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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Rupali Arvind Sutar & Mr. Arvind Sahadev Sutar**

Industrial Gala No. 105, 1st Floor, “**Shivsagar Industrial Estate Premises Co-op. Soc. Ltd.**”, Kotkar Road
Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India.

Latitude Longitude - 19°10'14.5"N 72°51'10.5"E

Intended User: **Cosmos Bank**

Goregaon (East) Branch

Definity, Shop No. 95, Ground Floor No. 364, 3, Jay Prakash Nagar Road No. 3, Jay Prakash Nagar
Goregaon (East), Mumbai – 400 063, State - Maharashtra, Country - India

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Regd. Office

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

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VALUATION OPINION REPORT

The property bearing Industrial Gala No. 105, 1st Floor, “**Shivsagar Industrial Estate Premises Co-op. Soc. Ltd.**”, Kotkar Road, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India belongs to **Mrs. Rupali Arvind Sutar & Mr. Arvind Sahadev Sutar.**

Boundaries of the property.

North : Shakun Heights
South : Road / Ramya Impex
East : Road / Witty World
West : Shivaji Garden

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 **₹ 67,23,822.00 (Rupees Sixty Seven Lakh Twenty Three Thousand Eight Hundred Twenty Two 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

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

Auth. Sign.

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Industrial Gala No. 105, 1st Floor, "Shivsagar Industrial Estate Premises Co-op. Soc. Ltd.", Kotkar Road, Goregaon (East), Mumbai - 400 063, 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 13.05.2024 for Bank Loan Purpose
2	Date of inspection	10.05.2024
3	Name of the owner/ owners	Mrs. Rupali Arvind Sutar & Mr. Arvind Sahadev Sutar
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	Address: Industrial Gala No. 105, 1 st Floor, "Shivsagar Industrial Estate Premises Co-op. Soc. Ltd.", Kotkar Road, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India Contact Person: Mr. Arvind Sahadev Sutar (Owner) Contact No.: 9821171677
6	Location, street, ward no	Kotkar Road, Goregaon (East), Mumbai
	Survey/ Plot no. of land	Survey No. 71, Hissa No. 5 (pt), C.T.S. No. 174-D of Village - Pahadi
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Industrial 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 Industrial Gala supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 307.00 Mezzanine Area in Sq. Ft. = 307.00 (Height 6.16 Feet) (Area as per actual site measurement) Built-up Area in Sq. Ft. = 367.00 (Carpet Area +20%) Super Built-up Area in Sq. Ft. = 510.00

		(Area as per Sale Deed)
13	Roads, Streets or lanes on which the land is abutting	Kotkar Road, Goregaon (East), Mumbai
14	If freehold or leasehold land	Freehold
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?	Owner Occupied in the name of Hira Engineering
	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 MCGM 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	₹ 22,000.00 Expected 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?	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	N. A.
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	N. A.
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 an Industrial Gala in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied upon, 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 1997 (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.
	<p>Remark:</p> <ol style="list-style-type: none"> As per measurement carpet area is 307.00 Sq. Ft. and loft area is 307.00 Sq. Ft. height of loft is approx. 6 ft. As per Agreement Built up area is 510.00 Sq. Ft. for the purpose of valuation we have considered area as per Agreement. Industrial unit used as office. 	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Goregaon (East) Branch to assess fair market value as on 13.05.2024 for Industrial Gala No. 105, 1st Floor, **"Shivsagar Industrial Estate Premises Co-op. Soc. Ltd."**, Kotkar Road, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India belongs to **Mrs. Rupali Arvind Sutar & Mr. Arvind Sahadev Sutar.**

We are in receipt of the following documents:

1	Copy of Sale Deed dated 24.12.2020 between M/s. MSD Power Corporation (the Transferor) AND Mrs. Rupali Arvind Sutar & Mr. Arvind Sahadev Sutar (the Transferees)
2	Copy of Occupancy Certificate No. CHE / 6380 / BP (WS) / AP dated 13.10.1997 issued by Municipal Corporation of Greater Mumbai.
3	Copy of Maintenance Bill No. 578 dated 01.03.2024 in the name of Mrs. Rupali Arvind Sutar & Mr. Arvind Sahadev Sutar issued by Shivsagar Industrial Estate Premises Co-op. Soc. Ltd.

