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MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Mangesh Dattaram Rane**

Residential Flat No. D/216, 2nd Floor, Wing – D, "**Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd.**",
Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209,
State – Maharashtra, Country – India.

Latitude Longitude - 19°25'38.5"N 72°49'31.4"E

Intended Users

Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant, Bandra (West), Mumbai – 400 050,
State – Maharashtra, Country – India.



Our Pan India Presence at :

- | | | | |
|--------------|----------|-------------|-------------|
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Regd. Office

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

📞 +91 2247495919

✉️ mumbai@vastukala.co.in

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/04/2024/8218/2305975

15/10-114-PRVS

Date: 15.04.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. D/216, 2nd Floor, Wing – D, "Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd.", Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401209, State – Maharashtra, Country – India belongs to **Mr. Mangesh Dattaram Rane**.

Boundaries of the property.

North : Slum Area
South : Sarang CHSL
East : Internal Road
West : Prabhakar Bhawan Apartment

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 ₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty 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.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.04.15 16:48:10 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl: Valuation report



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Regd. Office

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Powai, Andheri East, Mumbai: 400072, (M.S), India

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Valuation Report of Residential Flat No. D/216, 2nd Floor, Wing – D, "**Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd.**", Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, 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 15.04.2024 for Bank Loan Purpose
2	Date of inspection	13.04.2024
3	Name of the owner/ owners	Mr. Mangesh Dattaram Rane
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. D/216, 2 nd Floor, Wing – D, " Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd. ", Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, State – Maharashtra, Country – India. Contact Person: Mr. Mangesh Dattaram Rane (Owner) Contact No. 9773000105
6	Location, street, ward no	Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209
	Survey/ Plot no. of land	Survey No. 14, Hissa No. 3-B at Village – Tulinj
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. = 511.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 613.00 (Carpet Area + 20%)

		Built Up Area in Sq. Ft. = 730.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209
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?	Tenant Occupied – Miss. Shankuntala Gupta Rented Since – Last 3 Months
	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 CIDCO norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.

	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 12,000.00 Present 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	Year of Completion – 2008 (As per Part Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: As per actual site measurement, the Carpet Area is 511.00 Sq. Ft. & Built-up Area mentioned in the agreement is 730.00 Sq. Ft. The loading on Measured carpet to built-up is 43%, hence, we have considered the area as per physical site measurement for the purpose of valuation.	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 15.04.2024 for Residential Flat No. D/216, 2nd Floor, Wing – D, "**Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd.**", Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, State – Maharashtra, Country – India belongs to **Mr. Mangesh Dattaram Rane.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.09.2010 Between Mr. Shantilal B. Mewada & Mrs. Jayantidevi S. Mewada (The Vendor) and Mr. Mangesh Dattaram Rane (The Purchaser's).
2	Copy of Part Occupancy Certificate No. CIDCO / VVSR / POC / BP – 3319 / E / 784 dated 25.03.2008 issued by CIDCO.
3	Copy of Electricity Bill Consumer No. 001901192029 dated 07.03.2024 in the name of Mr. Shantilal B. Mewada & Mrs. Jayantidevi S. Mewada issued by MSEDCL.

LOCATION:

The said building is located at Survey No. 14, Hissa No. 3-B at Village – Tulinj, Taluka – Vasai, District – Thane, PIN – 401 209. The property falls in Residential Zone. It is at a travelling distance 1.9 Km. from Nallasopara railway station.

BUILDING:

The building under reference is having Ground + 4 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. 2nd Floor is having 4 Residential Flats. The building is without lift. The external condition of building is Good.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 2 Bedrooms + Living Room + Kitchen + W.C + Bath + Cup board Area (i.e., **2BHK with W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Casing Capping electrification & Concealed plumbing. The internal condition of flat is normal.



