

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Naga Ram & Mr. Sohan Lal

Residential Flat No. 1808, 18th Floor, Wing - F, Building No. 2, "Sky City Phase I", Village - Nilemore, Nalasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State - Maharashtra, Country - India.

Latitude Longitude - 19°26'13.2"N 72°48'41.0"E

Intended Users: Cosmos Bank

Goregaon (East) Branch

D Definity, Shop No. 95, Ground Floor No 364, 3, Jay Prakash Nagar Rd No-3, Jay Prakash Nagar, Goregaon (East), Mumbai - 400063, State - Maharashtra, Country - India.



Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

2247495919

🔀 mumbai@vastukala.co.in www.vastukala.co.in

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Vastu/Mumbai/04/2024/8133/2305924 10/08-63-PRNI

Date: 10.04.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1808, 18th Floor, Wing – F, Building No. 2, "Sky City Phase I", Village – Nilemore, Nalasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State - Maharashtra, Country – India belongs to Mr. Naga Ram & Mr. Sohan Lal.

Boundaries of the property.

North Proposed Wing - C

Ridhhi Vinayak Multispecialty Hospital South

East Yashwant Gaurav Road

West Proposed Wing - G

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 ₹ 28,50,000.00 (Rupees Twenty-Eight Lakh Fifty Thousand Only). As per site inspection 63% of construction work is completed.

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.

Manoi Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manol Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.04.10 17:48:40 +05'30





Director

Auth. Sign.

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

Encl: Valuation report



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India

🕿 +91 2247495919

mumbai@vastukala.co.in www.vastukala.co.in

Valuation Report of Residential Flat No. 1808, 18th Floor, Wing - F, Building No. 2, "Sky City Phase I", Village - Nilemore, Nalasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203,

State - Maharashtra, Country - India.

Form 0-1

(See Rule 8 D)

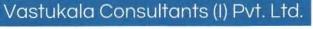
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 10.04.2024 for Banking Purpose
2	Date of inspection	08.04.2024
3	Name of the owner/ owners	Mr. Naga Ram & Mr. Sohan Lal
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of Ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 1808, 18th Floor, Wing – F, Building No. 2, "Sky City Phase I", Village – Nilemore, Nalasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State - Maharashtra, Country – India. Contact Person: Mr. Anuj (Owner's Relative) Mobile No. 9272708228
6	Location, street, ward no	Virar Nalasopara Link Road
7	Survey/ Plot no. of land	Survey No. 220/6, 224/B/1, 224/B/2 & others of Village - Nilemore
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	RERA Carpet Area in Sq. Ft. = 285.00 (Area as per Agreement for Sale) Built up Area in Sq. Ft. = 314.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is	Virar Nalasopara Link Road



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	abutting			
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.	Tide floid		
	(ii) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the	As per documents		
16	Lessor in the event of sale or transfer 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.	Copy of Approved Building Plan No. VVCMC / TP / Amend / VP / 6157 & 5894 / 540 / 2022 – 23 dated 14.03.2023 issued by Vasai Virar City Municipal Corporation.		
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?	Building is under construction		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Building is under construction		
25	What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible - As per VVi norms Percentage actually utilized - Details available			
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	N.A.		
	(ii) Portions in their occupation	N.A.		



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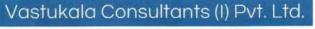


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	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 6,000.00 Expected rental income per month after completion
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N. A.
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or ont?	N. A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36	1	ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37	prem of rei		N. A.
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration 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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	
41	Year	of commencement of construction and	Building is under construction



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	year of completion	
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.
45	Remark:	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Goregaon (East) Branch to assess fair market value as on 10.04.2024 for Residential Flat No. 1808, 18th Floor, Wing – F, Building No. 2, "Sky City Phase I", Village – Nilemore, Nalasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State - Maharashtra, Country – India belongs to Mr. Naga Ram & Mr. Sohan Lal.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.03.2024 between M/s. Uniquepoonam Homes LLP (The							
	Promoter) And Mr. Naga Ram & Mr. Sohan Lal (The Allotees).							
3	Copy of Approved Building Plan No. VVCMC / TP / Amend / VP / 6157 & 5894 / 540 / 2022 – 23 dated							
	14.03.2023 issued by Vasai Virar City Municipal Corporation. (As downloaded from RERA site).							
4	Copy of Commencement Certificate No. VVCMC / TP / Amend / VP / 6157 & 5894 / 540 / 2022 - 23							
	dated 14.03.2023 issued by Vasai Virar City Municipal Corporation.							
5	Copy of RERA Certificate No. P99000045278 dated 20.10.2022.							
6	Copy of Legal Title Report 30.06.2023 issued by Suhas S. Patil (Advocate in High Court).							

