

# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: **Palak Vijay Sukheja & Vijay Chanderlal Sukheja**

Residential Flat No. 1110, 11<sup>th</sup> Floor, Building Type - A, "**J. P. Regency Phase - 1**", Palegaon Road,  
Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501,  
State – Maharashtra, Country – India.

Latitude Longitude - 19°11'24.5"N 73°10'29.1"E

## Valuation Done for:

**Cosmos Bank**

**Ambernath Branch**

Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk,  
Ambernath (East), State – Maharashtra, Country – India.

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

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## VALUATION OPINION REPORT

The property bearing Residential Flat No. 1110, 11<sup>th</sup> Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India belongs to **Palak Vijay Sukheja & Vijay Chanderlal Sukheja**.

### Boundaries of the property.

North	:	Internal Road & Om Sai Tower
South	:	Under Construction Building
East	:	JP Harmony
West	:	Road

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 **₹ 25,56,000.00 (Rupees Twenty Five Lakh Fifty Six 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.C



Director

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763




Encl: Valuation report in Form – 01



**Thane** : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
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**Valuation Report of Residential Flat No. 1110, 11<sup>th</sup> Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, 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 27.12.2022 for Banking Purpose
2	Date of inspection	27.12.2022
3	Name of the owner/ owners	<b>Palak Vijay Sukheja &amp; Vijay Chanderlal Sukheja</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Residential Flat No. 1110, 11 <sup>th</sup> Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India.  <b>Contact Person:</b> Palak Sukheja (Owner) Contact No.: 9890730781
6	Location, street, ward no	Palegaon Road
	Survey/ Plot no. of land	Survey No. 54/3B, 54/3D, 57/1 of Village - Pale
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 380.00 Terrace Area in Sq. Ft. = 53.00 (Area as per Actual Site Measurement)  <b>Carpet Area in Sq. Ft. = 321.00</b> <b>Balcony, Cupboard &amp; Open Terrace Area in Sq. Ft. = 105.00</b> <b>Total Carpet Area = 426.00</b> <b>(Area as per Agreement for Sale)</b>

		Built up Area in Sq. Ft. = 469.00 (Total carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Palegaon Road
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.
	<b>IMPROVEMENTS</b>	
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per AMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	

	(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	₹ 5,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
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.
		<b>SALES</b>	
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	N. A.

	up on, the basis of arriving at the land rate	
	<b><i>COST OF CONSTRUCTION</i></b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2019 (As per 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.
	<b><i>Remark:</i></b> As per site inspection, the attached open Terrace area is covered with A.C. sheet roofing.	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Ambernath Branch to assess fair market value as on 27.12.2022 for Residential Flat No. 1110, 11<sup>th</sup> Floor, Building Type - A, “J. P. Regency Phase - 1”, Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India belongs to **Palak Vijay Sukheja & Vijay Chanderlal Sukheja**.

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

1	Copy of Agreement for sale dated 30.06.2020
3	Copy of Occupancy Certificate No. Javak No. ANP / NRV / 19 – 20 / 1014 dated 25.10.2019 issued by Ambernath Municipal Council.
4	Copy of RERA Certificate No. P51700013777 dated 25.10.2017

### LOCATION:

The said building is located at Survey No. 54/3B, 54/3D, 57/1 of Village - Pale. The property falls in Residential Zone. It is at a travelling distance 3.4 Km. from Ambernath railway station.

### BUILDING:

The building under reference is having Part Ground + Part Stilt + 12 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. 11<sup>th</sup> Floor is having 10 Residential Flat. 2 Lift are provided in building.

### Residential Flat:

The property is a Residential Flat located on 11<sup>th</sup> Floor. The composition of Flat is having 1 Bedroom + Living + Kitchen + Bath + WC + Terrace Area. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters with MS safety door, Powder Coated Aluminum sliding windows & Partly Concealed & Partly Casing Capping electrification & concealed plumbing.

**Valuation as on 27<sup>th</sup> December 2022**

<b>The Carpet Area of the Residential Flat</b>	:	<b>426.00 Sq. Ft.</b>
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**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 2022	:	3 years
Cost of Construction	:	469.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,13,200.00
Depreciation	:	N.A., as the property age is below 5 years
Amount of depreciation	:	Nil
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 40,810.00 per Sq. M. i.e. ₹ 3,791.00 per Sq. Ft.
<b>Value of property as on 27.12.2022</b>	:	<b>426.00 Sq. Ft. X ₹ 6,000.00 = ₹ 25,56,000.00</b>

(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)

