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. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani

Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India.

Latitude Longitude - 19°13'44.0"N 72°51'04.0"E

Intended Users: Cosmos Bank Borivali MRO A-2

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India.



Our Pan India Presence at :

Nanded **Q** Thane Q Mumbai **Q** Nashik 💡 Rajkot 💡 Aurangabad 🛛 💡 Pune ♀Indore

♀Ahmedabad ♀Delhi NCR

💡 Raipur 💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 🞽 mumbai@vastukala.co.in www.vastukala.co.in



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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Borivali MRO A-2 Branch / Mr. Rajen Laxmichand Kalyani (9064/2306602) Page 2 of 17

> Vastu/Mumbai/06/2024/9064/2306602 05/13-46-PRSH Date: 05.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India belongs to Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani.

Boundaries of the property.

North	:	Padmavati Palace
South	:	Lokmanya Tilak Road
East	:	Nand Dham Apartment
West	:	Chandavarkar Cross Road No. 1

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 ₹ 1,25,89,830.00 (Rupees One Crore Twenty-Five Lakh Eighty Nine Thousand Eight Hundred Thirty 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

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



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Read. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in R

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Valuation Report of Residential Flat No. 403, 4th Floor, **"Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.",** L. T. Road, Borivali (West), Mumbai – 400 092, 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 05.06.2024 for Bank Loan Purpose
2	Date of inspection	04.06.2024
3	Name of the owner/ owners	Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available
5	Brief description of the property	 <u>Address:</u> Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India. <u>Contact Person</u>: Mrs. Asha Rajen Kalyani (Owner) Mobile No. 9322258206
6	Location, street, ward no	L. T. Road
7	Survey/ Plot no. of land	CTS No. 640, 640/ 1 to 37 of Village – Borivali
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	Carpet Area in Sq. Ft. = 453.00 (Area as per actual site measurement)
		Carpet Area in Sq. Ft. = 495.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 594.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	L. T. Road



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14	If freehold	or leasehold land	Free hold	
15	lease, date lease and t	d, the name of Lessor/lessee, nature of e of commencement and termination of terms of renewal of lease. itial Premium	N. A.	
	()	round Rent payable per annum	N. A.	
	. ,	nearned increased payable to the		
	· · /	essor in the event of sale or transfer		
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 di	mensioned site plan	N.A.	
	IMPROVE	MENTS		
22		ns and elevations of all structures n 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 build	ing owner occupied/ tenanted/ both?	Owner Occupied	
	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Occupied	
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) Na ete	ames of tenants/ lessees/ licensees, c	N.A.	
	(ii) Po	ortions in their occupation	N.A.	
	(iii) Me	onthly or annual rent ompensation/license fee, etc. paid by ach	₹ 30,000.00 Expected rental income per month	



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	(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		
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	bear it? Give details with documentary proof	
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 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 Construction – 1995 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.



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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.
	Remarks:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali MRO A-2 Branch to assess fair market value as on 05.06.2024 for Residential Flat No. 403, 4th Floor, "Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.", L. T. Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India belongs to Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen Kalyani & Mr. Samip Rajen Kalyani.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 10.07.2019 between Mr. Bhavesh Madan Shah, Mr. Madan Girdharilal
	Shah (The Vendors) and Mrs. Chandrika P. Joshi, Mr. Rajen Laxmichand Kalyani, Mrs. Asha Rajen
	Kalyani & Mr. Samip Rajen Kalyani (The Purchaser's).
2	Copy of Occupancy Certificate No. CHE / 5101 / BP (WS) / AR dated 05.10.1995 issued by Municipal
	Corporation of Greater Mumbai.

LOCATION:

The said building is located at CTS No. 640, 640/ 1 to 37 of Village - Borivali, Mumbai. The property falls in Residential Zone. It is at a travelling distance 950 Mt. from Borivali railway station.

BUILDING:

The building under reference is having Ground + 10 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. 4th Floor is having 4 Residential Flats. The building is with 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath. The residential flat is finished with Marble flooring, Teak wood door frame with flush shutters, Aluminium sliding windows & concealed electrification & plumbing.





