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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: **Reetu Ashish Jain**

Commercial Unit No. 305, 3rd Floor, "**Panchshil Plaza**", Plot No. A, 55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077, State – Maharashtra, Country – India.

Latitude Longitude - 18°57'29.2"N 72°48'44.3"E

Intended User:

Cosmos Bank

MT Road Branch

Garud Plot, Near Satara Bridge,
Bhusawal - 425201, District - Jalgaon,
State – Maharashtra, Country – India.

Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
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| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

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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VALUATION OPINION REPORT

The property bearing Commercial Unit No. 305, 3rd Floor, "Panchshil Plaza", Plot No. A, 55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077, State – Maharashtra, Country – India belongs to **Reetu Ashish Jain.**

Boundaries of the property

North	:	Sterling Tower – 1
South	:	N.S. Palkar Marg
East	:	Goregaonkar Marg
West	:	Geeta Smriti Building

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 ₹ 1,22,01,760.00 (Rupees One Crore Twenty-Two Lakh One Thousand Seven Hundred Sixty 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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- | | | | |
|--|--|---|---|
|  Nanded |  Thane |  Ahmedabad |  Delhi NCR |
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Valuation Report of Commercial Unit No. 305, 3rd Floor, "Panchshil Plaza", Plot No. A, 55, Gamdevi Road,
Girgaum Division, Grant Road (West), Mumbai – 400 077, 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 18.05.2024 for Bank Loan Purpose
2	Date of inspection	07.05.2024
3	Name of the owner/ owners	Reetu Ashish Jain
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: Commercial Unit No. 305, 3 rd Floor, "Panchshil Plaza", Plot No. A, 55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077, State – Maharashtra, Country – India. Contact Person: Mr. Pranav Palav (Receptionist) Contact No. 8976295439
6	Location, street, ward no	55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077
7	Survey/ Plot no. of land	Plot No. A, Cadastral Survey No. 1551 of Girgaum Division
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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 and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 244.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 263.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 315.00 (As per Index II)
13	Roads, Streets or lanes on which the land is abutting	55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077

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?	Owner Occupied
	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	Owner Occupied
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 40,000.00 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?	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 Commercial Unit 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 – 2006 (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.

	<p>Remark:</p> <ol style="list-style-type: none"> 1. As per site information, most of the offices from 4th floor onwards are vacant. 2. The building is having 3 lifts. At the time of visit 1 lift was not working.
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PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, MT Road Branch, to assess fair market value as on 18.05.2024 for Commercial Unit No. 305, 3rd Floor, "**Panchshil Plaza**", Plot No. A, 55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077, State – Maharashtra, Country – India belongs to **Reetu Ashish Jain**.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 09.12.2014 Between M/s. Interjewel Pvt. Ltd. (The Sellers) and Reetu Ashish Jain (The Purchaser).
2	Copy of Part Occupancy Certificate No. EB / 8376 / D / A dated 06.02.2006 issued by Municipal Corporation of Greater Mumbai.
3	Copy of Commencement Certificate No. EB / 8376 / D / A dated 19.07.1988 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at Survey No. 13 & Hissa No. 3,2 of Village Chikanghar, Kalyan (West), Thane. The property falls in Commercial Zone. It is at a walking distance 850 Mtrs. from Grant Road railway station.

BUILDING:

The building under reference is having 1 Basement + Ground + 10th 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 Commercial purpose. 3rd Floor is having 12 Commercial Units. The building is having 3 Lifts.

Commercial UNIT:

The Commercial Unit under reference is situated on the 3rd Floor. It consists of Working Area + Passage + 1 Toilet. It is finished with Vitrified tiles flooring, Teak Wood Door Frame with Glass Door, Aluminum sliding windows, Concealed electrification & Plumbing. The internal condition of Unit is Good.



