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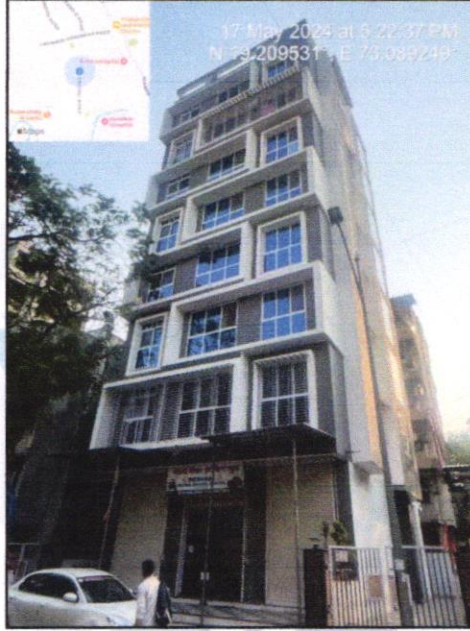
MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Vishal Devidas Gandhi & Mrs. Sheetal Vishal Gandhi**

Commercial Shop No. 2, Ground Floor, "**Omkar Heights Co-Op. Hsg. Soc. Ltd.**", Near Bhanushali Hall,
Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane,
PIN Code - 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'33.9"N 73°05'20.6"E

Valuation Done for:

Cosmos Bank

Dombivli (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka Kalyan, District Thane,
PIN Code - 400605, State - Maharashtra, Country - India.



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) – 400601, (M.S),INDIA
Email :thane@vastukala.co.in| Tel : 80978 82976 / 90216 25621

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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Vastu/Thane/05/2024/008763/2306386

18/19-246-PSBM

Date: 18.05.2024

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 2, Ground Floor, "Omkar Heights Co-Op. Hsg. Soc. Ltd.", Near Bhanushali Hall, Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to **Mr. Vishal Devidas Gandhi & Mrs. Sheetal Vishal Gandhi**.

Boundaries of the property.

North : Siddhakala Kutir Building
South : Nanda Sudam Building
East : Bhanushali Marg
West : Shri Ram CHSL

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 ₹ 43,80,000.00 (Rupees Forty-Three Lakh Eighty Thousand Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.18 10:28:44 +05'30'

Manoj

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl: Valuation report in Form – 01

Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
Email :thane@vastukala.co.in| Tel : 80978 82976 / 90216 25621

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Regd. Office

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

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Valuation Report of Commercial Shop No. 2, Ground Floor, "Omkar Heights Co-Op. Hsg. Soc. Ltd.", Near Bhanushali Hall, Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, 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 Banking Purpose |
| 2 | Date of inspection | 17.05.2024 |
| 3 | Name of the owner/ owners | Mr. Vishal Devidas Gandhi & Mrs. Sheetal Vishal Gandhi |
| 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: Commercial Shop No. 2, Ground Floor, "Omkar Heights Co-Op. Hsg. Soc. Ltd.", Near Bhanushali Hall, Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India. Contact Person: Mr. Vishal D. Gandhi (Owner) Contact No. 9222190346 |
| 6 | Location, street , ward no | Near Bhanushali Hall, Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane |
| 7 | Survey/ Plot no. of land | Plot No. 21, Survey No. 93/A/16, C.T.S. No. 1148 of Village – Ayre |
| 8 | Is the property situated in residential/ commercial/ mixed area/ Residential area? | Residential cum 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, Auto and Private cars |
| | LAND | |
| 12 | Area of Unit supported by documentary proof. Shape, dimension and physical features | Carpet Are in Sq. Ft. = 140.00 (Area as per actual site measurement) RERA Carpet Area in Sq. Ft. = 146.00 |

| | | |
|----|--|--|
| | | (Area as per Agreement for sale) Built up Area in Sq. Ft. = 175.00 (Carpet Area as per Agreement + 20%) |
| 13 | Roads, Streets or lanes on which the land is abutting | Near Bhanushali Hall, Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane |
| 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 | Yes |
| | IMPROVEMENTS | |
| 22 | Attach plans and elevations of all structures standing on the land and a lay-out plan. | N.A. |
| 23 | Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) | Attached |
| 24 | Is the building owner occupied/ tenanted/ both? | Tenant Occupied – Ms. Rajeshree Pawar (Roshani Motor Driving School) |
| | 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 KDMC norms Percentage actually utilized – Details not available |
| 26 | RENTS | |