Valuation as on 05th June 2024

The Built-Up Area of the Residential Flat	:	594.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Year of Construction – 1995 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	29 years
Cost of Construction	37	594.00 X ₹ 3,000.00 = ₹ 17,82,000.00
Depreciation {(100-10) X 29 / 60}	:	43.50%
Amount of depreciation		₹7,75,170.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,41,160.00 per Sq. M. i.e., ₹ 13,114.00 per Sq. Ft.
Guideline rate (After Depreciate)	:	₹ 1,21,518.00 per Sq. M. i.e., ₹ 11,289.00 per Sq. Ft.
Prevailing market rate	:	₹ 22,500.00 per Sq. Ft.
Value of property as on 05.06.2024		594.00 Sq. Ft. X ₹ 22,500.00 = ₹ 1,33,65,000.00

(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	:	₹ 1,33,65,000.00 - ₹ 7,75,170.00 =
05.06.2024		₹ 1,25,89,830.00
Total Value of the property		₹ 1,25,89,830.00
The Realizable value of the property	:	₹ 1,13,30,847.00
Distress value of the property	:	₹ 1,00,71,864.00
Insurable value of the property (594.00 × 3,000.00)	:	₹ 17,82,000.00
Guideline value of the property (594.00 × 11,289.00)	:	₹ 67,05,666.00

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. 403, 4th Floor, **"Borivali Ganesh Darshan Co-op. Hsg. Soc. Ltd.",** L. T. Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India for this particular purpose at ₹ 1,25,89,830.00 (Rupees One Crore Twenty-Five Lakh Eighty Nine Thousand Eight Hundred Thirty Only) as on 05th June 2024.



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.td.

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 05th June 2024 is ₹ 1,25,89,830.00 (Rupees One Crore Twenty-Five Lakh Eighty Nine Thousand Eight Hundred Thirty 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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	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 10 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4th Floor
3	Year of construction	1995 (As per Occupancy Certificate)
4	Estimated future life	31 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 doors, Powder Coated Aluminium sliding windows
10	Flooring	Marble flooring
11	Finishing	Cement plastering, POP false ceiling
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 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	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

