



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Manish Narayan Parab & Mrs. Nikita Narayan Parab

Residential Flat No. 104, 1st Floor, Wing - D, **"Jay Heritage"**, Maitri Road, Hanuman Nagar, Village – Sopara, Nalasopara (West), Taluka –Vasai, District –Palghar, PIN Code – 401 203, State – Maharashtra, Country – India.

Latitude Longitude - 19°24'46.8"N 72°48'41.2"E

Valuation Done for: Cosmos Bank

Goregaon (West) Branch

Anand Vatika Society, SV Rd, Siddharth Nagar 4, Shri Nagar, Goregaon West, Mumbai, Maharashtra 400062



Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Goregaon (West) Branch / Mr. Manish & Nikita Parab (007649/2305527)

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Vastu/Mumbai/03/2024/007649/2305527 15/15-275-KPRJ

Date: 15.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 104, 1st Floor, Wing - D. "Jay Heritage", Maitri Road, Hanuman Nagar, Village – Sopara, Nalasopara (West), Taluka – Vasai, District – Palghar, PIN Code – 401 203, State – Maharashtra, Country – India belongs to Mr. Manish Narayan Parab & Mrs. Nikita Narayan Parab.

Boundaries of the property.

North Wing - C

South Sai Apartment

East Wing - E 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 ₹ 29,88,000.00 (Rupees Twenty-Nine Lakh Eighty-Eight Thousand 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.

Think.Innovate

Director Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Encl: Valuation report in Form - 01





Read. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24

Valuation Report of Residential Flat No. 104, 1st Floor, Wing - D, "Jay Heritage", Maitri Road, Hanuman Nagar, Village - Sopara, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN Code – 401 203, 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
		15.03.2024 for Banking Purpose
2	Date of inspection	14.03.2024
3	Name of the owner/ owners	Mr. Manish Narayan Parab &
		Mrs. Nikita Narayan Parab
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the	
	shares undivided?	
5	Brief description of the property	Address: Residential Flat No. 104, 1st Floor, Wing
	\\	- D, "Jay Heritage" , Maitri Road, Hanuman Nagar,
		Village - Sopara, Nalasopara (West), Taluka -
		Vasai, District -Palghar, PIN Code - 401 203,
		State – Maharashtra, Country – India.
		Contact Person:
		Mr. Narayan Parab (Father)
		Contact No.:
6	Location, street, ward no	Maitri Road, Hanuman Nagar,
		Village - Sopara, Nalasopara (West), Taluka -
		Vasai, District – Palghar
	Survey/ Plot no. of land NINK. NOVC	Plot - 16 & 17, Survey No. 37 & Hissa No. 1 of
		Village - Sopara
8	Is the property situated in residential/	Residential Area
	commercial/ mixed area/ Residential area?	
9	Classification of locality-high class/ middle	Middle Class
	class/poor class	
10	Proximity to civic amenities like schools,	All the amenities are available in the vicinity
4.	Hospitals, Units, market, cinemas etc.	
11	Means and proximity to surface communication	Served by Buses, Taxies, Auto and Private cars
	by which the locality is served	
40	LAND	0 14 10 5 47000
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 476.00
	Shape, dimension and physical features	Flower Bed & Dry Balcony area in Sq. Ft. = 69.00
		Total Carpet area in Sq. Ft. = 545





		(Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 498.00
		(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Maitri Road, Hanuman Nagar,
	abutting	Village – Sopara, Nalasopara (West), Taluka –
		Vasai, District – Palghar
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	R
	lease.	N. A.
	(i) Initial Premium	
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
16	Lessor in the event of sale or transfer	As you doo; monto
10	Is there any restriction covenant in regard to use of land? If so, attach a copy of the	As per documents
	covenant.	
17	Are there any agreements of easements? If so,	Information not available
''	attach a copy of the covenant	mornation not available
18	Does the land fall in an area included in any	Information not available
'	Town Planning Scheme or any Development	millorination not distance in
	Plan of Government or any statutory body? If	
	so, give Particulars.	
19	Has any contribution been made towards	Information not available
	development or is any demand for such	
	contribution still outstanding?	
20	Has the whole or part of the land been notified	No
	for acquisition by government or any statutory	
	body? Give date of the notification.	ite Create
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	As Occupancy Certificate is received may be
	standing on the land and a lay-out plan.	assumed that the construction is as per sanctioned
		plan
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	
24	Is the building owner occupied/ tenanted/ both?	Self-Occupied
	If the property owner occupied, specify portion	Fully Self Occupied
	and extent of area under owner-occupation	





