

# Vastukala Consultants (I) Pvt. Ltd.

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# Valuation Report of the Immovable Property



# Details of the property under consideration:

Name of Owner: Viral Mahendra Pasad

Residential Flat No. 502, 5th Floor, Wing – A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State - Maharashtra, Country - India

Latitude Longitude - 19°08'44.7"N 72°55'45.3"E

# **Intended Users Cosmos Bank**

Dadar (West) Branch

36-A, Maru Niketan, D. L. Vaidya Road, Dadar (West), Mumbai-400028, State - Maharashtra, Country - India



### Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

Ahmedabad Opelhi NCR 💡 Raipur

 Rajkot Jaipur

### Regd. Office

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

**2247495919 2247495919** 

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



#### Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Dadar (West) Branch / Viral M. Pasad (8515/2306494)

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Vastu/Mumbai/05/2024/8515/2306494 28/10-354 -VVS Date: 28.05.2024

# **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 502, 5th Floor, Wing - A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State - Maharashtra, Country - India belongs to Viral Mahendra Pasad.

## Boundaries of the property.

North B - Wing & Kasarbaug Lane

South Kishor Building

East Hari Hareshvar Shivalay Building

West Shree Ji Society

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 ₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh 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.



Director

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

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Nanded Mumbai

Thane Nashik

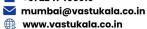
Ahmedabad Opelhi NCR Rajkot

💡 Raipur Jaipur

## Regd. Office

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

+91 2247495919





💡 Aurangabad 🛛 🦞 Pune

# Residential Flat No. 502, 5th Floor, Wing - A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, 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 28.05.2024 for Bank Loan Purpose	
2	Date of inspection	02.05.2024	
3	Name of the owner/ owners	Viral Mahendra Pasad TM	
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. 502, 5th Floor, Wing – A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India  Contact Person: Mr. Harshil Gosar (Tenant) Contact No. 9324754120	
6	Location, street, ward no	Azad Nagar, Gokhale Road, Hanuman Chowk	
	Survey/ Plot no. of land	CTS No. 661/A, 661/B, 665/A, 665/B, 665/C-1, 665/C-2, 667/A & 667/B of Village Mulund	
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. = 927.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 910.00 (Area as per Agreement for sale)	
13	Roads, Streets or lanes on which the land is abutting	Azad Nagar, Gokhale Road, Hanuman Chowk	
14	If freehold or leasehold land	Lease hold	



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15	lease lease (i	sehold, the name of Lessor/lessee, nature of date of commencement and termination of 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		ere any restriction covenant in regard to of land? If so, attach a copy of the nant.	As per documents	
17		nere any agreements of easements? If so, na copy of the covenant	Information not available	
18	Town Plan	the land fall in an area included in any Planning Scheme or any Development of Government or any statutory body? If ve Particulars.	Information not available	
19	devel	any contribution been made towards opment or is any demand for such bution 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		sh technical details of the building on a rate sheet (The Annexure to this form may ed)	Attached	
24	Is the	building owner occupied/ tenanted/ both?	Tenant Occupied – Mr. Harshil Gosar	
		property owner occupied, specify portion xtent of area under owner-occupation	Fully Tenant Occupied	
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per local norms  Percentage actually utilized – Details not available	
26	RENTS			
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Mr. Harshil Gosar	
	(ii)	Portions in their occupation	Fully Tenant Occupied	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 40,000.00 present rental income per month	



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	(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 – 2019 (As per Documents)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.



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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:			
	<ol> <li>Application No. DOT / 22 / Harihareshwar / SRA / EE / 03 / 22 / 01 date 14.03.2022 for Amended Plan cum Full OC was submitted. But yet Occupancy Certificate not issued.</li> </ol>			

#### **PART II- VALUATION**

### **GENERAL**:

Under the instruction of Cosmos Bank, Dadar (West) Branch to assess fair market value as on 28.05.2024 for Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – A, "**Navnath Paradise**", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India belongs to **Viral Mahendra Pasad**.