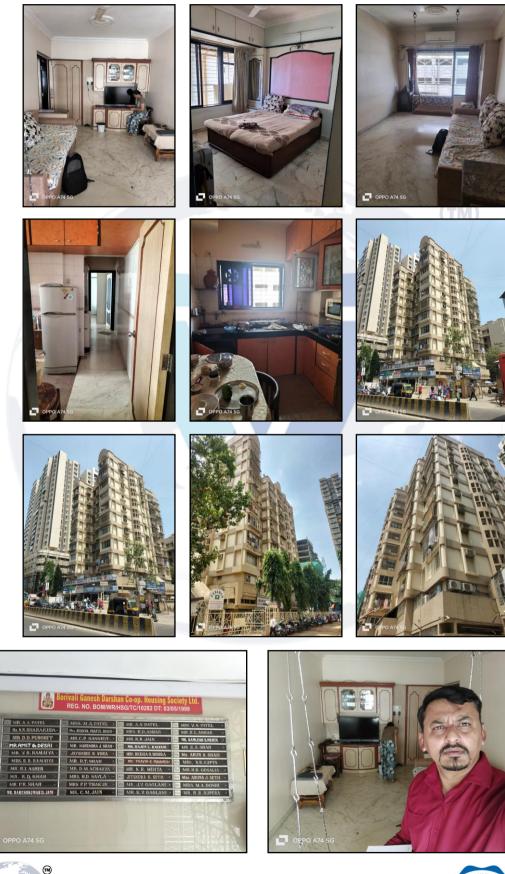
ANNEXURE TO FORM 0-1





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Actual site photographs

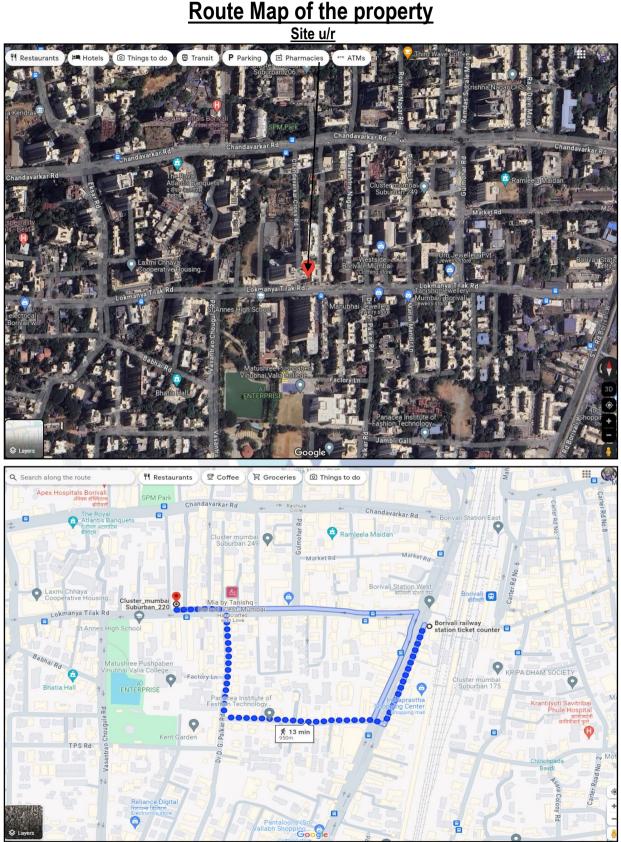








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Latitude Longitude - 19°13'44.0"N 72°51'04.0"E Note: The Blue line shows the route to site from nearest railway station (Borivali – 950 Mt.)



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Ready Reckoner Rate

Lar	<i></i>	elines User M	anual
Lar	nguage E		anual
Search	द्योगिक एकक	inalish	
	COLLEGE COLLEGE		
ग दुकाने औ	COLLEGE COLLEGE		
		Attribute	
00 255000 1	41160 चौ. मी	सि.टी.एस. टर नंबर	
,41,160.00			
-			
,41,160.00	Sq. Mt.	13,114.00	Sq. Ft
73,430.00			
67,730.00			
71%		1	
,21,518.00	Sq. Mt.	11,289.00	Sq. Ft
	- 1,41,160.00 73,430.00 67,730.00	- 541,160.00 Sq. Mt. 73,430.00 67,730.00 71%	- - ,41,160.00 Sq. Mt. 13,114.00 73,430.00 - 67,730.00 - 71% -

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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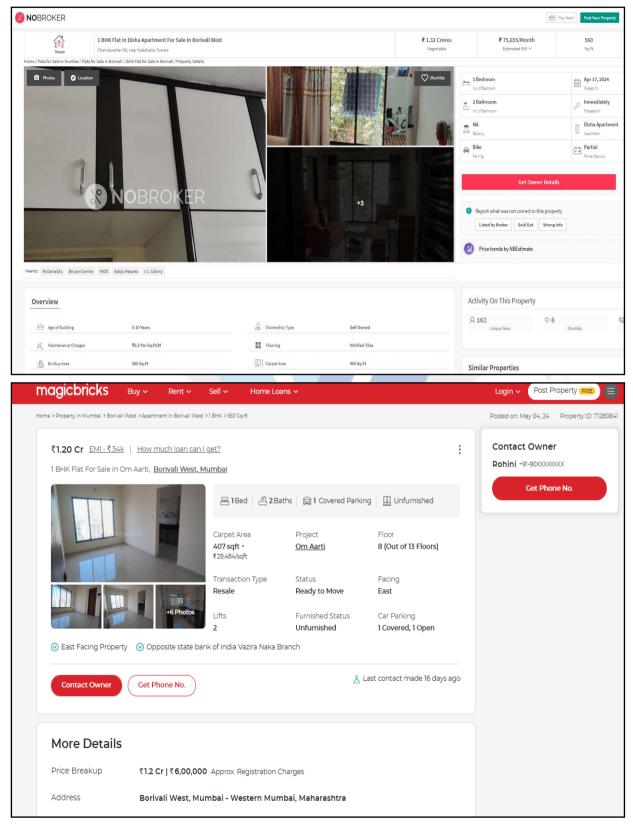
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Price Indicators