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Valuation as on 18th May 2024

The Carpet Area of the Commercial Unit	:	206.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2006 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	315.00 X 2,800.00 = ₹ 8,82,000.00
Depreciation $\{(100-10) \times 18 / 60\}$:	27.00%
Amount of depreciation	:	₹ 2,38,140.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 3,92,700.00 per Sq. M. i.e., ₹ 36,483.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 3,46,076.00 per Sq. M. i.e., ₹ 32,151.00 per Sq. Ft.
Prevailing market rate	:	₹ 47,300.00 per Sq. Ft.
Value of property as on 18.05.2024	:	263.00 Sq. Ft. X ₹ 47,300.00 = ₹ 1,24,39,900.00

(Area of property x market rate of developed land & Residential premises as on 202 – 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 18.05.2024	:	₹ 1,24,39,900.00 - ₹ 2,38,140.00 = ₹ 1,22,01,760.00
Total Value of the property	:	₹ 1,22,01,760.00
The realizable value of the property	:	₹ 1,09,81,584.00
Distress value of the property	:	₹ 97,61,408.00
Insurable value of the property (315.00 X 2,800.00)	:	₹ 8,82,000.00
Guideline value of the property (315.00 X 32,151.00)	:	₹ 1,01,27,565.00

Taking into consideration above said facts, we can evaluate the value of Commercial Unit No. 305, 3rd Floor, "Panchshil Plaza", Plot No. A, 55, Gamdevi Road, Girgaum Division, Grant Road (West), Mumbai – 400 077, State – Maharashtra, Country – India for this particular purpose at **₹ 1,22,01,760.00 (Rupees One Crore Twenty-Two Lakh One Thousand Seven Hundred Sixty Only)** as on **18th May 2024**.

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 **18th May 2024** is **₹ 1,22,01,760.00 (Rupees One Crore Twenty-Two Lakh One Thousand Seven Hundred Sixty 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

