

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Fulchand Uttamrao Pansambal

Residential Flat No. A/103, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'10.1"N 72°58'22.1"E

Intended Users:

Cosmos Bank

Mulund (West) Branch

Apurva Co-Op. Housing Society, Govardhan Nagar, L.B.S. Road, Mulund (West), Mumbai - 400 080, State - Maharashtra, Country - India.



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_ (

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Regd. Office

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

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www.vastukala.co.in



MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/06/2024/9060/2306789 17/12-233-PRSH Date: 17.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. A/103, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane - 400 601, State - Maharashtra, Country -India belongs to Shri. Fulchand Uttamrao Pansambal.

Boundaries of the property.

Paradise Tower North South Khopat Road

Anand Sagar Residence CHSL East

West Comrade Rajaram Vishnu Rawool Marg

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 ₹ 93,54,612.00 (Rupees Ninety Three Lakh Fifty Four Thousand Six Hundred Twelve 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.

Manoi 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: 2024.06.17 17:22:55 +05'30'

Auth, Sian

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



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🗹 mumbai@vastukala.co.in www.vastukala.co.in

<u>Valuation Report of Residential Flat No. A/103, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, 100 for the control of the control </u>

State - Maharashtra, Country - India.

Form 0-1

(See Rule 8 D)

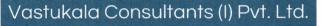
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 17.06.2024 for Banking Purpose		
2	Date of inspection	14.06.2023		
3	Name of the owner/ owners	Shri. Fulchand Uttamrao Pansambal		
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/103, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane - 400 601, State - Maharashtra, Country - India. Contact Person: Shri. Fulchand Uttamrao Pansambal (Owner) Contact No. 9820614357		
6	Location, street, ward no	Opp, S.T. Workshop, V.B. Phadke Chowk, Khopa Thane (West)		
7	Survey/ Plot no. of land	Survey No. 97(B), 98(B/1), 110(B/1), Tika No. 2, C.T.S. No. 3 (Part), 6(Part) of Village – Panchpakhadi		
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. Shape, dimension and physical features	Total Carpet Area in Sq. Ft. = 1,163.00 Balcony Area in Sq. Ft. = 233.00 Total Carpet Area in Sq. Ft. = 1,396.00 (Area as per Actual Site Measurement for Amalgamed Flat Nos. 103 & 104)		



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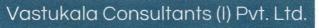


CONSTRUCTION OF THE PROPERTY O

	Built Up Area in Sq. Ft. = 577.00 (Area as per Agreement for Sale)	
Roads, Streets or lanes on which the land is abutting	Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West)	
If freehold or leasehold land	Freehold	
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	N.A.	
(ii) Ground Rent payable per annum		
(iii) Unearned increased payable to the		
Lessor in the event of sale or transfer		
Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents	
Are there any agreements of easements? If so, attach a copy of the covenant	Information not available	
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.		
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available	
Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No	
Attach a dimensioned site plan	N.A.	
IMPROVEMENTS	7	
Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available	
Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached	
Is the building owner occupied/ tenanted/ both?	Owner Occupied	
If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied	
What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available	
RENTS		
RENTS (i) Names of tenants/ lessees/ licensees, etc	N. A.	
	abutting If freehold or leasehold land 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 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. Are there any agreements of easements? If so, attach a copy of the covenant 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. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied, specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and	



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Value Designer (I)

A Micro Bengary (I)

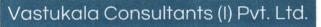
Limits 1 Engage (I)

My 2010 PVC

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 19,500.00 Excepted rental income per month for only Flat No. 103	
	(iv)	Gross amount received for the whole property	N.A.	
27		any of the occupants related to, or close to ess 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	1	details of the water and electricity charges, , to be borne by the owner	N. A.	
30	I	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.	
31		ift is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.	
32		pump is installed, who is to bear the cost of itenance 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		t is the amount of property tax? Who is to 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		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.	
37		any standard rent been fixed for the nises under any law relating to the control nt?	N. A.	
	SAL	ES		
38	in the Nam	instances of sales of immovable property e locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records	
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.	
40		le instances are not available or not relied n, the basis of arriving at the land rate	N. A.	
	cos	T OF CONSTRUCTION		
41	Year	of commencement of construction and	Year of Construction – 2003	