<b>Depreciated fair value of the property as on 27.12.2022 (A)</b>	:	<b>₹ 25,56,000.00</b>
<b>Total Value of the property (A+B)</b>	:	<b>₹ 25,56,000.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 23,00,400.00</b>
<b>Distress value of the property</b>	:	<b>₹ 20,44,800.00</b>
<b>Insurable value of the property</b>	:	<b>₹ 13,13,200.00</b>
<b>Guideline Value of the property</b>	:	<b>₹ 17,77,979.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1110, 11<sup>th</sup> Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambemath (East), Taluka – Ambemath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India for this particular purpose at **₹ 25,56,000.00 (Rupees Twenty Five Lakh Fifty Six Thousand Only) as on 27<sup>th</sup> December 2022.**

**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 **27<sup>th</sup> December 2022 is ₹ 25,56,000.00 (Rupees Twenty Five Lakh Fifty Six 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

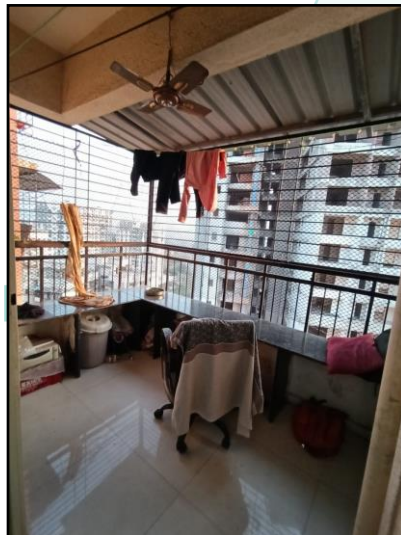
Technical details		Main Building
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 12 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 11 <sup>th</sup> Floor
3.	Year of construction	2019 (As per Occupancy Certificate.)
4.	Estimated future life	57 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 with MS safety door
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false Ceiling
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Partly Concealed & Partly 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
17	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		2 Lifts
19	Underground sump – capacity and type of construction		R.C.C tank
20	Over-head tank Location, capacity Type of construction		R.C.C tank on terrace
21	Pumps- no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		Chequered 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