LOCATION:

The said building is located at land bearing Survey No. 71, Hissa No. 5 (pt), C.T.S. No. 174-D of Village – Pahadi, Goregaon (East), Taluka Borivali within the registration District of Mumbai Suburban. The property falls in Industrial Zone. It is at 1 km. travelling distance from Aarey Metro Station.

BUILDING:

The building under reference is having Ground + 3 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 external condition of building is normal. The building is used for Industrial purpose. There are 11 galas on 1st floor. The building is having 2 Lifts.

Industrial Gala:

The Industrial Gala under reference is situated on the 1st floor. The composition of gala is having Working area + Cabin + Toilet with Mezzanine Area. The Industrial Gala is finished with Kota finished flooring & Vinyl flooring, MS rolling shutter to main entrance, Concealed & Casing Capping Electrification & Concealed plumbing etc.



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Valuation as on 13th May 2024

The Super Built-up Area of the Industrial Gala	:	510.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1997 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	27 Years
Cost of Construction	:	367.00 X 2,800.00 = ₹ 10,27,600.00
Depreciation $\{(100-10) \times 27 / 60\}$:	40.50%
Amount of depreciation	:	₹ 4,16,178.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,73,660.00 per Sq. M. i.e. ₹ 16,133.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,47,951.00 per Sq. M. i.e. ₹ 13,745.00 per Sq. Ft.
Prevailing market rate	:	₹ 14,000.00 per Sq. Ft.
Value of property as on 13.05.2024	:	510.00 Sq. Ft. X ₹ 14,000.00 = ₹ 71,40,000.00

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

Fair value of the property as on 13.05.2024	:	₹ 71,40,000.00 - ₹ 4,16,178.00 = ₹ 67,23,822.00
Total Value of the property	:	₹ 67,23,822.00
The realizable value of the property	:	₹ 60,51,440.00
Distress value of the property	:	₹ 53,79,058.00
Insurable value of the property (367.00 X 2,800.00)	:	₹ 10,27,600.00
Guideline value of the property (367.00 X 13,745.00)	:	₹ 50,44,415.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Industrial Gala No. 105, 1st Floor, "Shivsagar Industrial Estate Premises Co-op. Soc. Ltd.", Kotkar Road, Goregaon (East), Mumbai - 400063, State - Maharashtra, Country - India for this particular purpose at **₹ 67,23,822.00 (Rupees Sixty Seven Lakh Twenty Three Thousand Eight Hundred Twenty Two Only)**. as on **13.05.2024**.

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 **13th May 2024 is ₹ 67,23,822.00 (Rupees Sixty Seven Lakh Twenty Three Thousand Eight Hundred Twenty Two Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1**Technical details****Main Building**

1.	No. of floors and height of each floor	Ground + 3 upper floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is an Industrial Gala situated on 1 st Floor
3	Year of construction	1997 (As per Occupancy Certificate)
4	Estimated future life	27 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	MS rolling shutter to main entrance, Powder coated Alluminium sliding windows.

10	Flooring	Kota finished flooring & Vinyl flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. slab roofing
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed & Casing Capping Electrification & Concealed plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	N.A.
	(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	Existing
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
21	Pumps- no. and their horse power	As per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequered tiles flooring
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs