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Constant Engineers (Constant Engineers (Consta

year of completion	(As per Occupancy Certificate)
What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
For items of work done on contract, produce copies of agreements	N. A.
For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
having single entrance door. We have con No. 103.	4 are internally amalgamated to form a single flat nsidered Area of as per Agreement for Sale of Flat
	What was the method of construction, by contract/By employing Labour directly/ both? For items of work done on contract, produce copies of agreements For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof. Remarks: i. As per site inspection, Flat No. 103 & 104 having single entrance door. We have contracted to the contraction of the cont

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch to assess fair market value as on 17.06.2024 for Residential Flat No. A/103, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, State – Maharashtra, Country – India belongs to Shri. Fulchand Uttamrao Pansambal.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 31.12.2002 between M/s. Vaastu Realtors Pvt. Ltd. (The Builders) and
	Shri. Fulchand Uttamrao Pansambal (The Purchaser) (7 Pages from document)
2	Copy of Commencement Certificate V.P. No. 97 / 040 / TMC / TDD / 269 dated 02.05.2002 issued by
	Thane Municipal Corporation
3	Copy of Occupancy Certificate V.P. No. 97 / 040 / TMC / TDD / 127 dated 08.04.2003 issued by Thane
	Municipal Corporation
4	Copy of Society Share Certificate No. 03 dated 06.01.2009 in the name of Shri. Fulchand Uttamrao
	Pansambal issud by Ramkunj Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 97(B), 98(B/1), 110(B/1), Tika No. 2, C.T.S. No. 3 (Part), 6(Part) of Village – Panchpakhadi, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 2.3 Km. from Thane railway station.

BUILDING:

The building under reference is having Ground + 3rd 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 Normal. The building is used for residential purpose. 1st Floor is having 4 Residential Flats. The building having no lift.





Residential Flat:

The residential flat under reference is situated on the 1st Floor. **As per site inspection, Flat No. 103 & 104 are internally amalgamated to form a single flat having single entrance door.** The composition of Amalgamed Flat is 3 Bedrooms + Living Room + Pooja Room + Kitchen + 1 Toilet + W.C. + Bath + Balcony Area (i.e., **3.5 BHK).** The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Powdered Coated Aluminum sliding windows & Concealed electrification & concealed plumbing.

Valuation as on 17th June 2024

The Built-Up Area of the Residential Flat	:	577.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2003 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 years
Cost of Construction	:	577.00 Sq. Ft. X ₹ 2,500.00 = ₹ 14,42,500.00
Amount of Depreciation		₹ 4,54,388.00
Depreciation {(100-10) X 21 / 60}		31.50%
Guideline rate obtained from the Registrar's office		₹ 1,17,895.00 per Sq. M.
		i.e., ₹ 10,953.00 per Sq. Ft.
Guideline rate (after deprecation)		₹ 1,04,078.00 per Sq. M.
	Y A	i.e., ₹ 9,669.00 per S q. Ft.
Prevailing market rate	:	₹ 17,000.00 per Sq. Ft.
Value of property as on 17.06.2024		₹ 577.00 Sq. Ft. X ₹ 17,000.00 = ₹ 98,09,000.00

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

Depreciated fair value of the property as on	:	₹ 98,09,000.00 - ₹ 4,54,388.00 =	
17.06.2024		₹ 93,54,612.00	
Total Value of the property	:	₹ 93,54,612.00	
The realizable value of the property	:	₹ 84,19,150.80	
Distress value of the property	:	₹ 74,83,689.60	
Insurable value of the property (577.00 X ₹ 2,500.00)	:	₹ 14,42,500.00	
Guideline Value of the property (577.00 X ₹ 9,669.00)	:	₹ 55,79,013.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. A/103, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, State – Maharashtra, Country – India for this particular purpose at ₹ 93,54,612.00 (Rupees Ninety Three Lakh Fifty Four Thousand Six Hundred Twelve Only) as on 17th June 2024



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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 17th June 2024 is ₹ 93,54,612.00 (Rupees Ninety Three Lakh Fifty Four Thousand Six Hundred Twelve 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