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Valuation as on 15th April 2024

The Measurement Carpet Area of the Residential Flat	:	511.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2008 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	16 Years
Cost of Construction	:	613.00 X 2,500.00 = ₹ 15,32,500.00
Depreciation $\{(100-10) \times 16 / 60\}$:	24.00%
Amount of depreciation	:	₹ 3,67,800.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 43,290.00 per Sq. M. i.e., ₹ 4,022.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 38,188.00 per Sq. M. i.e., ₹ 3,548.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,800.00 per Sq. Ft.
Value of property as on 15.04.2024	:	511.00 Sq. Ft. X ₹ 9,800.00 = ₹ 50,07,800.00

(Area of property x market rate of developed land & Residential premises as on 2024 – 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 15.04.2024	:	₹ 50,07,800.00 - ₹ 3,67,800.00 = ₹ 46,40,000.00
Total Value of the property	:	₹ 46,40,000.00
The realizable value of the property	:	₹ 41,76,000.00
Distress value of the property	:	₹ 37,12,000.00
Insurable value of the property (613.00 X 2,500.00)	:	₹ 15,32,500.00
Guideline value of the property (613.00 X 3,548.00)	:	₹ 21,74,924.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. D/216, 2nd Floor, Wing – D, "Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd.", Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, State – Maharashtra, Country – India. for this particular purpose at **₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty Thousand Only)** as on **15th April 2024**.



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NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **15th April 2024 is ₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty 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:



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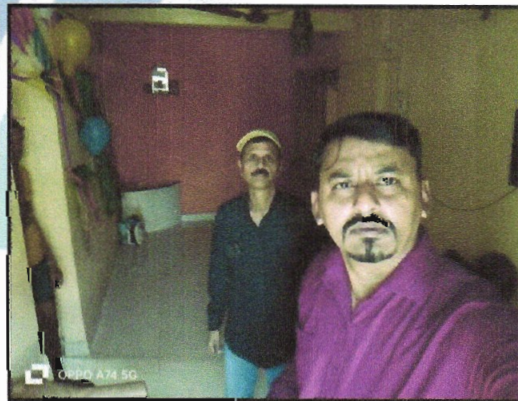
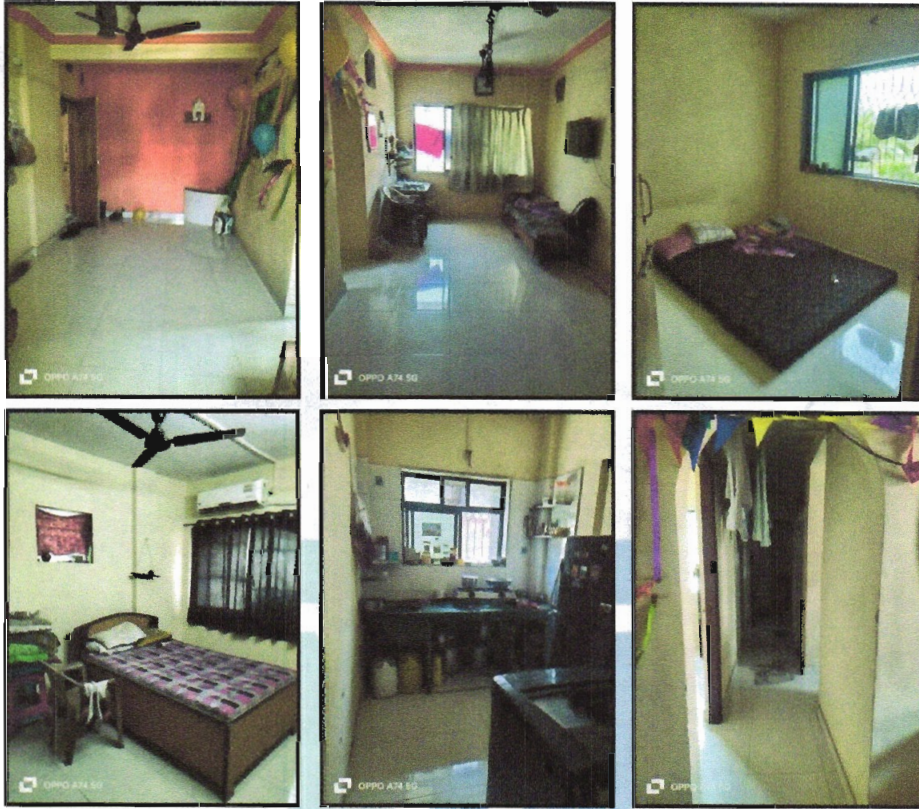
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ANNEXURE TO FORM 0-1