25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per VVCMC norms Percentage actually utilized - Details not available
26	RENTS		
	(i) Nam etc	es of tenants/ lessees/ licensees,	N.A.
	(ii) Porti	ons in their occupation	N.A.
	(iii) Mont	thly or annual rent	N.A.
	/com each	pensation/license fee, etc. paid by	R
	(iv) Gros	s amount received for the whole erty	N.A.
27	,	the occupants related to, or close to sociates of the owner?	N.A.
28	•	amount being recovered for the use	N. A.
		like fans, geysers, refrigerators,	
	services cha	nges, built-in wardrobes, etc. or for arges? If so, give details	
29		of the water and electricity charges,	N. A.
		borne by the owner	
30	Has the tenant to bear the whole or part of the		N. A.
24	cost repairs and maintenance? Give particulars		
31		stalled, who is to bear the cost of	Ñ. A.
32		ce and operation- owner or tenant? s installed, who is to bear the cost of	N. A.
52		ce and operation- owner or tenant?	N. A.
33		bear the cost of electricity charges	N. A.
00		of common space like entrance hall,	11.70
	0 0	ssage, compound, etc. owner or	
	tenant?	Think Innove	ite Create
34	What is the	e amount of property tax? Who is to	Information not available
		re details with documentary proof	
35		ding insured? If so, give the policy	Information not available
	-	nt for which it is insured and the	
	annual prer		
36	•	pute between landlord and tenant	N. A.
0=	•	ent pending in a court of rent?	
37	,	standard rent been fixed for the	N. A.
	•	nder any law relating to the control	
	of rent?		
30		one of calce of immovable property	As not sub-registrar of assurance records
38		ces of sales of immovable property by on a separate sheet, indicating the	As per sub registrar of assurance records
	iii uie iocalii	ly on a separate sheet, indicating the	





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	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	N. A.			
	up on, the basis of arriving at the land rate				
	COST OF CONSTRUCTION				
41	Year of commencement of construction and	Year of Completion – 2019			
	year of completion	(As per Part Occupancy Certificate)			
42	What was the method of construction, by	N. A.			
	contract/By employing Labour directly/ both?				
43	For items of work done on contract, produce	N. A.			
	copies of agreements				
44	For items of work done by engaging Labour	N. A.			
	directly, give basic rates of materials and				
	Labour supported by documentary proof.				
	Remark:				
	1. As per Site Inspection, Total Carpet Area 5	42.00 Sq. Ft. (Actual Carpet area – 476 Sq. Ft.,			
	Flower Bed & Dry Balcony area in Sq. Ft. =	69.00) is more than Built up Area 498.00 Sq. Ft.			
	mentioned in Agreement.				
	2. For the purpose of valuation, we have consider	ered the BUA as per agreement.			
	3. As per Site Inspection, we observed that L	ift for the subject building is provided but not			
	installed yet.				

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Goregaon (West) Branch to assess fair market value as on 15.03.2024 for Residential Flat No. 104, 1st Floor, Wing - D, "Jay Heritage", Maitri Road, Hanuman Nagar, Village – Sopara, Nalasopara (West), Taluka –Vasai, District –Palghar, PIN Code – 401 203, State – Maharashtra, Country – India belongs to Mr. Manish Narayan Parab & Mrs. Nikita Narayan Parab

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 04.07.2019 between M/s. Jay Builders & Developers (the Builders)
	and Mr. Manish Narayan Parab & Mrs. Nikita Narayan Parab (the Purchaser)
2	Copy of Part Occupancy Certificate No. VVCMC / TP / CC / VP – 3128 / 96 / 2019 – 20 dated 22.07.2019
	issued by Vasai Virar City Municipal Corporation.

LOCATION:

The said building is located at Plot – 16 & 17, Survey No. 37 & Hissa No. 1 of Village – Sopara, Nalasopara (West), Taluka –Vasai, District – Palghar. The property falls in Residential Zone. It is at a travelling distance 1.4 KM. from Nalla Sopara railway station.





