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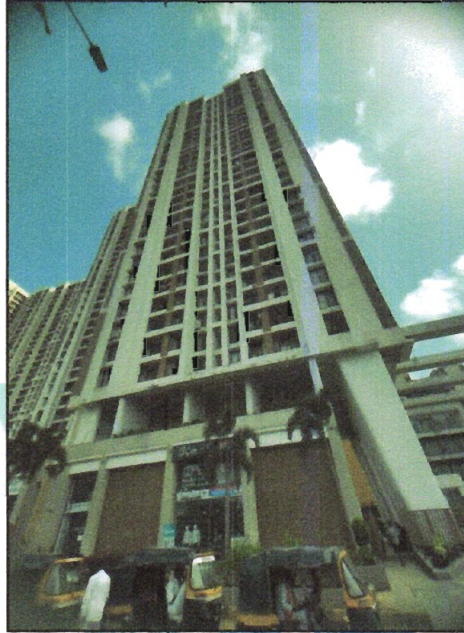
MSME Reg No: UDYAM-MH-18-0083617

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. Deepak Shivlal Patel**

Residential Flat No. A-1003, 10th Floor, A Wing, "Aaradhya High Park", Western Express Highway,
Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107,
State – Maharashtra, Country – India.

Latitude Longitude - 19°15'48.7"N 72°52'33.0"E

Intended User:

Cosmos Bank

Dahisar (East), Glorias Branch

Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East),
Mumbai - 400 068, State - Maharashtra, Country - India



Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
| Nanded | Thane | Ahmedabad | Delhi NCR |
| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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Page 2 of 16

Vastu/Mumbai/05/2024/9007/2306535
31/04-395-SVKS
Date: 31.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. A-1003, 10th Floor, A Wing, "Aaradhya High Park", Western Express Highway, Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India belongs to **Mr. Deepak Shivlal Patel**.

Boundaries of the property.

North : Internal Road
South : Thakur Mall
East : B Wing
West : Patel House

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 **₹ 77,60,000.00 (Rupees Seventy Seven Lakh Sixty 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

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.31 13:26:17 +05'30'

Auth. Sign.



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Mumbai Nashik Rajkot Raipur
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Regd. Office

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+91 2247495919

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Valuation Report of Residential Flat No. A-1003, 10th Floor, A Wing, "Aaradhya High Park", Western Express Highway, Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107, 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 31.05.2024 for Banking Purpose
2	Date of inspection	30.05.2024
3	Name of the owner/ owners	Mr. Deepak Shivilal Patel
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. A-1003, 10 th Floor, A Wing, "Aaradhya High Park", Western Express Highway, Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India. Contact Person: Mr. Deepak Shivilal Patel Mobile No. 9987060642 Person Met on Site Stahit & Zeo (Tenant)
6	Location, street, ward no	Western Express Highway, Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India.
	Survey/ Plot no. of land	Old Survey No. 92, New Survey No. 13/1 of Village – Mahajanwadi
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 391.00



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	Shape, dimension and physical features	Balcony Area in Sq. Ft. = 74.00 Total Carpet Area in Sq. Ft. = 465.00 (Area as per actual site measurement) RERA Carpet Area in Sq. Ft. = 388.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 426.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	Village – Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar
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.	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 - Stahjt & Zeo
	If the property owner occupied, specify portion	Fully Tenant Occupied

	and extent of area under owner-occupation	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Stahit & Zeo
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	Details of present rent not available
	(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	As per sub registrar of assurance records