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Price Indicators

nagicbricks	Buy ~	Rent 🗸	Sell ~	Home Loans	5 🛩		Login ~ Post Property (FREE)
ne ≻Property in Mumbai ≻Borivali V	Vest >Apartme	ent in Borivali West	>1 BHK >700 9	Sq-ft			Posted on: May 24, 24 Property ID: 391
₹1.15 Cr <u>EMI - ₹ 52k</u> 1 BHK Flat For Sale in Ha				li West, Mumba	<u>i</u>	:	Contact Owner Ashwin Shinde -91-97XXXXXXXXX
			<u></u> ⊟ 18	Bed 괸 1Bath	🖽 Furnished		Get Phone No.
			Carpet A 459 sqft ₹25,054/s	*	Developer <u>Navkar Developers</u>	Project <u>Happy Home Complex</u> <u>Tower</u>	
			Floor 7 (Out o	of 7 Floors)	Transaction Type Resale	Status Ready to Move	
		+15 Photos	Facing North		Furnished Status Furnished	Type Of Ownership Co-operative Society	
Contact Owner	Get Ph	one No.			8	Last contact made 1 day ago	
More Details Price Breakup	₹1.15 C	Cr ₹5,75,00	0 Approx.	Registration Cha	arges ₹1,500 Monthly		
Booking Amount	₹51,00	00					
Address Borivali West, Borivali West, Mumbai - Western Mumbai, Maharashtra							
				ł			7





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Sales Instance

956516	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.बोरीवली 8					
27-01-2024		दस्त क्रमांक : 956/2024					
Note:-Generated Through eSearch Module,For original report please		नोदंणी :					
contact concern SRO office.		Regn:63m					
गावाचे नाव : बोरीवली							
(1)विलेखाचा प्रकार	सेल डीड						
(2)मोबदला	1000000						
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8015629.44						
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 803, माळा नं: आठवा मजला, इमारतीचे नाव: बोरिवली गणेश दर्शन सी एच एस ली, ब्लॉक नं: बोरिवली पश्चिम,मुंबई - 400092, रोड : एल. टी. रोड((C.T.S. Number : 640, 640/1 to 37 ;))						
(5) क्षेत्रफळ	54.08 चौ.मीटर						
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.							
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 1): नाव:-जितेंद्र हजारीमल सेठ वय:-56 पत्ता:-प्लॉट नं: 803, माळा नं: -, इमारतीचे नाव: बोरिवली गणेश दर्शन सी एच एस ली, ब्लॉक नं: बोरिवली पश्चिम, मुंबई, रोड नं: एल. टी. रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400092 पॅन नं:-AAHPS3759H 2): नाव:-अरुणा जितेंद्र सेठ वय:-53 पत्ता:-प्लॉट नं: 803, माळा नं: -, इमारतीचे नाव: बोरिवली गणेश दर्शन सी एच एस ली, ब्लॉक नं: बोरिवली पश्चिम, मुंबई, रोड नं: एल. टी. रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400092 पॅन नं:-AFMPS3086H 						
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रवीण कनकराज पुनमिया वय:-64; पत्ता:-प्लॉट नं: 3895, माळा नं: -, इमारतीचे नाव: भवानी पेठ , ब्लॉक नं: बार्शी, सोलापुर,महाराष्ट्र , रोड नं: सोलापुर रोड , महाराष्ट्र, SOLAPUR. पिन कोड:-413401 पॅन नं:-AAZPP6223F						
(9) दस्तऐवज करुन दिल्याचा दिनांक	17/01/2024						
(10)दस्त नोंदणी केल्याचा दिनांक	19/01/2024						
(11)अनुक्रमांक,खंड व पृष्ठ	956/2024						
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	600000						
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000						
(14)शेरा							
मुल्यांकनासाठी विचारात घेतलेला तप्रशील							



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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 05th 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.
- 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.

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6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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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 ₹1,25,89,830.00 (Rupees One Crore Twenty-Five Lakh Eighty Nine Thousand Eight Hundred Thirty Only).

Auth. Sign.

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



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