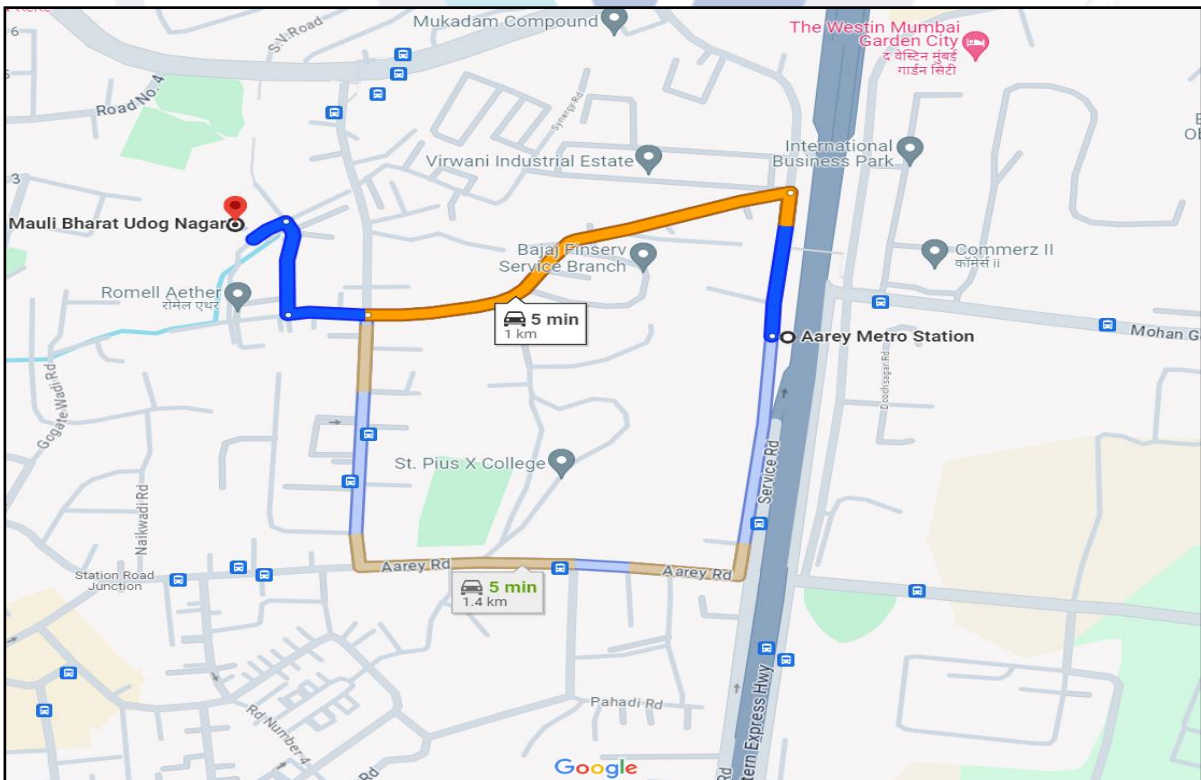


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°10'14.5"N 72°51'10.5"E

Note: The Blue line shows the route to site from nearest railway station (Aarey Metro Station – 1 km.)

Ready Reckoner Rate

DIVISION / VILLAGE : PAHADI GOREGAON EAST Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Village Boundary to the North and East, and Part of Express Highway, Goregaon Station to the South up to Express Highway, Joining Road and Railway Line to the West.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
58	58/269	78440	173660	199710	246700	173660
CTS No. 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174 , 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218						

Stamp Duty Ready Reckoner Market Value Rate for Gala	1,73,660.00			
No increase for gala located on 1 st floor with lift	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,73,660.00	Sq. Mtr.	16,133.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	78,440.00			
The difference between land rate and building rate (A – B = C)	95,220.00			
Depreciation Percentage as per table (D) [100% - 27%] (Age of the Building – 27 Years)	73%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,47,951.00	Sq. Mtr.	13,745.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / industrial gala / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Industrial Gala 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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Contact Owner

Rajeev Rai -91-98XXXXXXX

Get Phone No.

Posted on: Jan 05, 24 Property ID: 66060977

₹1.45 Cr EMI - ₹ 65k | [Get Loan offers from 34+ banks](#)

Industrial Building For Sale in [Goregaon East, Mumbai](#)

Ready to Move

Super Built-Up Area	Transaction Type	Age Of Construction
750 sqft ~ ₹19,333/sqft	Resale	15 to 20 years

Type Of Ownership
Freehold

+6 Photos

Contact Owner

Get Phone No.