LOCATION:

The said building is located at Survey No. 220/6, 224/B/1, 224/B/2 & others of Village - Nilemore. The property falls in Residential Zone. It is at a travelling distance 3.7 Km. from Nalasopara railway Station.

BUILDING:

The building under reference is having Proposed Stilt + 22nd 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 proposed 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 proposed residential purpose. 18th Floor is having proposed 8 Residential Flats. The building is having proposed 3 Lifts. At the time of inspection Building was under construction.





If Under Construction, extent of completion as under:

Foundation	Completed	RCC Plinth	Completed
Full Building RCC	Completed up to 21st	Internal & External Brick work	Completed up to 18th Floor
	Floor		
Internal & External	Completed up to 10th	Total	63% Work Completed
Plastering	Floor		

Residential Flat:

The property is a residential Flat No. 1808 in under construction building. The flat is located on 18th Floor in the said under construction building. As per Approved building Plan, the composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath. (i.e., 1 BHK + W.C + Bath). The residential flat is finished with proposed vitrified tiles flooring, proposed teak wood door frame with flush doors, Proposed aluminum sliding windows & proposed concealed electrification & proposed concealed plumbing, proposed cement plastering.

Valuation as on 10th April 2024

The RERA Carpet Area of the Residential Flat	:	285.00 Sq. Ft.
		ALCOHOL ACCOUNTS

Deduct Depreciation:

Year of Construction of the building	V	Building is under construction
Expected total life of building	V.A	60 Years (After Building Completion) Subject to proper, preventive periodic maintenance & structural repairs.
Age of the building as on 2024		Building is under construction
Cost of Construction		314.00 Sq. Ft. X ₹ 2,800.00 = ₹ 8,79,200.00
Depreciation {(100-10) X 00 / 60}	/i:	Building is under construction
Amount of depreciation	:	Building is under construction
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 65,230.00 per Sq. M. i.e., ₹ 6,060.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	÷	Building is under construction
Prevailing market rate	:	₹ 10,000.00 per Sq. Ft.
Value of property as on 10.04.2024	:	314.00 Sq. Ft. X ₹ 10,000.00 = ₹ 28,50,000.00

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

Depreciated fair value of the property as on 10.04.2024	:	₹ 28,50,000.00
Total Value of the property	:	₹ 28,50,000.00
The realizable value of the property	:	₹ 25,65,000.00



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Distress value of the property	:	₹ 22,80,000.00
Insurable value of the property (314.00 X 2,800.00)	:	₹ 8,79,200.00
Guideline value of the property (As per Index II)	:	₹ 19,51,500.00

Taking into consideration above said facts, we can evaluate the value of Valuațion Report Residential Flat No. 1808, 18th Floor, Wing – F, Building No. 2, "Sky City Phase I", Village – Nilemore, Nalasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State - Maharashtra, Country – India for this particular purpose at ₹ 28,50,000.00 (Rupees Twenty-Eight Lakh Fifty Thousand Only). As per site inspection 63% of construction work is completed as on 10th April 2024.

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 10th April 2024 is ₹ 28,50,000.00 (Rupees Twenty-Eight Lakh Fifty Thousand Only). As per site inspection 63% of construction work is completed. 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