BUILDING:

The building under reference is having Ground + 5th 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. 1st Floor is having 6 Residential Flat. 1 Lift is provided in building.

Residential Flat:

The property is a Residential Flat located on 1st Floor. The composition of Flat is having 2 Bedroom + Living + Kitchen + 1 Toilet + WC & Bath. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with Solid & Safety door, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing.

Valuation as on 15th March 2024

The BUA of the Residential Flat	:	498.00 Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	2019 (As per Occupancy Certificate.)	
Expected total life of building	:	60 Years	
Age of the building as on 2024	:	5 years	
Cost of Construction	:	498.00 Sq. Ft. X ₹ 2,200.00 = ₹10,95,600.00	
Depreciation {(100-10) X 4 / 60}		N.A Building age is 5 years	
Amount of depreciation		N.A Building age is 5 years	
Guideline rate obtained from the Stamp Duty		₹ 41,300.00 per Sq. M.	
Ready Reckoner for new property		i.e. ₹ 3,837.00 per Sq. Ft.	
Value of property as on 15.03.2024		498.00 Sq. Ft. X ₹ 6,000.00 = ₹ 29,88,000.00	

(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)

Total Value of the property	:	₹ 29,88,000.00
The realizable value of the property	:	₹ 26,89,200.00
Distress value of the property	:	₹ 23,90,400.00
Insurable value of the property (498.00 X ₹ 2,200.00)	:	₹ 10,95,600.00
Guideline Value of the property (498.00 X ₹ 3,837.00)	:	₹ 19,10,826.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 104, 1st Floor, Wing - D, "Jay Heritage", Maitri Road, Hanuman Nagar, Village – Sopara, Nalasopara (West), Taluka –Vasai, District –Palghar, PIN Code – 401 203, State – Maharashtra, Country – India for this particular purpose at ₹ 29,88,000.00 (Rupees Twenty Nine Lakh Eighty Eight Thousand Only) as on 15th March 2024.





NOTES

- 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 15th March 2024 is ₹ 29,88,000.00 (Rupees Twenty Nine Lakh
 Eighty Eight Thousand 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:





ANNEXURE TO FORM 0-1

Technical details

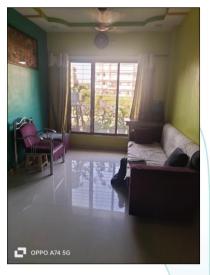
Main Building

1.	No. of floors and height of each floor		Ground + 5 th Upper Floors		
2.	Plinth area	floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1st Floor		
3	Year of construction		2019 (As per Part Occupancy Certificate)		
4	Estimated future life		55 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 for	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 solid flush & safety door		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering with POP false ceiling		
12	Roofing an	nd terracing	R.C.C. Slab		
13	Special ard	chitectural or decorative features, if	No		
14	(i)	Internal wiring – surface or conduit	Concealed Electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed Plumbing		
15	Sanitary in				
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16	Class of fit white/ordin	tings: Superior colored / superior hary.	Ordinary		
17	Compound		6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and	l length			
	Type of co		vate.Create		
18	No. of lifts	and capacity	1 Lift		
19	Undergro construct	ound sump – capacity and type of cition	R.C.C tank		
20	Over-hea	ad tank	R.C.C tank on terrace		
		, capacity			
	Type of c	construction			
21	· ·	no. and their horse power	May be provided as per requirement		
22	Roads and paving within the compound approximate area and type of paving		Chequred 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