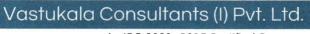
Technical details

Main Building

1.	No. of floors and height of each floor		Ground + 3 rd Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated 1st floor		
3	Year of construction		2003 (As per Occupancy Certificate)		
4	Estimated	future life	39 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of co	onstruction- load bearing walls/RCC	R.C.C. Framed Structure		
6	Type of fou	undations	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 door, Powder Coated Aluminium sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12	Roofing and terracing		R.C,C. Slab		
13	Special architectural or decorative features, if any		Yes		
14	(i)	Internal wiring – surface or conduit	Concealed electrification		
	(ii) Class of fittings: Superior/ Ordinary/ Poor.		Concealed plumbing		
15	Sanitary installations				
	(i) No. of water closets		As per Requirement		
	(ii)	No. of lavatory basins			
	(iii) No. of urinals (iv) No. of sink				
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary		
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and length				
	Type of construction				
18	No. of lifts	and capacity	No Lift		
19	Undergro	ound sump – capacity and type of ion	R.C.C tank		









20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
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





















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Actual site photographs













Route Map of the property Site, u/r







Latitude Longitude - 19°12'10.1"N 72°58'22.1"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 2.3 Km.)



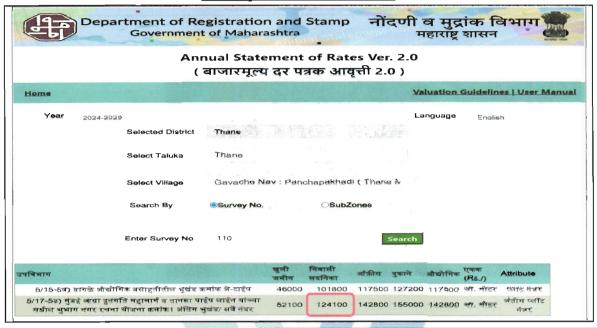
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,24,100.00			
Reduced by 5% on Flat Located on 1st Floor	6,205.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,17,895.00	Sq. Mtr.	10,953.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	52,100.00			
The difference between land rate and building rate (A – B = C)	65,795.00			
Depreciation Percentage as per table (D) [100% - 21%]	79%			
(Age of the Building – 21 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,04,078.00	Sq. Mtr.	9,669.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

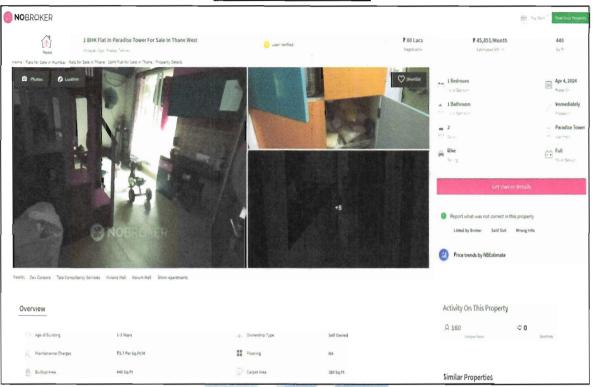


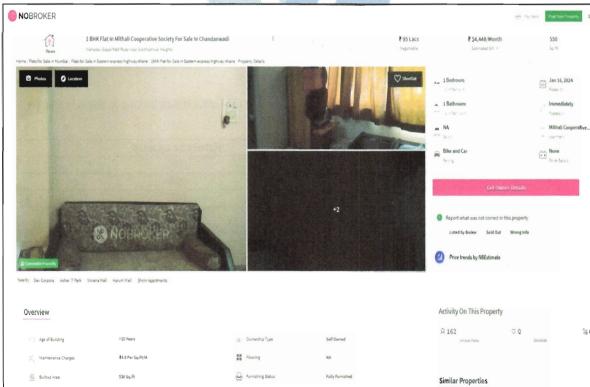
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Value of narranges of the property of the prop