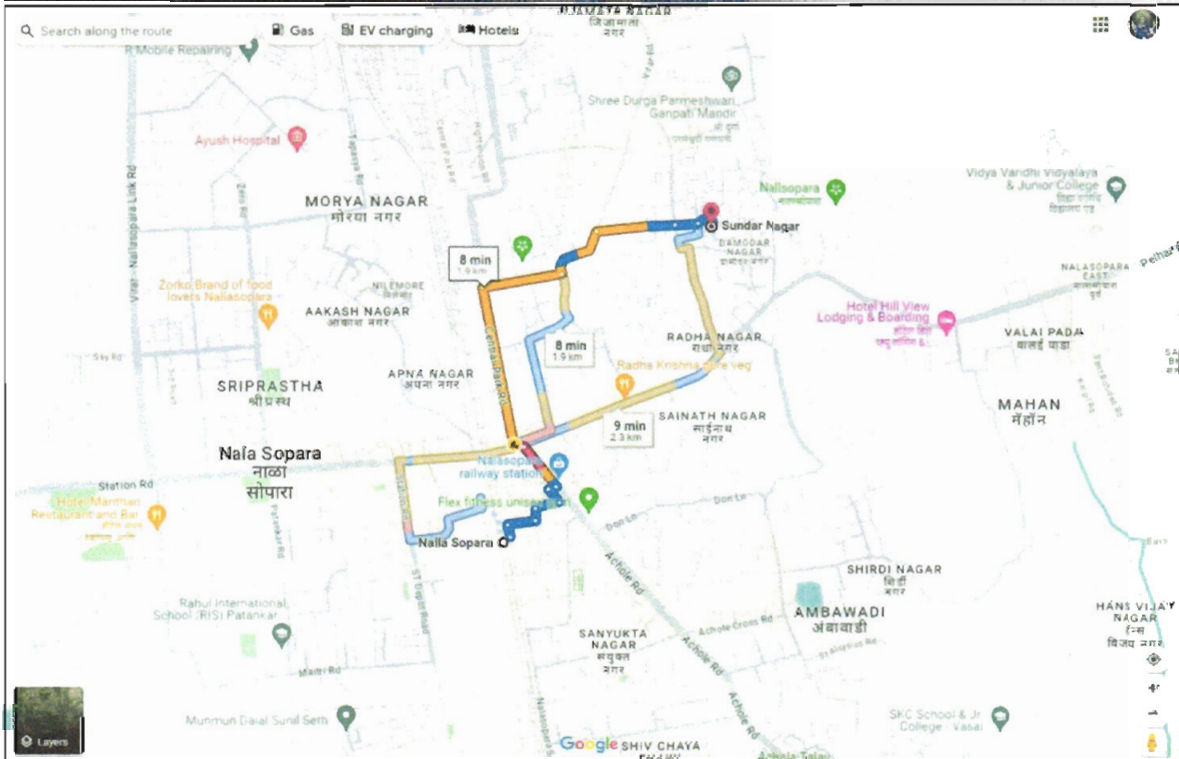
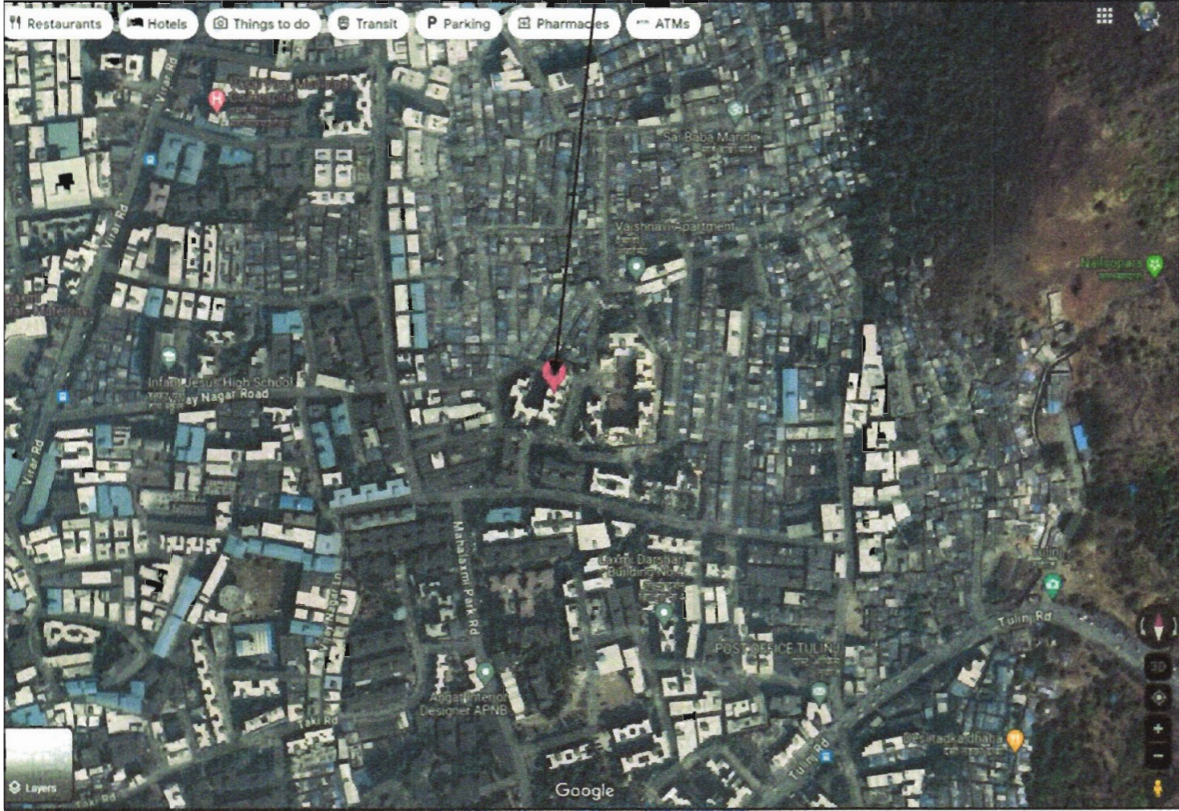
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	2008 (As per Part Occupancy Certificate)
4.	Estimated future life	44 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 Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finished
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	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		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
No1	Compound wall Height and length Type of construction	6".0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	No Lift
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	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