### We are in receipt of the following documents:

1	Copy of Agreement for sale dated 31.03.2021 between M/s. Navnath Associates (the Developer) AND
	Viral Mahendra Pasad (the Purchaser).
2	Copy of Approved Plan No. SRA / ENG / 2446 / T / PL / AP date 09.06.2014 issued by Slum
	Rehabilitation Authority
3	Copy of Commencement Certificate No. SRA / ENG / 2446 / T / PL / AP date 30.08.2011 issued by Slum
	Rehabilitation Authority
4	Copy of RERA Certificate No. P51800004789 issued by Maharashtra Real Estate Regulatory Authority
5	Copy of Application No. DOT / 22 / Harihareshwar / SRA / EE / 03 / 22 / 01 date 14.03.2022 for Amended
	Plan cum Full OC.

#### LOCATION:

The said building is located at CTS No. 661/A, 661/B, 665/A, 665/B, 665/C-1, 665/C-2, 667/A & 667/B of Village Mulund, Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai. The property falls in Residential Zone. It is at a walking distance 300 Mtr. from Mulund Railway station.

#### **BUILDING:**

The building under reference is having Stilt + 20 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 building is used for residential purpose. 5th Floor is having 3 Residential Flats. The building having 3 Lifts.

## **Residential Flat:**

The residential flat under reference is situated on the 5<sup>th</sup> Floor. It consists of Living Room + 3 Bedrooms + Kitchen + 3 Toiles + Passage (i.e. 3 BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows with M.S. Grills, Concealed electrification & concealed plumbing etc. The flat internal condition is good.



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## Valuation as on 28th May 2024

The Carpet Area of the Residential Flat	:	910.00 Sq. Ft.

### **Deduct Depreciation:**

Year of Construction of the building	:	Year of Completion – 2019 (As per Documents)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	5 Years
Cost of Construction	317	1001.00 X 2,800.00 = ₹ 28,02,800.00
Depreciation {(100-10) X 5 / 60}	: "	N.A., as the property age is 5 years.
Amount of depreciation	:	N.A., as the property age is 5 years.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,39,997.00 per Sq. M. i.e., ₹ 13,000.00 per Sq. Ft.
Guideline rate (after depreciate)	:	-
Prevailing market rate	:	₹ 21,200.00 per Sq. Ft.
Value of property as on 28.05.2024	:	910.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,82,00,000.00

(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 28.05.2024	<b>/</b> :	
Total Value of the property	1:	₹ 1,82,00,000.00
The realizable value of the property	1	₹ 1,63,80,000.00
Distress value of the property	:	₹ 1,45,00,000.00
Insurable value of the property (1001.00 X 2,800.00)	:	₹ 28,02,800.00
Guideline value of the property (1001.00 x 13,000.00)	/	₹ 1,30,13,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 502, 5th Floor, Wing – A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India for this particular purpose at ₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh Only) as on 28<sup>th</sup> May 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 28<sup>th</sup> May 2024 is ₹ 1,82,00,000.00 (Rupees One Crore
  Eighty Two Lakh 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**

			<u>.                                      </u>		
1.		oors and height of each floor	Stilt + 20 Upper Floors		
2.	Plinth ar	rea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
		·	situated on 5th Floor		
3	Year of	construction	Year of Completion – 2019 (As per Documents)		
4	Estimated future life		55 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	Type of	construction- load bearing	R.C.C. Framed Structure		
	walls/R0	CC frame/ steel frame			
6	Type of	foundations	R.C.C. Foundation		
7	Walls		All external walls are 9" thick and partition walls		
			are 6" thick.		
8	Partition	S	6" thick brick wall		
9	Doors a	nd Windows	Teak wood door frame with flush shutters,		
			Aluminium sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishin		Cement plastering with POP finished		
12		and terracing	R.C.C. Slab		
13	Special	architectural or decorative features,	No		
	if any				
14	(i)	Internal wiring – surface or	Concealed electrification		
		conduit			
	(ii)	Class of fittings: Superior/	Concealed plumbing		
		Ordinary/ Poor.			
15	Sanitary	installations			
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals	3//		
	(iv)	No. of sink			
16	Class of	fittings: Superior colored / superior	Ordinary		
	white/or		Fr.al		
17	Compou		6'.0" High, R.C.C. column with B. B. masonry		
	•	and length	wall		
		construction			
18		its and capacity	3 Lifts		
19		ound sump – capacity and type of	R.C.C tank		
	construc				
20	Over-he		R.C.C tank on terrace		
		n, capacity			
		construction			
21		no. and their horse power	May be provided as per requirement		
22		and paving within the compound	Cement concrete in open spaces, etc.		
		nate area and type of paving			
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
	•	ewers, if septic tanks provided, no.			
	and cap	acity			