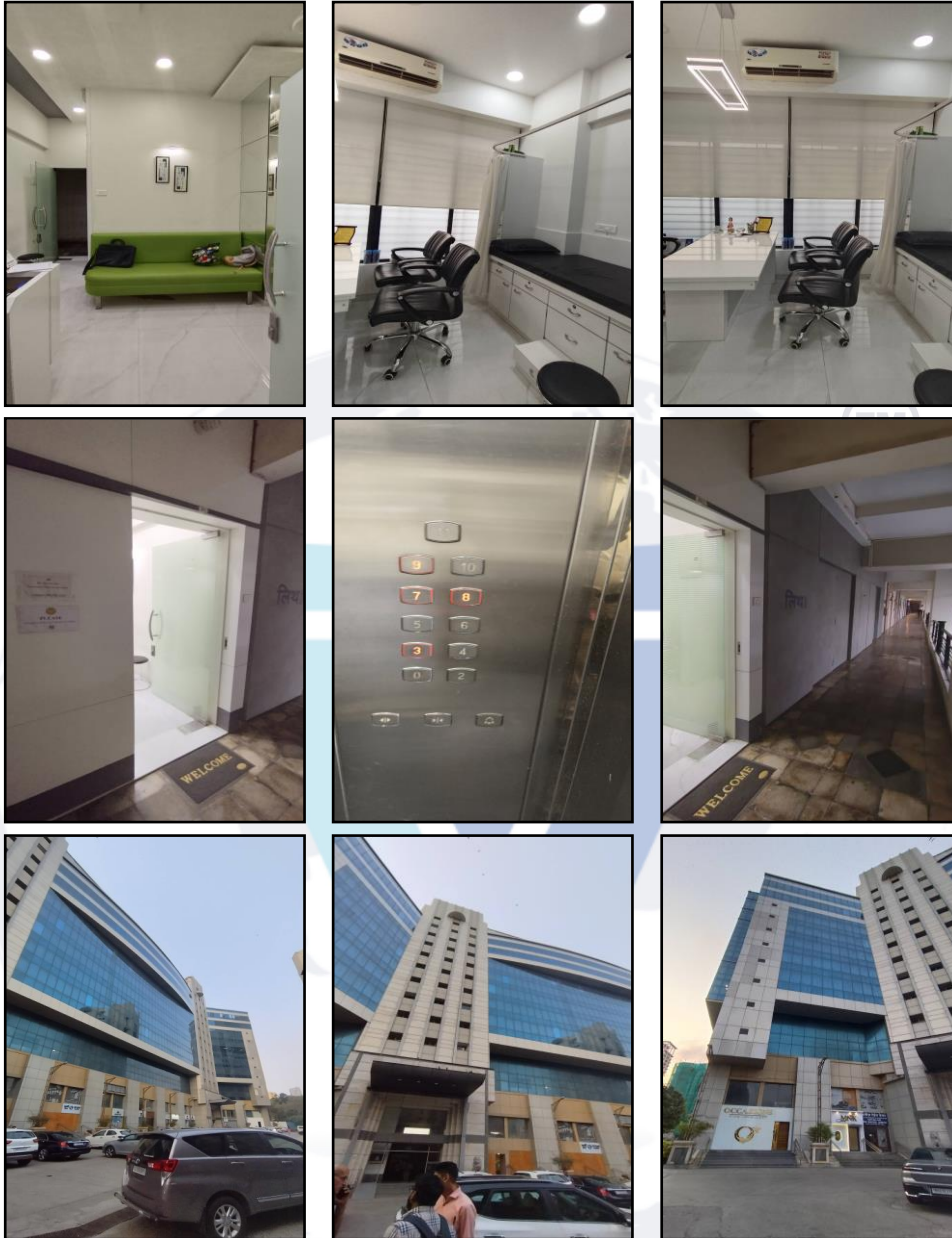
I hereby declare that

- (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

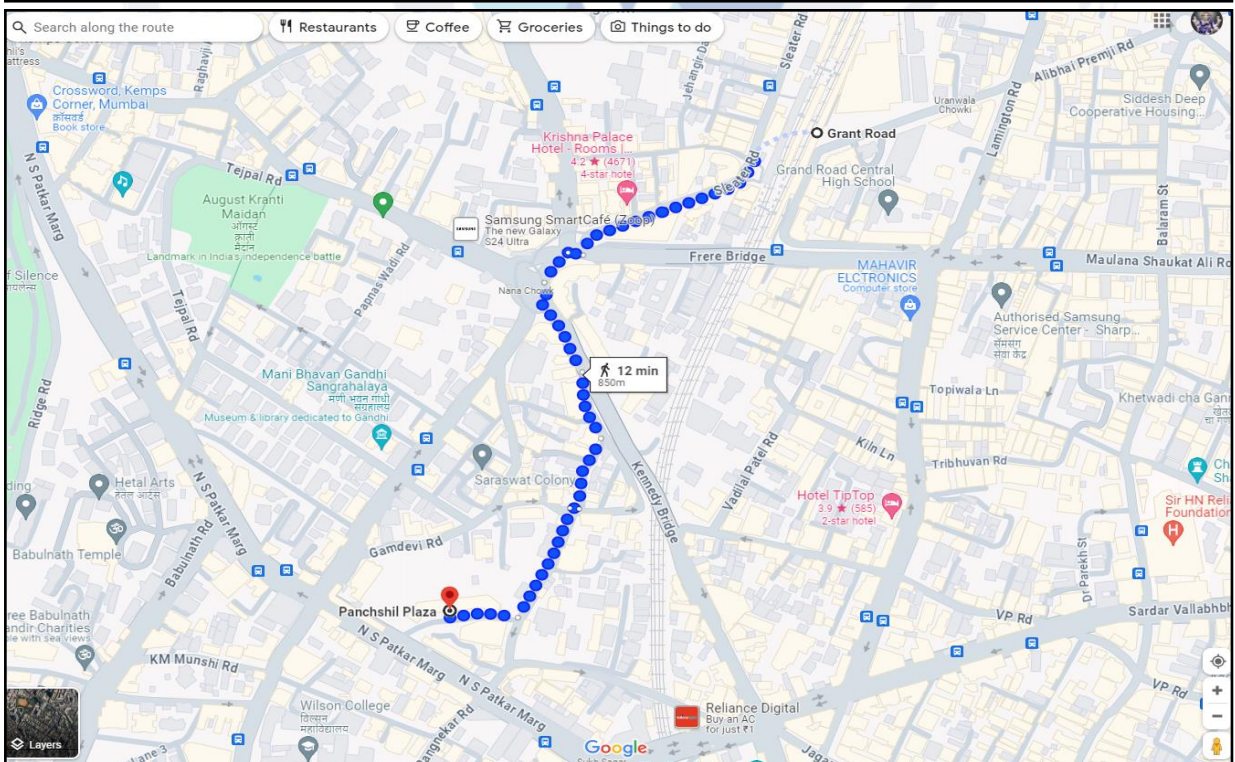
Technical details		Main Building
1.	No. of floors and height of each floor	1 Basement + Ground + 10 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Unit situated on 3 rd Floor
3	Year of construction	2006 (As per Part Occupancy Certificate)
4	Estimated future life	42 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 Glass Door
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	Concealed electrification Concealed Plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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	Not Provided
18	No. of lifts and capacity	6 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	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 - 18°57'29.2"N 72°48'44.3"E