	in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2022 (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.
	Remark: As per actual site measurement, total Carpet Area 465.00 Sq. Ft. (Including Balcony Area 74.00 Sq. Ft.) is more than RERA Carpet Area 388.00 Sq. Ft. mentioned in the agreement for sale. For the purpose of valuation, we have considered the RERA Carpet Area as per agreement for sale.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dahisar (East) Branch to assess fair market value as on 31.05.2024 for Residential Flat No. A-1003, 10th Floor, A Wing, "Aaradhya High Park", Western Express Highway, Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India belongs to **Mr. Deepak Shivlal Patel**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 16.06.2019 between M/s. Man Vastucon LLP (the Promoters) and Mr. Deepak Shivlal Patel (the Purchaser)
2	Copy of Commencement Certificate No. MB / MNP / NR / 3576 / 2018-19 dated 31.08.2018 issued by Mira Bhayander Municipal Corporation.
3	Copy of Part Occupancy Certificate No. MBMC / PO / 2022 / APL / 00003 dated 09/11/2022 issued by Mira Bhayander Municipal Corporation.
4	Copy of RERA Registration Certificate No. P51700017865 dated 24.09.2018.



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LOCATION:

The said building is located at Old Survey No. 92, New Survey No. 13/1 of Village – Mahajanwadi, Taluka & District – Thane, Mira Road (East). The property falls in Residential Zone. It is at a travelling distance 2.6 Km. from Dahisar (East) metro station.

BUILDING:

The building under reference is having 2 Basement + Stilt + 2 Podium + 1st to 30th 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. 10th Floor is having 4 Residential Flat. 4 Lifts are provided in the building.

Residential Flat:

The property is a Residential Flat located on 10th Floor. The composition of Flat is having 1 Bedroom + Living + Kitchen + 2 Toilets + Dry Balcony (i.e. 1BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Concealed electrification & plumbing, Cement plastering with POP false ceiling.

Valuation as on 27th March 2024

The RERA Carpet Area of the Residential Flat	388.00 Sq. Ft.
--	----------------

Deduct Depreciation:

Year of Construction of the building	:	2022 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	2 years
Cost of Construction	:	426.00 Sq. Ft. X ₹ 2,500.00 = ₹ 10,65,000.00
Depreciation $\{(100-10) \times 2 / 60\}$:	N.A. as building age is below 5 years
Amount of depreciation	:	N.A. as building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 64,575.00 per Sq. M. i.e. ₹ 5,999.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (After depreciation)	:	N.A. as building age is below 5 years
Value of property as on 31.05.2024	:	388.00 Sq. Ft. X ₹ 20,000.00 = ₹ 77,60,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property	:	₹ 77,60,000.00
The realizable value of the property	:	₹ 69,84,000.00
Distress value of the property	:	₹ 62,08,000.00
Insurable value of the property (426.00 X ₹ 2,500.00)	:	₹ 10,65,000.00
Guideline Value of the property (426.00 X ₹ 5,999.00)	:	₹ 25,55,574.00



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A-1003, 10th Floor, A Wing, "Aaradhya High Park", Western Express Highway, Near Singapore International School, Mahajanwadi, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India for this particular purpose at ₹ 77,60,000.00 (Rupees Seventy Seven Lakh Sixty Thousand Only) as on 31st 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 31st May 2024 is ₹ 77,60,000.00 (Rupees Seventy Seven Lakh Sixty 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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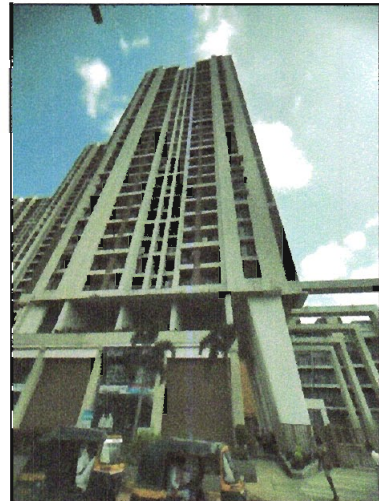
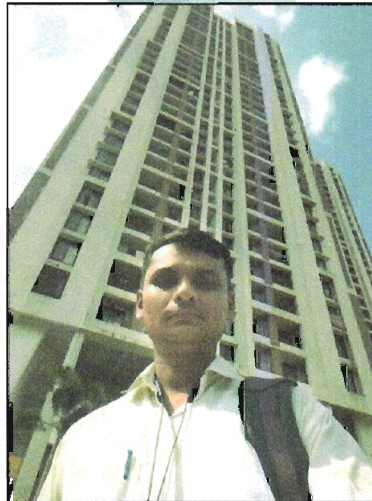
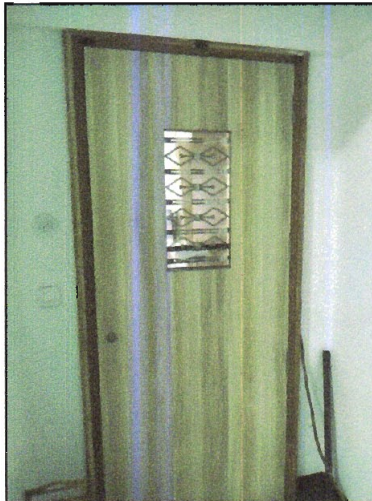
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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	2 Basement + Stilt + 2 Podium + 1 st to 30 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 10 th Floor
3.	Year of construction	2022 (As per Part Occupancy Certificate)
4.	Estimated future life	58 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 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	Concealed Electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed Plumbing
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	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