| | | |
|-----------------------------|---|---|
| (i) | Names of tenants/ lessees/ licensees, etc | Tenant Occupied - Ms. Rajeshree Pawar (Roshani Motor Driving School) |
| (ii) | Portions in their occupation | Fully Tenant Occupied |
| (iii) | Monthly or annual rent /compensation/license fee, etc. paid by each | ₹ 14,500.00 Present rental income per month |
| (iv) | Gross amount received for the whole property | N.A. |
| 27 | Are any of the occupants related to, or close to business associates of the owner? | 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. |
| 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 Shop 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 – 2023 (As per Occupancy |

| | | |
|----|--|--------------|
| | year of completion | 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. |
| 45 | Remarks: | |

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 18.05.2024 for Commercial Shop No. 2, Ground Floor, "Omkar Heights Co-Op. Hsg. Soc. Ltd.", Near Bhanushali Hall, Nandivali Road, Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to **Mr. Vishal Devidas Gandhi & Mrs. Sheetal Vishal Gandhi**.

We are in receipt of the following documents:

| | |
|---|---|
| 1 | Copy of Agreement for sale dated 10.05.2024 Between Mr. Vinod Parasmal Singhvi & Mr. Jacky Parasmal Singhvi (The Transferors) and Mr. Vishal Devidas Gandhi & Mrs. Sheetal Vishal Gandhi (The Transferees). |
| 2 | Copy of Full Occupancy Certificate No. not visible dated 20.09.2023 issued by Kalyan Dombivli Municipal Corporation. |
| 3 | Copy of No Objection Certificate issued by Omkar Heights Co-Op. Hsg. Soc. Ltd. |

LOCATION:

The said building is located at Plot No. 21, Survey No. 93/A/16, C.T.S. No. 1148 of Village – Ayre, Dombivli (East), Taluka - Kalyan, District - Thane. The property falls in Residential cum commercial Zone. It is at walkable distance of 1.2 KM from Dombivli railway station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 7th Upper Floor. 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 is used for residential cum commercial purpose. Ground Floor is having 3 Commercial Shops. The building's external condition is good.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor. It consists of single unit only. The Shop is finished with Vitrefied tiles flooring, M.S. Rolling Shutter with Glass door, Concealed electrification.



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NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **18th May 2024 is ₹ 43,80,000.00 (Rupees Forty Three Lakh Eighty Thousand Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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



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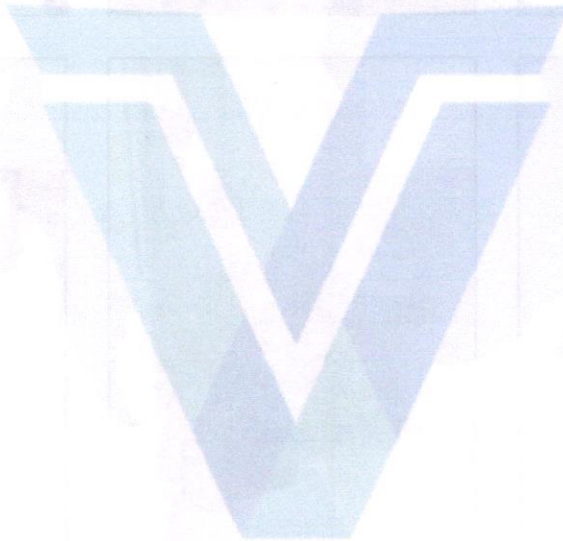


ANNEXURE TO FORM 0-1

ESTIM

| Technical details | | Main Building |
|-------------------|---|--|
| 1. | No. of floors and height of each floor | (Part) Ground + (Part) Stilt + 7 th Upper Floor |
| 2. | Plinth area floor wise as per IS 3361-1966 | N.A. as the said property is a Commercial Shop situated on Ground Floor |
| 3. | Year of construction | 2023 (As per Full Occupancy Certificate) |
| 4. | Estimated future life | 59 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 | M.S. Rolling Shutter with Glass door |
| 10. | Flooring | Vitrified tiles flooring |
| 11. | Finishing | Cement plastering POP finishing |
| 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 |
| | (ii) Class of fittings: Superior/ Ordinary/ Poor. | |
| 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 | 1 Lift |
| 19. | Underground sump – capacity and type of construction | R.C.C tank |

| | | |
|----|--|--|
| 20 | Over-head tank Location, capacity Type of construction | R.C.C tank on terrace |
| 21 | Pumps- no. and their horse power | May be provided as per requirement |
| 22 | Roads and paving within the compound approximate area and type of paving | Cement concrete in open spaces, etc. |
| 23 | Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity | Connected to Municipal Sewerage System |