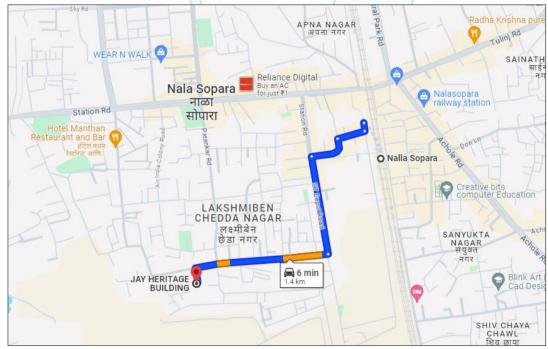






Route Map of the property Site u/r





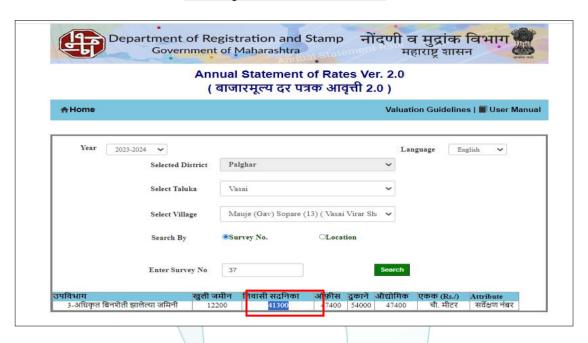
Latitude Longitude - 19°24'46.8"N 72°48'41.2"E

Note: The Blue line shows the route to site from nearest railway station (Nallasopara – 1.4 KM.)





Ready Reckoner Rate



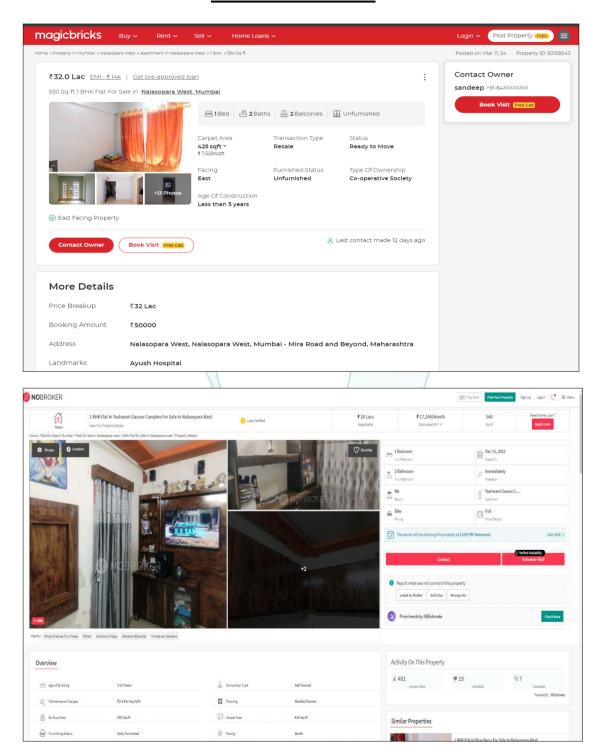
Stamp Duty Ready Reckoner Market Value Rate for Flat No Increase up to 5 th Floor	41,3	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	41,3	/	Sq. Mtr.	3,837.00	Sq. Ft.

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



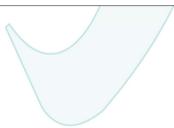
Sales Instance

1901690	सुची क्र.2		
14-(3-2)24	तूपा क्र.2	दुष्पम निर्वश्रक : सह दु नि. वसई 2	
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		नेदंगै :	
		Regn 63m	
गावाचे नाव: सोपारा			
(१)विरोबाना प्रकार	क्सनामा		
() मोवदता	1910000		
(३) बाजारभाद् भाजेपटरणच्या बाबतितपटराकार आकारणी देतो की पटरेक्टर ते नमुद्र करावे)	1910228.25		
(४) धू-मान्द्र पंदिहेस्त व प्रक्रमांक् (अत्तरपर)	1) पारिकेचे नाव-पायावसहतर वर्णन : इतर माहिती: , इतर माहिती: पाव मीचे लोपारा स. नं. 37,हिस्सा नं. 1, प्यॉट नं. 16 आणि 17,विभाग 3,सदिनिका कः. 502,पावचा मजता, सी विंग जब हेरीटेन, क्षेत्र 44.65 ची. मी. बिल्ट अप् (Survey Number : 37, हिस्सा नं. 1, प्यॉट नं. 16 आणि 17;))		
(5) क्षेत्रकळ	44.05 चौ.मीटर		
(६) आकारणी किंवा बुडी रोप्पात असेल तेव्हा.			
()) दस्तेव्व करून देश-या तिहुन तेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यापालपाचा हुकुमनामा किंवा आदेश असरन्यस,प्रतिवादिने नाव व पता.	1) नव-सुम्पान्त नवेंकर वर-अप्ता-वरि तं , मळा तं , इमातीने तव , वर्णक तं , तेंड तें 1111 बल्यु पद्ध बळ, केरडोगरी, श्रेवी पु मुंद्दं, म्हरण्, मुख्दं मिन कोड-4000 पैन ते CITEMENT.		
(९)दस्तदेवव करन वेगाऱ्य पक्षकराने व किंवा दिवाणी न्यायात्पाना हुकुमनाम किंवा आदेश असत्यास,प्रीतवादिने नाव व पता	ा, नवः सन असन्य दोस्ती कः ३६ फाः वरि ने , माना ने , इसतिने तवः , जॉक ने , ते वर् ने २०६ ने १६६ महान कवीर नम्, तिस्त केवली कवा, अभीषु पूर्वं, व्यत्त पुरवं, विन वोड-10009 पैने ने CAQDAST ? २१ नवः असीम वालीर सेवः कः ३६ फाः वरि ने , माना ने , इसतिने तवः , जॉक ने , तेव ने २६ केवल वाली तेन, कावन स्वत		
(९) दस्तोवृज करून दित्याचा दिनांक	23/10/2023		
(10) रस्त नोंरणी केत्याचा दिनांक	23/10/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	19016/2023		
(1)बनस्भवास्मापे मुहांक शुक्त	133770		
(13)बाजरभवाप्रमाणे नॉदर्गी शुरक	19110		
(14)शेरा			
मुत्यंकनासाठी विचारात घेततेला तपणीत::			
मुद्रांक शुन्क आकारताना निवडलेला अनुखेद : :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		