Actual site photographs



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Route Map of the property



Site,u/r



Latitude Longitude - 19°15'48.7"N 72°52'33.0"E

Note: The Blue line shows the route to site from nearest metro station (Dahisar (East) – 2.6 Km.)

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: Thane

Select Village: Mauje [Village] Mahajanwadi No. 6 (Mi)

Search By: Survey No. SubZones

Enter Survey No: 13 Search

उपविभाग	खुली जमीन	निवासी सदनिका	संश्लिष्ट दुकाने	औद्योगिक	एकक (Rs.)	Attribute
6/25-एस) भु-विभाग महाराष्ट्रमराठी गांधारीक पश्चिम दुतगती मार्गाच्या पुर्वे दक्षिणेकडील सॅन्ड्रे क 1.2 व्यतिरिक्तम् इतर सर्व मिळकती	22300	61500	70800	92200	70800	चौ. मीटर सर्वेक्षण संवर

Stamp Duty Ready Reckoner Market Value Rate for Flat	61,500.00			
Increase by 5% on units located between 5 to 10 floors	3,075.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	64,575.00	Sq. Mtr.	5,999.00	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



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Price Indicators

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Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property PSEE

Home > Property in Mumbai > 613 Sq-ft Posted on: May 02, 24 Property ID: 72608435

₹10 Cr EMI - ₹45k | [Get pre-approved loan](#)

1 BHK 613 Sq-ft Flat For Sale [Mira Road, Mumbai](#)

1 Bed 1 Bath 1 Balcony 1 Covered Parking

Carpet Area
491 sqft - ₹20,367/sqft

Floor
12 (Out of 30 Floors)

Additional Rooms
1 Store Room

Developer
MICL Group

Transaction Type
Resale

Facing
East

Project
MICL Aaradhya High Park

Status
Ready to Move

Lifts
2

Contact Agent

Vaibhav Chaubey -91-89XXXXXXX

Get Phone No.

Download Brochure

Contact Agent

Get Phone No.

More Details

Price Breakup	₹1 Cr ₹5,00,000 Approx. Registration Charges ₹3,500 Monthly
Booking Amount	₹15 Lac
RERA ID	51700017865
Address	Nr. Western Express Highway, Mahajan wadi, Mira road East, Thane - 401 107, Mira Road, Mumbai - Mira Road and Beyond, Maharashtra

magicbricks
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property PSEE

Home > Property in Mumbai > 618 Sq-ft Posted on: May 02, 24 Property ID: 72608357

₹97.0 Lac EMI - ₹44k | [Get Loan offers from 34+ banks](#)

1 BHK 618 Sq-ft Flat For Sale [Mira Road, Mumbai](#)

1 Bed 1 Bath 1 Balcony 1 Covered Parking

Carpet Area
495 sqft - ₹19,596/sqft

Floor
10 (Out of 30 Floors)

Additional Rooms
1 Store Room

Developer
MICL Group

Transaction Type
Resale

Facing
East

Project
MICL Aaradhya High Park

Status
Ready to Move

Lifts
2

Contact Agent

Vaibhav Chaubey -91-89XXXXXXX

Get Phone No.