Price Indicators

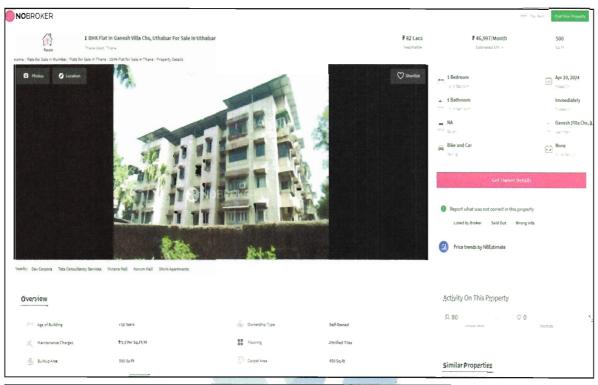


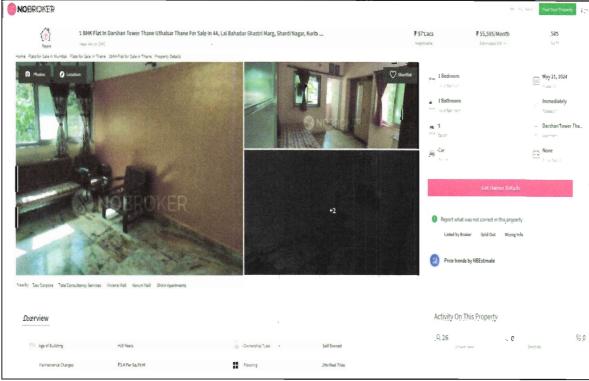




Variety of Controlled Controlled

Price Indicators







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Sales Instance

2573474	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 2		
27-01-2024	•	दस्त क्रमांक : 25734/2023		
Note:-Generated Through eSearch Module,For original report please		नोदंणी :		
contact concern SRO office.		Regn:63m		
गावाचे नाव : पांचपाखाडी				
(।)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	6800000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5161135			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यासः	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: 103, माळा नं: पहिला मजला,बी विंग, इमारतीचे नाव: बी आनंदसागर रेसिडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: ऑप. एस. टी. डेपो,खोपट, रोड नं: ठाणे(पश्चिम)- 400 601, इतर माहिती: सर्व्हें नं. 97(पैकी),98(पैकी),व 110(पैकी),टिक्का न. 9 आणि सिटी सर्व्हें न. 4ए(पैकी),5ए,(444 चो. फुट बिल्ट-अप एरिया व 41.26 चो. मी. बिल्ट-अप एरिया)व क्षेत्र 78 ची. फुट टेरेस सहित. झोन न.5/19/5- 5फ)(बा. भा. रु.1,16,900).((Survey Number : सर्व्हें नं. ९७(पैकी), ९८(पैकी), व १९०(पैकी), टिक्का न. ९ आणि सिटी सर्व्हें न. ४ए (पैकी), ५ए;))			
(5) क्षेत्रफळ	41.26 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यापालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	नं: खोपट,ठाणे पश्चिम , महाराष्ट्र, THANE. पिन 2): नाव:-सौ. अनिता चंद्रकांत पिंपळे वय:-69 पर	हो. सो. लि., ब्लॉक नं: ऑप. एस. टी. वर्कशॉप. रोड कोड:-400601 पॅन नं: AQXPP4853B ता:-प्लॉट नं: बी/103, माळा नं: पहिला मज्जला हो. सो.लि., ब्लॉक नं: ऑप. एस. टी. वर्कशॉप. रोड		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	सागर रेसिडेन्सी को-ऑप.ही.सो.लि., ब्लॉक नं: अ पश्चिम , महाराष्ट्र, THANE. पिन कोड:-400601 2): नाव:-मिस. अमृता प्रकाश वाणी वाईफ ऑप	ह श्री. राज मकरंद हाटे वय:-34; यत्ता:-फ्तॉट नं: बी सिडेन्सी को-ऑप.हो.सो.लि., ब्लॉक नं: ऑप. एस.		
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/10/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	20/10/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	25734/2023			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	476000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:				





CONSTANTAL

Walter A market

General Designer

General Designer

Londer & Engener

Londer & Engener

MH 2010 PVLV

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 17th June 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.
- 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.
- 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 ₹ 93,54,612.00 (Rupees Ninety Three Lakh Fifty Four Thousand Six Hundred Twelve Only).