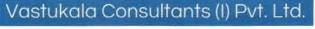
Technical details

Main Building

1.	No. of floors	and height of each floor	Stilt + 22 nd Upper Floors		
2.	Plinth area	floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 18 th Floor		
3	Year of construction		Building is under construction		
4	Estimated future life		60 Years (After Building Completion) Subject to proper, preventive periodic maintenance & structural repairs.		
5	Type of con steel frame	struction- load bearing walls/RCC frame/	Proposed R.C.C. Framed Structure		
6	Type of four	ndations	Proposed R.C.C. Foundation		
7	Walls	Tabababa	Proposed All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions		Proposed 6" thick brick wall		
9	Doors and V	Vindows	Proposed Teak wood door frame with flush door, Proposed Aluminium sliding windows		
10	Flooring		Proposed Vitrified flooring		
11	Finishing	VIII THE RESERVE AND ADDRESS OF THE PERSON O	Proposed Cement plastering		
12	Roofing and	I terracing	Proposed R.C.C. Slab		
13	Special arch	nitectural or decorative features, if any	Proposed Yes		
14	(i)	Internal wiring – surface or conduit	Proposed Concealed electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Proposed Concealed plumbing.		
15	Sanitary installations				
	(i) No. of water closets		As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink	The state of the s		
16	Class of fitti white/ordina	ngs: Superior colored / superior ary.	Ordinary		
17	Compound	wall	Proposed 6'.0" High, R.C.C. column with B. B. masonry		
	Height and	length	wall		
	Type of con	struction			
18	No. of lifts a	nd capacity	Proposed 3 Lifts		
19	Undergrour construction	nd sump – capacity and type of n	Proposed R.C.C tank		
20	Over-head tank		Proposed R.C.C tank on terrace		
	Location, capacity				
	Type of cor	nstruction			
21	Pumps- no.	and their horse power	May be provided as per requirement		
22		nd paving within the compound e area and type of paving	Proposed Cement concrete in open spaces, etc.		
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Proposed Connected to Municipal Sewerage System		

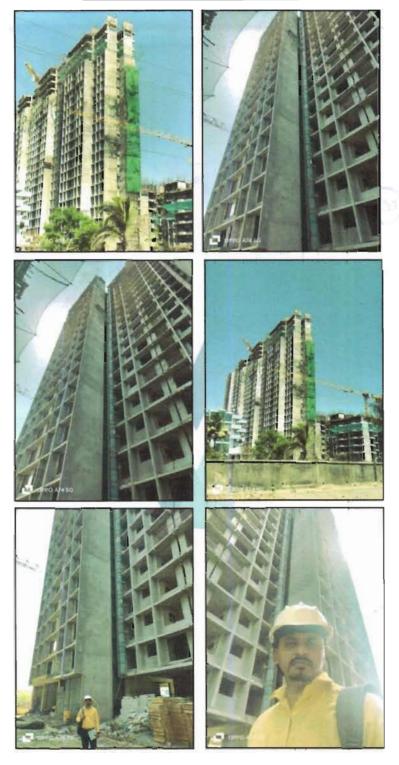


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Actual site photographs

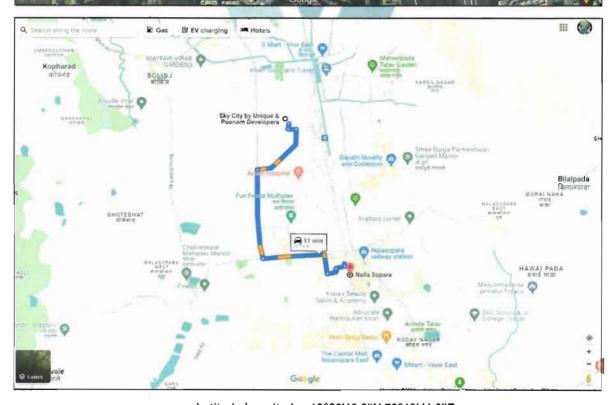






Route Map of the property





 $\underline{\text{Latitude Longitude - 19°26'13.2"N 72°48'41.0"E}} \\ \textbf{Note:} \ \ \text{The Blue line shows the route to site from nearest Railway station (Nalasopara - 3.7 Km.)} \\$



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	59,300.00			
Increase by 10% on Flat Located on 18th Floor	5,930.00		1	
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	65,230.00	Sq. Mtr.	6,060.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)				
The difference between land rate and building rate (A – B = C)	- 1			
Depreciation Percentage as per table (D) [100% - 4%]	- 197			
(Age of the Building – 4 Years)	- 7			
Rate to be adopted after considering depreciation [B + (C x D)]		Sq. Mtr.	-	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	



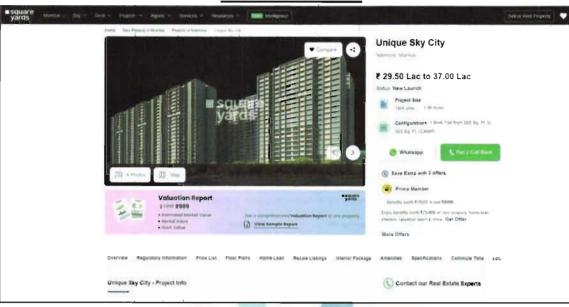
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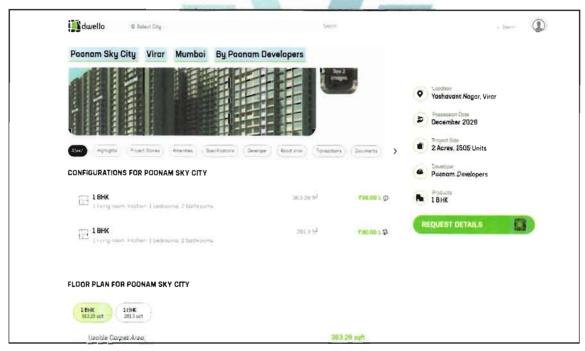
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Price Indicators