Download Brochure

Contact Agent

Get Phone No.

More Details

Price Breakup	₹97 Lac ₹4,85,000 Approx. Registration Charges ₹3,500 Monthly
Booking Amount	₹15 Lac
RERA ID	51700017865
Address	Nr. Western Express Highway, Mahajan wadi, Mira road East, Thane - 401 107, Mira Road, Mumbai - Mira Road and Beyond, Maharashtra

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Architects &
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London, UK
MH2010 PIC2571

Price Indicators

99acres
Buy
Post

Home > Property in Mira Bhayandar > Flats in Mira Bhayandar > Flats in Mira Road > 1 BHK Flats in Mira Road

Posted on Apr 11, 2024 | Ready to move

₹84 Lac

@ 20,047 per sq.ft.

Estimated EMI ₹67,091

1BHK 1Bath


Flat/Apartment for Sale

in MICL Aaradhya Highpark, Mira Road, Mira Bhayandar

REBA STATUS
REGISTERED
Registration No: PS1700017865
Website: <https://maharera.t.mahaonline.gov.in/>

Overview
Society
Dealer Details
Price Trends
Registry Record
Society Reviews >

Property (7) Society (51)



3 people viewed this property yesterday

Area

Carpet area: 419 sq.ft.

(38.93 sq.m)

Price

₹84 Lac + Govt Charges & Tax

@ 20,047 per sq.ft. [View Price Details](#)

Floor Number

12th of 30 Floors

Overlooking

Park/Garden, Main Road, Club, Pool, Others, Sea facing

Configuration

1 Bedroom , 1 Bathroom, No Balcony

Address

MICL Aaradhya Highpark
Mira Road, Mira Bhayandar

Facing

West

Property Age

1 to 5 Year Old

99acres
Buy
Post

Home > Property in Mira Bhayandar > Flats in Mira Bhayandar > Flats in Mira Road > 1 BHK Flats in Mira Road

Posted on May 09, 2024 | Ready to move

₹90 Lac

@ 13,846 per sq.ft.

Estimated EMI ₹71,883

1BHK 2Baths

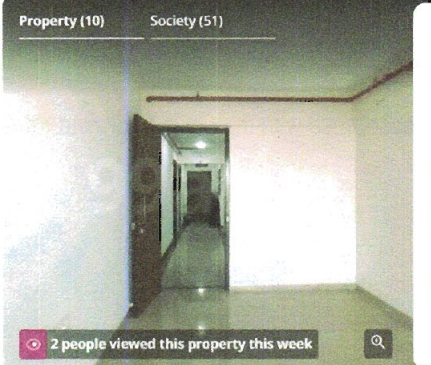
Flat/Apartment for Sale

in MICL Aaradhya Highpark, Mira Road, Mira Bhayandar

REBA STATUS
REGISTERED
Registration No: PS1700017865
Website: <https://maharera.t.mahaonline.gov.in/>

Overview
Society
Dealer Details
Price Trends
Registry Record
Society Reviews >

Property (10) Society (51)



2 people viewed this property this week

Area

Super Built up area 650 sq.ft.

(60.30 sq.m)

Carpet area: 425 sq.ft.

(39.48 sq.m)

Price

₹90 Lac + Govt Charges & Tax

@ 13,846 per sq.ft. [View Price Details](#)

Floor Number

7th of 30 Floors

Overlooking

Park/Garden, Main Road, Club, Pool

Configuration

1 Bedroom , 2 Bathrooms, 2 Balconies with Others

Address

MICL Aaradhya Highpark
Mira Road, Mira Bhayandar

Facing

North-East

Property Age

1 to 5 Year Old

Since 1989

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **31st 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 ₹ 77,60,000.00 (Rupees Seventy Seven Lakh Sixty Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.31 13:26:27 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763



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