (Kalyan – 3.7 Km.)

Ready Reckoner Rate



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन

वाजारमूल्य दर पत्रक

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Year **Language**

20222023 English

Selected District ठाणे

Select Taluka कल्याण

Select Village गावाचे नाव : वाडेघर

Search By Survey No Location

Enter Survey No 86

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
16/58-विभाग.8अ वाडेघर या गावातील सर्व मिळकती	14000	70100	77900	87900	77900	चौ. मीटर	सर्व्हे नंबर

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₹43.5 Lac [Apply for home loan](#)

1 BHK 672 Sq-ft Flat For Sale **Adharwadi, Thane**

1 Bed | 2 Baths | 2 Balconies | Semi-Furnished

Super Built-up Area 672 sqft ₹6473/sqft	Developer Ashapura Housing Corporation Ltd.	Project Neelkanth Shrushti
Floor 4 (Out of 13 Floors)	Transaction Type New Property	Status Ready to Move
Facing South -West	Lifts 2	Furnished Status Semi-Furnished

✔ Newly Constructed Property

Contact Agent
Get Phone No.

Last contact made 19 days ago

Contact Agent
Vishal sonis +91-9800000043

Your Name

Email

IND +91 ▾ Mobile Number

I Agree to MagicBricks [Terms of Use](#)

Get Contact Details

More Details

Price Breakup	₹43.5 Lac ₹2,000 Monthly
Booking Amount	₹1.0 Lac
Address	Kalyan West, Thane, Adharwadi, Thane, Maharashtra
Landmarks	Don bosco school.
Furnishing	Semi-Furnished
Flooring	Vitrified
Loan Offered	Estimated EMI: ₹22,523

We can visit this property on your behalf

Simply tell us the details you wish to know

- LIVE video tour
- Verified Property details
- Verified Photos & videos

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1 BHK 700 Sq-ft Flat For Sale **Adharwadi Road, Thane**

1 Bed | 2 Baths | 2 Balconies | Semi-Furnished

Super Built-up Area 700 sqft ₹6142/sqft	Developer Ashapura Housing Corporation Ltd.	Project Neelkanth Shrushti
Floor 7 (Out of 13 Floors)	Transaction Type New Property	Status Ready to Move
Facing East	Lifts 2	Furnished Status Semi-Furnished

✔ East Facing Property

Contact Agent
Get Phone No.

Last contact made 67 days ago

Contact Agent
Vishal sonis +91-9800000043

Your Name

Email

IND +91 ▾ Mobile Number

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Get Contact Details

More Details

Price Breakup	₹43 Lac ₹2 Per sq. Unit Monthly
Booking Amount	₹50,000
Address	Kalyan West, Thane, Kalyan West, Thane - Beyond Thane, Maharashtra
Landmarks	Close to market, School, Hospital & 24x7 travelling
Furnishing	Semi-Furnished
Flooring	Vitrified
Loan Offered	Estimated EMI: ₹22,264

We can visit this property on your behalf

Simply tell us the details you wish to know

- LIVE video tour
- Verified Property details
- Verified Photos & videos

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Sales Instances

Index 2	
591771 10-07-2021 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2
	दुय्यम निबंधक : सह दु.नि. कल्याण 2 दस्त क्रमांक : 5917/2021 नोंदणी : Regn:63m
गावाचे नाव : वाडेघर	
(1) विलेखाचा प्रकार	विक्री करारनामा
(2) मोबदला	5850000
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	4124720.88
(4) भू-मापन,घोटाहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव कल्याण-डोंबिवलीइतर वर्णन :- इतर माहिती :- इतर माहिती :- मौजे वाडेघर कल्याण वेधील नीलकंठ सुष्टी सोमनाथ सी.एच.एस.सी. सोमनाथ विस्डिंग नंबर 2 ए विंग,10 वा मजला,निवासी सधनेका क्र. प 1001,क्षेत्र 53.53 चौरस मीटर कारपेट अलॅगिथि ऑपन टेंस क्षेत्र 4.56 चौरस मीटर स्ट्रिट पार्किंग नं. 20ए (MILKAT NUMBER : Survey number 86/2A, 88/2, 88/3A, 88/4, 88/10, 88/11, 88/12, 88/13, 88/14, 90/2, 90/3.;)
(5) क्षेत्रफळ	53.53 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणा-या/शिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी स्वायालयाचा डुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- मयूर प्रबोध महाजन वप.-36 पत्ता:-, -, 603, साई प्रसाद अण्टमेट, मीठनगर रोड, मुंबुड इस्ट. -, म्हाडा कॉलनी, MAHARASHTRA, MUMBAI, Non-Government, पिन कोड:-400081 पॅन नं:-ALZPD9709P 2): नाव:-प्रबोध शरद महाजन - वय:-41 पत्ता:-, -, 603, साई प्रसाद अण्टमेट, मीठनगर रोड, मुंबुड इस्ट. -, म्हाडा कॉलनी, MAHARASHTRA, MUMBAI, Non-Government, पिन कोड:-400081 पॅन नं:-
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी स्वायालयाचा डुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- दीपक विजय वानखेडकर वय:-32; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव. -, ब्लॉक नं. बी/3, हिना आशिय सी.एच.एस.सी., हिंदुस्थान बँक जवळ, बेतूरकरपाडा कल्याण वेस्ट, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-ADBPW9267F 2): नाव:- माधुरी दीपक वानखेडकर वय:-29; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव. -, ब्लॉक नं. बी/3, हिना आशिय सी.एच.एस.सी., हिंदुस्थान बँक जवळ, बेतूरकरपाडा कल्याण वेस्ट, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-SQBPM5883K 3): नाव:- विजय वानखेडकर वय:-63; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव. -, ब्लॉक नं. बी/3, हिना आशिय सी.एच.एस.सी., हिंदुस्थान बँक जवळ, बेतूरकरपाडा कल्याण वेस्ट, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AAQFW7269M
(9) दस्तऐवज करून दिल्याचा दिनांक	16/03/2021
(10) दस्त नोंदणी केल्याचा दिनांक	16/03/2021
(11) अनुक्रमांक,खंड व पृष्ठ	5917/2021
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	234000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)चौरा	
मुल्यांकनासाठी विचारत घेतलेला तपशील:-	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

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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 **30th August 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.

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 **₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

C.M.D.

Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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