# **Actual site photographs**





















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# **Actual site photographs**











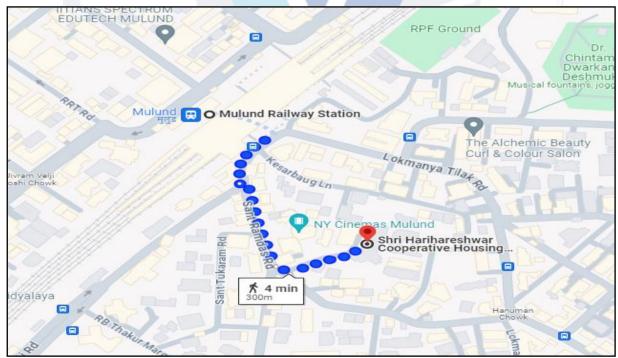




# **Route Map of the property**

Site,u/r





# Latitude Longitude - 19°08'44.7"N 72°55'45.3"E

Note: The Blue line shows the route to site from nearest Railway station (Mulund – 300 Mtr.)

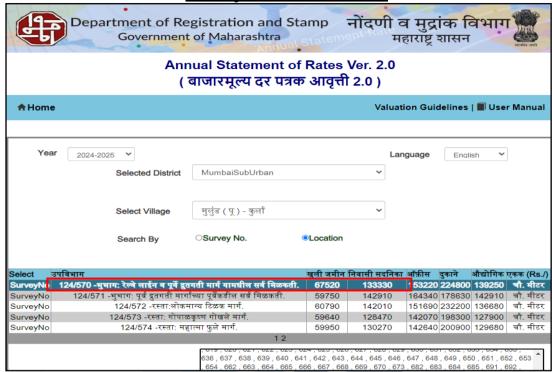


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# Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,33,330.00	/	,	
Reduced by 5% on Flat Located on 6th Floor	6,667.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,39,997.00	Sq. Mtr.	13,000.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			r. II
The difference between land rate and building rate (A – B = C)	-			1/
Depreciation Percentage as per table (D) [100% - 05%]	-%			//
(Age of the Building – 04 Years)			- 1	/
Rate to be adopted after considering depreciation [B + (C x D)]	-	Sq. Mtr.	- Name - 1	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

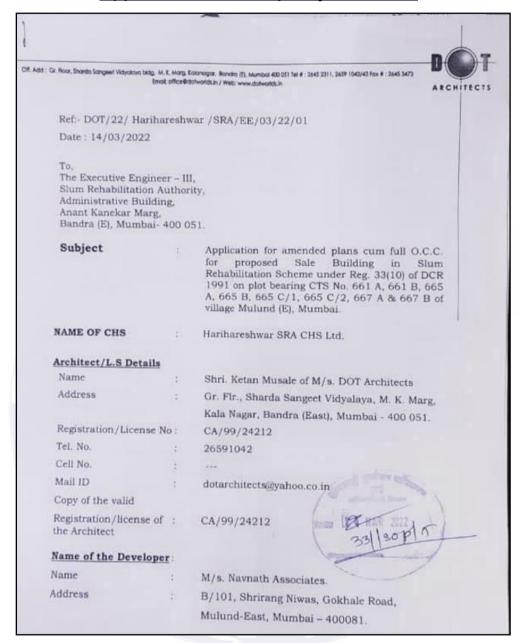
Completed Age of Building in Years	Value in percent after depreciation			
R.C.C. Structure / other Pukka Structure		Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation 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		



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# **Application for Occupancy Certificate**







# **Bank Mail**

5/28/24, 10:03 AM

Fwd: Application for OC - Viral Pasad

#### Fwd: Application for OC - Viral Pasad

mahendra Bijlaney <mahendra@vastukala.co.in> Tue, 28 May 2024 9:29:03 AM +0530

To "Vaishali Sarmalkar" < vaishali.sarmalkar@vastukala.co.in>

FYI

======== Forwarded message =========

From: < ketki.kulkarni@cosmosbank.in> To: <mahendra@vastukala.org> Date: Mon, 27 May 2024 17:58:08 +0530 Subject: Application for OC - Viral Pasad

======== Forwarded message ========

With reference to the case of Mr. Viral Pasad, we hereby informed you that Occupation certificate is not available with borrower as well as with society. However, application for OC done by builder is attached herewith for your reference. On that basis kindly provide final valuation report.