Note: The Blue line shows the route to site from nearest railway station (Grant Road – 850 Mtrs.)




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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: Language:

Selected District:

Select Village:

Search By: Survey No. Location

Enter Survey No:

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	पुकाने	औद्योगिक	एकक (Rs./)	Attribute
6/57-अ-भूभाग : पूर्वेस पश्चिम रेल्वे लाईन, पश्चिमेस विभागाची हद्द (पंडीता रमाबाई मार्ग), उत्तरेस विभागाची हद्द, दक्षिणेस सरदार वल्लभभाई पटेल रोड (बरेकर व्रीज) व विभाग हद्द.	133680	294630	392700	322600	298440	चौ. मीटर	मि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Unit	3,92,700.00			
No Increase Unit Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	3,92,700.00	Sq. Mtr.	36,483.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,33,680.00			
The difference between land rate and building rate (A – B = C)	2,59,020.00			
Depreciation Percentage as per table (D) [100% - 18%] (Age of the Building – 18 Years)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	3,46,076.00	Sq. Mtr.	32,151.00	Sq. Ft.

Multi-Storied building with Lift

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

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate


Price Indicators

Ghar.tv Select City ▾ Search
Post Property Post Requirement

Property In Mumbai / Property In Gamdevi / Office Space for Sale in Panchsheel Plaza
Last updated on 12-Jan-2017

1040 Sq.ft Office Space for Sale in Panchsheel Plaza

Hughes Road, Gamdevi, Mumbai - 400007
Building: Panchsheel Plaza



Configuration: Office Space

Area: 1040 Sq.ft

Floor Number: 2 of 11

Furnishing: Un-Furnished

Possession: Ready To Move

Property Code: GHARL13204

₹ 3.20 Cr

Shallesh K
Agent

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Property USP / Offers:
Best Deals Available

Overview - Dealer Details Location Home Loan More -

About Property

Type of Ownership Freehold	Property Age 0 to 5 years	Facing North-East
--------------------------------------	-------------------------------------	-----------------------------

Open Car Parking
1

Panchsheel Plaza is a one of the leading commercial developments in Hughes Road, Gamdevi neighborhood of Mumbai. It is among the well known Projects of a prominent real estate group. The project put forward Commercial + show more

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Are you a: Buyer Agent

Name

Mobile

Email

Enter Code


[Submit](#)