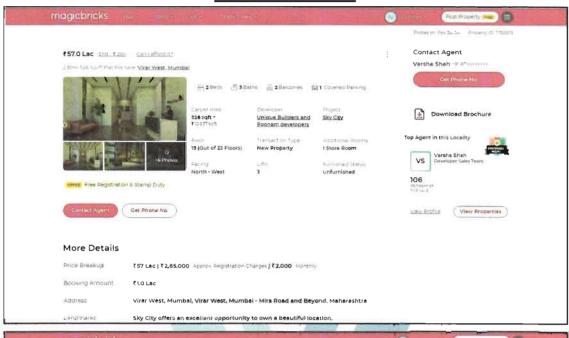


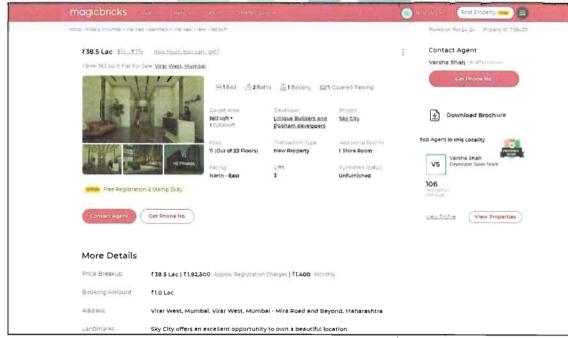




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Price Indicators









Sale Instance

663580 29-03-2024	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. वसई 2 दस्त क्रमांक : 6635/2024	
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		दस्त क्रमाक : 0635/2024 नोदंणी : Regn:63m	
	गावाचे नाव : निळेमों	-	
(।)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	3860000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2399602.216		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:वसईइतर वर्णन :, इतर माहिती: गाव मौजे निळेमोरे,सर्व्हे नं 220,हिस्सा नं 6,सर्व्हे नं 224,हिस्सा नं बी/1,बी/2,बी/3 या मिळकतीवरील बिल्डिंग् नं. 2,स्काय सिटी फेज 2 इमारतीमधील सदनिका क्रं.1406,चौदावा मजला,एरिया 28.72 चौ मी कारपेट + एन्क्लोज बालकनी एरिया 5.50 चौ.मी.,विंग - ए((Survey Number : 220 ;))		
(5) क्षेत्रफळ	34.22 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी -यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे. युनिकपुनम होम्स एलएलपी तर्फे भागीदार अश्विन माणेक मेहता तर्फे कु मु दिपक सोनार वय:-37 पत्ता:-प्लॉट ने: -, माळा ने: -, इमारतीचे नाव: 18,19,20,चौथा मजला,195,साहेब बिल्डिंग,जिवाजी लेन,बोरा बाजार,फोर्ट,मुंबई, ब्लॉक ने: -, रोड ने: -, महाराष्ट्र, मुम्बई. पिन कोड:-400001 पॅन ने:-AAGFU5947E		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नावः-रोहित तुकाराम दड्डेकर - वयः-28; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः डी/20 दिंडोशी बेस्ट स्टाफ कॉलनी, जन.ए. के. वैद्य मार्ग, मालाड पु. मुंबई, ब्लॉक नं: -, रोड नं: -, . मुम्बई. पिन कोडः-400097 पॅन नं:-BUBPD9606D नावः-वैशाली तुकाराम दड्डेकर वयः-47; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः डी/20, दिंडोशी बेस्ट स्टाफ कॉलनी, जन.ए. के. वैद्य मार्ग, मालाड पु. मुंबई, ब्लॉक नं: -, रोड नं: -, मुम्बई. पिन कोडः-400097 पॅन नं:-AYEPD7691J 		
(९) दस्तऐवज करुन दिल्याचा दिनांक	28/03/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	28/03/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	6635/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	270200		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 10th April 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 ₹ 28,50,000.00 (Rupees Twenty-Eight Lakh Fifty Thousand Only). As per site inspection 63% of construction work is completed.