#### Thanks & Regards,

Ketaki Kulkarni Asst. Manager Dadar branch

Phone: 022 24391548 COSMOS BANK



# MAHENDRA BIJLANEY

Area Manager











+91 84258 64015





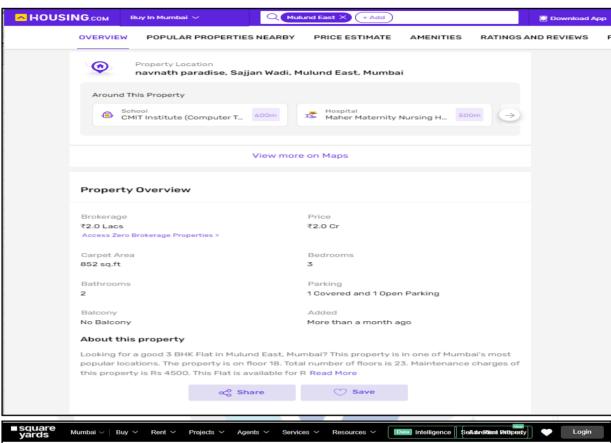


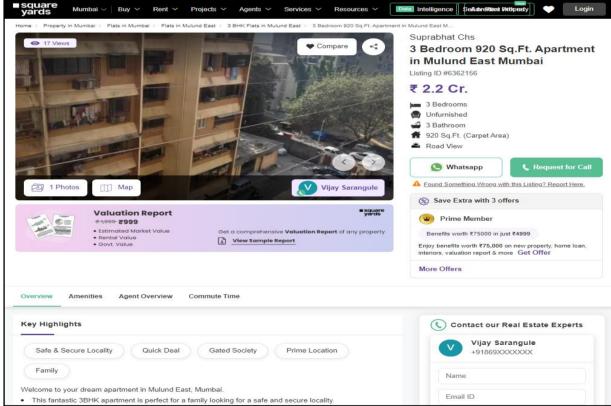






# **Price Indicators**







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# **Sales Instance**

6621390	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ली 3
14-03-2024	सूचा प्रग.2	
Note:-Generated Through eSearch		दस्त क्रमांक : 5621/2024 नोटंणी :
Module,For original report please contact concern SRO office.		
contact concern SRO office.		Regn:63m
	गावाचे नाव: मुलुंड	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	17400000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की	13994983.45	
पटटेदार ते नमुद करावे)		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: ए -402, माळा नं: 4, इमारतीचे नाव: नवनाथ पॅराडाईज, ब्लॉक नं: मुलुंड पूर्व -400081, रोड : गोखले रोड, इतर माहिती: सोबत 1 कार पार्किंग सहीत सदनिकेचे क्षेत्रफळ 910 चौ फुट कारपेट( ( C.T.S. Number : 661A,661B,665A,665B,665C/1,665/C/2,667A &B ) )	
(5) क्षेत्रफळ	101.48 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-नवनाथ अससोसिएट्स तर्फे पार्टनर वैभव जोशी वय:-63 पत्ता:-प्लॉट नं: बी -101, माळ नं: -, इमारतीचे नाव: श्रीरंग निवास सी एच एस लिमिटेड , ब्लॉक नं: मुलुंड पूर्व , रोड नं: गोखले रोड , महाराष्ट्र, MUMBAI. पिन कोड:-400081 पॅन नं:-AAGFN6144C	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-गीता अशोक भावे वय:-71; पत्ता:-प्लॉट नं: 21/11, माळा नं: -, इमारतीचे नाव: जय पुष्प मिलन को ऑप हौसिंग सोसायटी लिमिटेड . , ब्लॉक नं: संत रामदास रोड , रोड नं: मुतुंड पूर्व , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-AHHPB7790C 2): नाव:-अशोक विश्वनाथ भावे वय:-75; पत्ता:-प्लॉट नं: 21/12, माळा नं: -, इमारतीचे नाव: जय पुष मिलन को ऑप हौसिंग सोसायटी लिमिटेड . , ब्लॉक नं: संत रामदास , रोड नं: मुलुंड पूर्व , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-AABPB4734H	
(9) दस्तऐवज करुन दिल्याचा दिनांक	12/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	13/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5621/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1044000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 28th May 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 neighbourhood 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 ₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh Only)

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Director** 

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