Ghar.tv Select City ▾ Search
Post Property Post Requirement

Property In Mumbai / Property In Gamdevi / Office Space for Sale in Panchsheel Plaza
Last updated on 23-Mar-2024

345 Sq.ft Office Space for Sale in Panchsheel Plaza

Hughes Road, Gamdevi, Mumbai - 400007
Building: Panchsheel Plaza



Configuration: Office Space

Carpet Area: 345 Sq.ft

Floor Number: Lower Floor of 11

Furnishing: Furnished

Possession: Ready To Move

Property Code: GHARL208657

₹ 1.65 Cr

₹ 47826 / Sq.ft

Anand P
Agent
Deal Maker Agent

[Connect Now](#)

Property USP / Offers:
Best Deals Available

Overview - Dealer Details Location Home Loan More -

About Property

Type of Ownership Freehold	Transaction Type Resale	Facing East
--------------------------------------	-----------------------------------	-----------------------

Flooring
Vitrified

Overlook:
Main Road

Office Space for Sale at Hughes Road, Gamdevi, Mumbai with a Carpet area of 345 Sq.ft. This premises lies in close proximity to highways, bus stops and railway station. This is a good choice for company owners or company startups to + show more

Amenities

[View More +](#)

Enquire Now

Are you a: Buyer Agent

Name

Mobile

Email

be9ad Enter Code

Home Loan

Send me Similar Options

Allow other Sellers to get in touch

[Submit](#)

Sales Instance

5/17/24, 10:49 AM

freesearchigrservice.maharashtra.gov.in/isaritaHTMLReportSuchiKramank2_RegLive.aspx

16424450	सूची क्र.2	दुय्यम निबंधक : सह दु. नि. मुंबई शहर 3
17-05-2024		दस्त क्रमांक : 16424/2023
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोदणी :
		Regn:63m

गावाचे नाव : गिरगाव

(1)विलेखाचा प्रकार	सेल डीड
(2)मोबदला	13045400
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	10853069.04
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन : इतर माहिती: युनिट नं 135, 1 ला मजला, द प्लाझा बिल्डिंग , 55 गामदेवि रोड मुम्बई((C.T.S. Number : 1551 ;))
(5) क्षेत्रफळ	31.9 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:-शानय शैलेश मेहता - - वय:-35 पत्ता:-प्लॉट नं: ए/2301, माळा नं: -, इमारतीचे नाव: लिजेड सि एच एस लि., ब्लॉक नं: 220 वाळकेश्वर रोड , रोड नं: मलबार हिल मुम्बई , महाराष्ट्र, MUMBAI. पिन कोड:-400006 पॅन नं:-ALLPM9047M 2): नाव:-शामल अशुल मेहता - - वय:-38 पत्ता:-प्लॉट नं: 1002, माळा नं: 10 वा मजला , इमारतीचे नाव: ग्लेनराईड अपार्टमेंट , ब्लॉक नं: 16 राईड रोड , रोड नं: मलबार हिल मुम्बई , महाराष्ट्र, MUMBAI. पिन कोड:-400006 पॅन नं:-AJZPM6058Q
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्री आदी मायनाश्रीजी फाऊंडेशन तर्फे प्रताप आर जैन - वय:-79; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सत्य जीवन सि एच एस लि., ब्लॉक नं: एल बी एस रोड , रोड नं: कुर्ला पश्चिम मुम्बई , महाराष्ट्र, MUMBAI. पिन कोड:-400070 पॅन नं:-ABCTS4827Q
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/08/2023
(10)दस्त नोंदणी केल्याचा दिनांक	20/08/2023
(11)अनुक्रमांक,खंड व पृष्ठ	16424/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	783000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **18th 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 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 **₹ 1,22,01,760.00 (Rupees One Crore Twenty-Two Lakh One Thousand Seven Hundred Sixty 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.



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