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°10'02.7"N 72°57'19.1"E

Note: The Blue line shows the route to site from nearest railway station (Nallasopara – 1.9 Km.)




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Ready Reckoner Rate


Department of Registration and Stamp
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

Annual Statement of Rates Ver. 2.0
 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year: 2024-2025
Language: English

Selected District: Palghar

Select Taluka: Vasai

Select Village: Mauje (Gav) Tullij (16) (Vasai Virar Sh

Search By: Survey No. Location

Enter Survey No: 14 Search

वर्ग/विभाग	दुनी दर/दर	निवासी दर/दर	जीपीएस	दुकाने	जीपीएम	एकक (Rs./)	Attribute
3- अधिकृत विमगेनी बावेल्या जमिन	11400	48100	55300	58400	55300	चौ. मीटर	सर्वोच्च नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	48,100.00			
Reduced by 10% on Flat Located on 2 nd Floor	4,810.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	43,290.00	Sq. Mtr.	4,022.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	11,400.00			
The difference between land rate and building rate (A – B = C)	31,890.00			
Depreciation Percentage as per table (D) [100% - 16%] (Age of the Building – 16 Years)	84%			
Rate to be adopted after considering depreciation [B + (C x D)]	38,188.00	Sq. Mtr.	3,548.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

NOBROKER

2 BHK Flat in Mahavir Krupa CHS For Sale in Malasopara East, Mumbai

₹ 65 Lacs | ₹ 37,254/Month | 780 sq.ft.