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## Actual site photographs



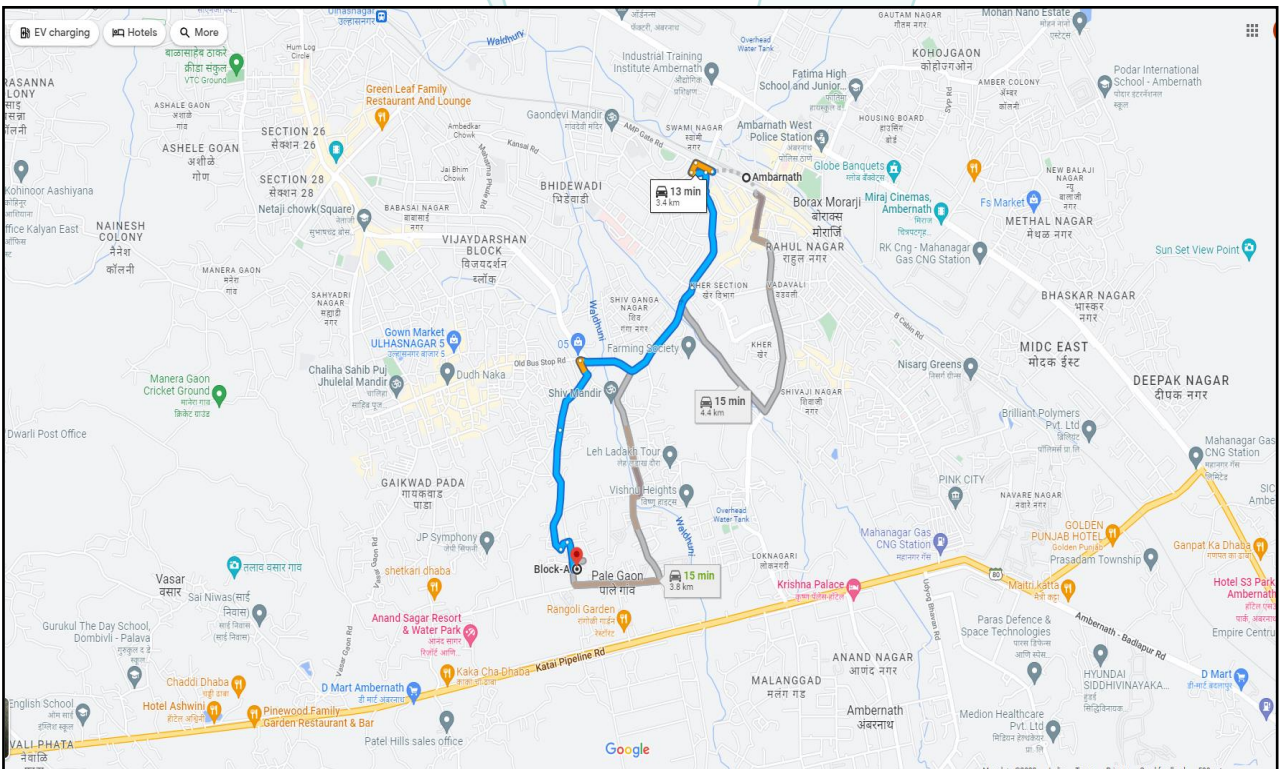
## Actual site photographs



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# Route Map of the property


Site u/r



Latitude Longitude - 19°11'24.5"N 73°10'29.1"E

Note: The Blue line shows the route to site from nearest railway station (Ambemath – 3.4 Km.)

## Ready Reckoner Rate


**Department of Registration & Stamps**  
 Government of Maharashtra

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 महाराष्ट्र शासन

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
**वाजारमूल्य दर पत्रक**

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Year: 20222023
Language: English

Selected District: ठाणे

Select Taluka: अंबरनाथ

Select Village: मौजे (गांव) चिखलौली (अंबरनाथ नगरपालिका)

Search By:  Survey No  Location

Select	उपविभाग	हत्ती जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs.)
SurveyNo	4/15/ब-महाराष्ट्र औद्योगिक विकास महामंडळाचे श्रवतत्यारीतील औद्योगिक भूखंड	4200	0	0	0	0	चौ. मीटर
SurveyNo	4/15-सी-8) चिखलौली गावातील ( मध्य रेल्वेच्या पुर्वेकडील ) दक्षिणेकडील उर्वरीत सर्व मिळकती	7380	43800	44600	54700	44600	चौ. मीटर
SurveyNo	4/16(ब)-मौजे पाले गावातील ना विकास विभागातील जमिनी.	2430	0	0	0	0	चौ. मीटर
SurveyNo	<b>4/16-डी) मौजे पाले गावातील सर्व मिळकती</b>	<b>7240</b>	<b>37100</b>	<b>42900</b>	<b>49700</b>	<b>42900</b>	<b>चौ. मीटर</b>
SurveyNo	4/16(ब)-मौजे पाले गावातील वनविभागातील जमिनी.	1900	0	0	0	0	चौ. मीटर

1 2

Survey Number: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 78, 80, 81, 82, 83, 119, 120, 121

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# Price Indicators

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Posted on: Sep 20, 22    Property ID: 58665329

**₹45.0 Lac** Get ₹13,500 cashback on Home Loan ONLY ON MAGICBRICKS

1 BHK Flat For Sale in JP Regency, **Ambemath East, Thane**

1 Bed | 2 Baths | 3 Balconies | Furnished

Carpet Area <b>700 sqft</b> ₹6,429/sqft	Developer <b>JP Corp Developers Pvt. Ltd.</b>	Project <b>JP Regency</b>
Floor <b>5 (Out of 11 Floors)</b>	Transaction Type <b>Resale</b>	Status <b>Ready to Move</b>
Furnished Status <b>Furnished</b>	Age Of Construction <b>New Construction</b>	

Contact Owner
Get Phone No.

**More Details**

Price Breakup      ₹45 Lac

Booking Amount    ₹5.0 Lac

**Contact Owner**  
Anil Katarai +91-99XXXXXX89

---

Your Name  
nitesh

---

Email  
nitesh.khedekar@gmail.com

---

Mobile Number  
IND +91    8369040652

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Get Contact Details

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Posted on: Dec 07, 22    Property ID: 63957061

**₹35.0 Lac** Get ₹10,500 cashback on Home Loan ONLY ON MAGICBRICKS

1 BHK Flat For Sale in JP Regency, **Ambemath East, Thane**

1 Bed | 1 Bath | 1 Balcony | Furnished

Carpet Area <b>491 sqft</b> ₹7,128/sqft	Developer <b>JP Corp Developers Pvt. Ltd.</b>	Project <b>JP Regency</b>
Floor <b>1 (Out of 12 Floors)</b>	Transaction Type <b>Resale</b>	Status <b>Ready to Move</b>
Furnished Status <b>Furnished</b>	Age Of Construction <b>New Construction</b>	