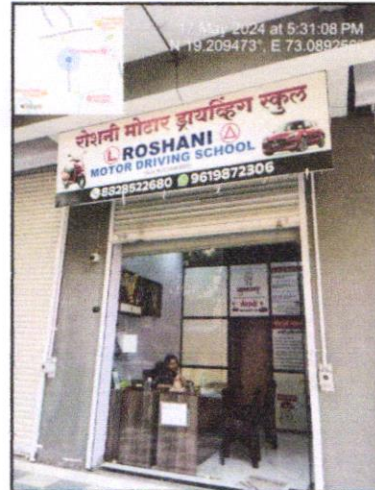
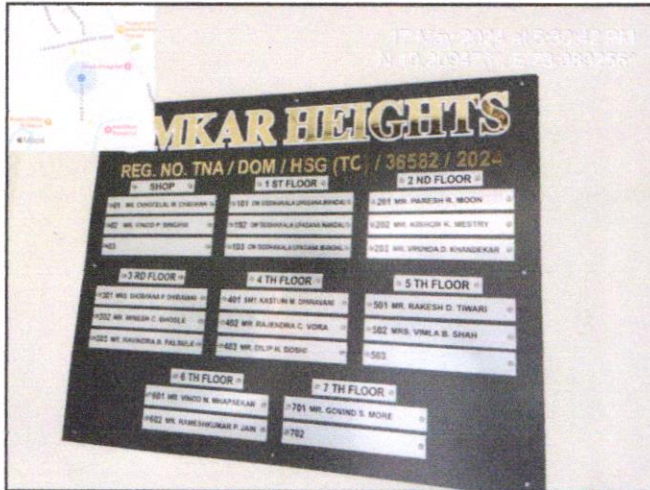
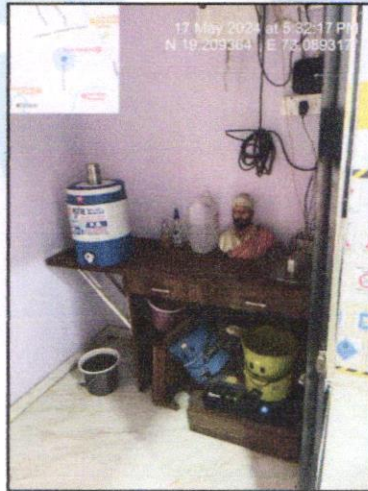
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Actual site photographs