Dec 15, 2023 | Immediately | Malasopara East | None

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1,0 Per Sq.Ft.M	Flooring	Vitrified Tiles
Carpet Area	780 sq.ft	Grid/area	154 sq.ft
Furnishing Status	Semi	Facing	North
Floor	1/4	Parking	Bike And Car

magicbricks Buy Rent Sell Home Loans Login Post Property

Posted on Dec 27, 23 | Property ID: 34200977

Save Time & Money with MB Prime | Find the right Property by calling Upto 35 Owners directly | Join Prime 50% OFF

₹ 35.0 Lac | EMI - ₹ 16k | Get Loan offers from 34+ banks

1 BHK Owner Residential House For Sale Nalasopara East, Mumbai

1 Bed | 2 Baths | Semi-Furnished

Carpet Area: 390 sqft | ₹ 8,974/sqft | Floor: 2 (Out of 2 Floors) | Transaction Type: Resale

Status: Ready to Move | Facing: West | Furnished Status: Semi-Furnished

Type Of Ownership: Co-operative Society | Age Of Construction: Above 20 years

Contact Owner | Get Phone No. | Last contact made 72 days ago



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Sales Instance

5007533 13-04-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.वसई 4 दस्त क्रमांक : 5007/2024 नोंदणी : Regn:63m
गावाचे नाव : तुळीज		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2350000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1698500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : इतर माहिती: गाव मौजे तुळीज,सदनिका क्र. 301,तिसरा मजला,ए-विंग,सुंदरम कॉम्प्लेक्स,सुंदरम कॉम्प्लेक्स ए व बी को. ऑप. हौ. सो. ली.,गाव मौजे तुळीज,नालासोपारा पूर्व,ता. वसई,जिल्हा- पालघर,राज्य- महाराष्ट्र 401209(स. क्र. 14 हिस्सा क्र. 03 बी,उपविभाग क्र-3,सदनिकेचे क्षेत्र 35.31 चौ. मी. बिल्टअप)((Survey Number : 14 ;))	
(5) क्षेत्रफळ	35.31 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा.या/लिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालय' वा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता.	1): नाव:-राजन गोविंद रिगे - - वय:-48; पत्ता:-फ्लॉट नं: ए-301, माळा नं: -, इमारतीचे नाव: सुंदरम कॉम्प्लेक्स , ब्लॉक नं: सुंदर नगर, विजय नगर, नालासोपारा पूर्व , रोड नं: -, महाराष्ट्र, पालघर. पिन कोड:-401209 पॅन नं:-AIYPR5474K	
(8)दस्तऐवज करून घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सूरज दिपक कदम - - वय:-25; पत्ता:-फ्लॉट नं: ए-302, माळा नं: -, इमारतीचे नाव: सुंदरम बिल्डिंग , ब्लॉक नं: तुळीज रोड, विजय नगर, नालासोपारा पूर्व , रोड नं: -, महाराष्ट्र, पालघर. पिन कोड:-401209 पॅन नं:-GJHPK4278L 2): नाव:-सुवर्णा डी कदम - - वय:-48; पत्ता:-फ्लॉट नं: ए-302, माळा नं: -, इमारतीचे नाव: सुंदरम बिल्डिंग , ब्लॉक नं: तुळीज रोड, विजय नगर, नालासोपारा पूर्व , रोड नं: -, महाराष्ट्र, पालघर. पिन कोड:-401209 पॅन नं:-DERPK6889B	
(9) दस्तऐवज करून दिल्याचा दिनांक	22/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	22/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5007/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	164500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23500	
(14)शेरा		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

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



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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 **₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty Thousand Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
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email=manoj@vastukala.org, c=IN
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Auth. Sign.



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