Contact Owner
Get Phone No.
Last contact made 53 days ago

**More Details**

Price Breakup      ₹35 Lac

Booking Amount    ₹2.0 Lac

**Contact Owner**  
Sachin Brid +91-98XXXXXX22

---

Your Name  
nitesh

---

Email  
nitesh.khedekar@gmail.com

---

Mobile Number  
IND +91    8369040652

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Get Contact Details

# Price Indicators

**JP Regency**  
By: JP Corp Developers Pvt Ltd. in Ambemath East

₹20.34 L onwards

**OVERVIEW** LOCATION BUY RENT

**Gallery**

BHK: 1, 2 BHK  
Area: 313 - 713 sq.ft. (29.08 - 66.24 sq.m)  
Possession: Jun-2021 (Ready-to-move)  
Price Range: ₹ 20.34 L - 46.34 L  
Property Type: Apartment  
Launched Date: Oct-2017  
RERA ID: P51700013777 - [Show More](#)

**Unit Configuration**

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans   Live-in Tour
1 BHK Apartment Availability*: Yes	NA	313 - 618 sq.ft (29.08 - 57.41 sq.m)	₹ 20.34 L - 40.17 L	NA
2 BHK Apartment Availability*: Yes	NA	527 - 713 sq.ft (48.96 - 66.24 sq.m)	₹ 34.25 L - 46.34 L	NA

\*Availability: Yes/Sold Out depicts Availability with Builder only. Taxes and other charges may apply. Last Updated on 26-Dec-2022

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Posted on: Dec 26, 22 Property ID: 46865021

**₹25.7 Lac** Get ₹7,710 cashback on Home Loan [VERIFIED ON SITE](#)

1 BHK 657 Sq-ft Flat For Sale **Ambemath East, Thane**

1 Bed 1 Bath 1 Balcony Unfurnished

Carpet Area: 460 sqft ~ ₹5.987/sqft  
Developer: JP Corp Developers Pvt. Ltd.  
Project: JP Regency  
Floor: 10 (Out of 12 Floors)  
Transaction Type: New Property  
Status: Ready to Move  
Facing: East  
Lifts: 2  
Furnished Status: Unfurnished

East Facing Property Newly Constructed Property

[Contact Agent](#) [Get Phone No.](#) Last contact made 23 days ago

**More Details**

Price Breakup: ₹25.7 Lac | ₹2,500 Monthly  
Booking Amount: ₹1.0 Lac  
Address: JP Regency Palegaon Ambemath East, Ambemath East, Thane - Beyond Thane, Maharashtra

**Contact Agent**  
Certified Agent RERA REGISTERED  
**Sachin Patil** +91-84XXXXXX22  
Your Name: nitesh  
Email: nitesh.khedekar@gmail.com  
Mobile Number: IND +91 8369040652  
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# Price Indicators

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Home ▾ New Projects in Thane Property in Thane Projects in Ambemath ▾ JP Regency Phase 1

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- Zero Brokerage** - 100% Service, 0% Brokerage. We charge our customers nothing. Not today, not ever.
- Lowest Price Guaranteed** - Highly unlikely, but if you find a lower price anywhere, tell us and we will match it.
- Full Service Support** - Our sales personnel are accountable for every step - site visits, home loans & post-sales.

**JP Regency Phase 1**  
Ambemath, Thane

**₹ 20.33 Lac to 46.33 Lac**

Status: **Near Possession** Need Loan? Get Free Credit Score!

- Project Size**  
405 units + 3.16 Acres
- Configurations**: 1 BHK-2 BHK Flat from 313 Sq. Ft. to 713 Sq. Ft. (Carpet)
- 4 Properties for Sale** in JP Regency Phase 1
- 1 Properties for Rent** in JP Regency Phase 1

9136 Views | 67 Enquiries

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**Decision Drivers**

Connectivity	6.8	Livability	5.6
Lifestyle	5.8	Value for Money	5.4

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1 BHK Flat For Sale in JP Regency, **Ambemath East, Thane**

1 Bed | 1 Bath | 1 Balcony | Unfurnished

**Carpet Area**  
450 sqft ~ ₹ 5,778/sqft

**Floor**  
8 (Out of 11 Floors)

**Furnished Status**  
Unfurnished

**Developer**  
JP Corp Developers Pvt. Ltd.

**Transaction Type**  
Resale

**Type Of Ownership**  
Freehold

**Project**  
JP Regency

**Status**  
Ready to Move

**Age Of Construction**  
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nitesh.khedekar@gmail.com

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**More Details**

Price Breakup	₹ 26 Lac
Booking Amount	₹ 50,000



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

This exercise is to assess **Fair Market Value** of the property under reference as on **27<sup>th</sup> December 2022**

The term Value is defined as

*“The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable 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 **₹ 25,56,000.00 (Rupees Twenty Five Lakh Fifty Six 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.

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