Last contact made 5 days ago

More Details

Price	₹1.45 Cr
Address	C-109, Gambhir Industrial State, Behind Pravasi Industrial State., Goregaon East, Mumbai - Western Mumbai, Maharashtra
Facilities	Lift
Pre Leased Property	No

Description: This is a unique opportunity to acquire a prime industrial building in the bustling neighborhood of Goregaon East in Mumbai. This spacious and well-maintained property offers an id... [Read more](#)

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Rajesh Doshi -91-95XXXXXXX

Get Phone No.

Posted on: Apr 23, 24 Property ID: 72471531

₹2.55 Cr EMI - ₹ 115L | [How much loan can I get?](#)

Industrial Building For Sale in [Goregaon East, Mumbai](#)

Ready to Move | Main Road Facing

Super Built-Up Area	Transaction Type	Age Of Construction
1750 sqft ~ ₹14,571/sqft	Resale	10 to 15 years

Type Of Ownership
Freehold

+15 Photos

Contact Agent

Get Phone No.

More Details

Price	₹2.55 Cr
Booking Amount	₹5.0 Lac
Address	Ram mandir Staion, Goregaon East, Mumbai - Western Mumbai, Maharashtra
Landmarks	RAM MANDIR RD, Ram Mandir Station
Facilities	Power Back Up, Lift, Reserved Parking, Security, Service/Goods Lift, Visitor Parking
Pre Leased Property	No

Description: Situated at goregaon east, industrial or commercial premises for sale 1000 sq. Ft. Carpet space, 1st floor, washroom, pantry, water connection, prime location, 24 hrs. Water supply... [Read more](#)

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Price Indicators

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Posted on: May 09, 24
Property ID: 72721773

₹1.10 Cr EMI - ₹50k | [Get pre-approved loan](#)

Industrial Building For Sale in **Goregaon East, Mumbai**

Ready to Move
Main Road Facing

Super Built-Up Area 650 sqft + ₹16.923/sqft	Transaction Type Resale	Age Of Construction 5 to 10 years
Type Of Ownership Freehold		

Contact Agent
Get Phone No.

Contact Agent

✓ RERA REGISTERED

Rajesh Doshi -91-9500000000

Get Phone No.

More Details

Price	₹1.1 Cr
Booking Amount	₹5.0 Lac
Address	W.E.Highway, Goregaon East, Mumbai - Western Mumbai, Maharashtra
Landmarks	W.E.Highway
Facilities	Lift, Reserved Parking, Security
Pre Leased Property	No

Description: Strategically located, lavish Industrial Estate with all commercial needs in the vicinity. This property comprises the Carpet area of 450 sqft and the price quoted is Rs 1 Crore. T... [Read more](#)

Contact Agent

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Commercial Buy

Industrial Building in Sainath Indu...

Vishveshwar Stree, Opposite Parwasi Industri...

₹ 2.5 Crores

16,667 / Sq.Ft

₹ 1.88 Lacs/Month

Estimated EMI

1,500 Sq.Ft

Built Up Area

Apply Loan

Home / Commercial Properties for Sale in Mumbai / Commercial Properties for Sale in Goregaon / Industrial building for Sale in Goregaon / Prope...

Photos
Location
Shortlist

Nearby: NESCO IT Park Inorbit Mall Malad PVR ICON Sai Veg World Malad

Industrial Building	Public And Reserved
Property Type	Parking (1 Slot)
Freehold	1
Ownership Type	Of Total 1 Floors
Unfurnished	More Than 10 Year
Furnishing	Age of Property
Apr 14, 2024	Immediately
Posted On	Available From

Get Owner Details
📅
💬

Report what was not correct in this property

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Sold Out
Wrong Info

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Create Agreement

Check Loan Eligibility

NEW

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Activity On This Property

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Unique Views

📄 0

Shortlists

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Similar Properties

Industrial Building in Go...

BHOLA BHAGWAN, BHOLA BHAG...

1.1 km away

Description

1000 sa feet carpet on 1st floor of Sainath industrial estate

6.2

7.7

Powered By: Smart Recommendation

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **13th 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 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 **₹ 67,23,822.00 (Rupees Sixty Seven Lakh Twenty Three Thousand Eight Hundred Twenty Two Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.