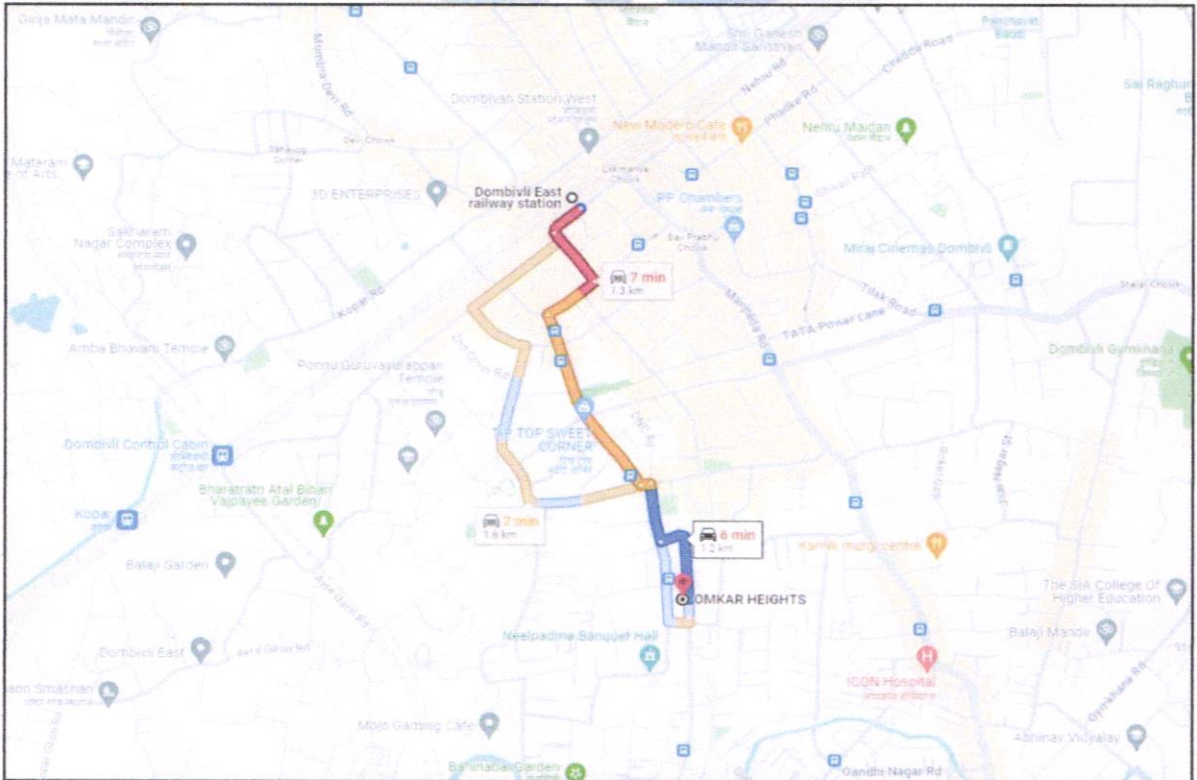


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°12'33.9"N 73°05'20.6"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 1.2 KM)



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Ready Reckoner Rate

| Department of Registration and Stamp Government of Maharashtra | | नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन | |
|---|--|--|----------------------|
| Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0) | | | |
| Home | | Valuation Guidelines User Manual | |
| Year | 2024-2025 | Language | English |
| Selected District | Thane | | |
| Select Taluka | Kalyan | | |
| Select Village | Gavache Nav : Ayare (Kalyan-Dombivli) | | |
| Search By | <input checked="" type="radio"/> Survey No. <input type="radio"/> SubZones | | |
| Enter Survey No | 1148 | <input type="button" value="Search"/> | |
| उपविभाग | पुणे जमीन | निवारी बदविका | ऑफिस दुकाने |
| 11/48-विभाग 21क आदरे गाव : बंधु रस्त्याच्या पुर्वेकडील हाय स्टेअज आदरेच्या इलिके कडील भाग व इतर विंग रस्त्याच्या पुर्वेकडील भाग | 27500 | 67600 | 77700/84200 |
| | | | 77700 |
| | | | रु. मीटर |
| | | | वरील वि. टी. एम मंडर |
| | | | Attribute |

| | | | | |
|---|------------------|-----------------|-----------------|----------------|
| Stamp Duty Ready Reckoner Market Value Rate for Flat | 84,200.00 | | | |
| No Increase, Flat Located on Ground Floor | - | | | |
| Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A) | 84,200.00 | Sq. Mtr. | 7,822.00 | 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

magicbricks
Buy
Rent
Sell
Home Loans

₹52.0 Lac ₹20675/sqft EMI: ₹2.25k | [Get loan offers from 34 banks](#)

Commercial Shop For Sale in **Dombivli East, Beyond Thane**



Ground Floor | **Overlooking Main Road** | **Furnished**

| | | |
|---|--|---|
| Super Area 252 sqft - ₹20675/sqft | Carpet Area 200 sqft - ₹25000/sqft | Floor Ground (Out of 3 Floors) |
| Property Age 15 to 20 years | Units On Floor 6 | Suitable For Grocery Shop, Meat Shop, Clinic, Stationary Shop, Mobile Shop, Clothes Shop, Footwear Shop, Chemist Shop, Salon/Spa |

✓ Main Road Facing
✓ Property Currently Leased Out

Contact Owner
Check Availability
Last contact made 9 days ago

More Details

| | |
|--------------------|--|
| Price | ₹52 Lac |
| Address | Ground Floor Gajlaxmi CHS Chedda Road Dombivli East Thane Maharashtra 421201, Dombivli East, Beyond Thane, Maharashtra |
| Facing | East |
| Pantry | No Personal Pantry |
| Water Availability | 24 Hours Available |
| Is Leased Property | Property leased to beauty parlour |
| Authority Approval | Developer |