Sales Instance

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(),विलेखमा प्रकार	करारनामा	
() मोबरता	200000	
(३) बानरभाव भाडेपटरपान्य बाबतितपटराकार अकारणी देतो की पटटेवार ते नमुद करावे)	2009000	
(४) भू माम् पोटहिस्स व एरकमंक् असत्यम्)	ा) वारिकेचे नाव पारायहरूर वर्षन, अवनिका में था। बी दिए, माळा ने बीधा माळा, हमारतीचे नाव का हैरिटेच, इस माहिती, सदनिकेचे क्षेत्र था। बी. बीचर, पार मीचे सोधार, सर्वे में 31 विभाग रू. 3(Surrey Number: -;))	
() क्षेत्रकळ	48.64 चौमीटर	
(६) अकारणी किंवा जुडी देण्यात असेत तेव्हा.		
() रस्तिक्व करन रेगा-म तिहुन केवगा-य प्रश्नकराने नव किंव दिवाणी न्यायतम्ब हुकुमनाम किंव आरेग असत्यस्प्रतिवादिने नव व पत्ता.	ा तर निर्दे करण करें : क. 3 क. और ने हैं . इ. बार्न : इमार्तने तर जन स्त्री केती जरें न . तर ने तर न . तर ने तर में का बीत तो किता कर का पूर्व किया के का का किया के का का किया के का का किया की का की का का का किया की का की का की का का का का की की का की का की का का की की का की की का की का की का की का की की का की	
्रायस्त्रोहरू करून रोणाऱ्य पश्चकाराने व किंवा दिवाणी नामातमान हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिने नाव व पता	1) तक संबंधित कालाध्यममन २०२.१ पता नीर ते की, माल ने, प्रमतीने नव गोलन पीता, वर्णन ने, तो हो हो हो हो मी, बांध नच, नात नेपता पीता, न्यान्त हु को मिन के अपाध में ने ASMEDISSM	
(९) दस्तिकृत करन दित्याचा दिनांक	12 00 2022	
(१)) इस नेंद्रणी केल्याचा दिनांक	12:08/2022	
(11)अनुक्रमांक, खंड व पृष्ठ	88.9/102	
(1)बाजरभवागमाचे मुद्रांक शुन्क	140700	
(1)वाजरभवाग्रमाणे नेंद्रणी पुरू	NAME AND ADDRESS OF THE PARTY O	
rfqt.)		
मुर्चकनसठी विवस्त वेतलेल तस्त्रीलः:		
मुद्रांक शुक्त आकारतना निराज्तेता अनुस्तेदः :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th March 2024.

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 ₹ 29,88,000.00 (Rupees Twenty Nine Lakh Eighty Eight Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

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