[View all Details](#)


Description: Located in the bustling heart of Dombivli East, Thane is a commercial shop available for sale. Offering exceptional visibility and foot traffic, this property is ideal for various... [Read more](#)

Contact Owner

magicbricks
Buy
Rent
Sell
Home Loans

₹1.0 Cr ₹20000/sqft EMI: ₹4.5k | [How much loan can I get?](#)

Commercial Shop For Sale in **Ramchandra Park, Dombivli East, Beyond Thane**



Overlooking Main Road | **Furnished** | **1 Car Parking**

| | | |
|--|--|---|
| Commercial Complex Ramchandra Park | Super Area 500 sqft - ₹20,000/sqft | Carpet Area 500 sqft - ₹20,000/sqft |
| Floor 1 (Out of 3 Floors) | Property Age 10 to 15 years | Units On Floor 1 |
| Maintenance Charges 2,000 Monthly | | |

✓ Main Road Facing
✓ Crede A+ Class Building

Contact Agent
Get Phone No.
Last contact made 36 days ago


More Details

| | |
|--------------------|--|
| Price | ₹1 Cr |
| Booking Amount | ₹10 Lac |
| Facilities | Lift, Reserved Parking, Security, Visitor Parking |
| Address | char Rasta, Dombivli East, Beyond Thane, Maharashtra |
| Facing | East |
| Pantry | No Personal Pantry |
| Water Availability | 24 Hours Available |

[View all Details](#)

Description: Office For Sale In Dombivli East

Contact Agent




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Valuers & Appraisers
Architects & Engineers
Chartered Members of
The Institute of Valuers
Leader's Engineer
ESTD 1989
REGD. MEMB. NO. 2018 P/CE/2019

Price Indicators

magicbricks
Buy
Rent
Sell
Home Loans

₹59.0 Lac ₹29500/sqft **EMI - ₹27k** | [Get pre-approved loan](#)

Commercial Shop For Sale in **Dombivli East, Beyond Thane**



Ground Floor | **Overlooking Main Road** | **Unfurnished**

Super Area
200 sqft - ₹29500/sqft

Carpet Area
150 sqft - ₹29333/sqft

Floor
Ground (Out of 7 Floors)

Property Age
Less than 5 years

Units On Floor
1

Suitable For
Meat Shop, Clinic, Stationary Shop, Mobile Shop, Chemist Shop, Salon/Spa

Maintenance Charges
2,000 Monthly

Other Features:
Main Road Facing | Assured Returns of 5% per annum

Contact Agent
Get Phone No.
Last contact made 14 days ago

More Details

Price ₹59 Lac

Booking Amount ₹1.0 Lac

Address dombivli east, Dombivli East, Beyond Thane, Maharashtra

Facing East

Pre Leased Property No

Landmarks prime location of dombivli , 1 km from dombivli station ,

Transaction Type Resale

[View all Details](#)

Description: prime location of dombivli 3 km from dombivli station .


Contact Agent

NOBROKER
Post Your Property
Post Your Property
Post Your Property

Shop In Sankeshwar Nagar Pha...

₹80 Lacs ₹32,000 / Sq.Ft. | **₹60,074/Month** Estimated EMI | **250 Sq.Ft** Built Up Area | [Apply Loan](#)

Home - Commercial Properties for Sale in Mumbai - Commercial Properties for Sale in Dombivli - Shops for Sale in Dombivli - Prope...



Shop
Public

Freehold
Ground Floor

Unfurnished
More Than 10 Year

May 9, 2024
Immediately Available From

[Get Owner Details](#)

Report what was not correct in this property:
Listed by Broker | Sold Out | Wrong Info

NoBroker Services

Create Agreement | Check Loan Eligibility | Estimate Interior Cost | Book Legal Services | Book Renovations

Activity On This Property

13 Views | 0 Bookings | 0 Contacted | Found by: NEEMET

Similar Properties

There are no Similar Properties.



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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 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 ₹ **43,80,000.00 (Rupees Forty Three Lakh Eighty Thousand Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.18 10:29:06 +05'30'

Auth. Sign.



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