

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar

Residential Flat No. 301, 3rd Floor, **"Shree Jivdani Co-Op. Hsg. Soc. Ltd."**, Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India.

Latitude Longitude - 19°27'12.0"N 72°49'08.7"E

Intended Users Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India



Our Pan India Presence at:

NandedMumbai

Aurangabad Pune

♥ Thane♥ Nashik

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Jaipur

Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/06/2024/009066/2306956 28/7-400-PRRJ Date: 28.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road, Wawte Wadi, Village - Virar, Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 305, State -Maharashtra, Country - India belongs to Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar.

Boundaries of the property

North	:	R. J. Nagar Road
South		Open Plot
East	:	Manku Narayan Complex
West	\:	Mandar Mala 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 ₹ 28,61,100.00 (Rupees Twenty-Eight Lakh Sixty-One Thousand One Hundred 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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Valuation Report of Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road,

Wawte Wadi, Village - Virar, Virar (East), Taluka - Vasai, District - Palghar,

PIN – 401 305, 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 28.06.2024 for Bank Loan Purpose			
2	Date of inspection	03.06.2024			
3	Name of the owner/ owners	Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar			
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available			
5	Brief description of the property	Address: Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India. Contact Person: Mrs. Prajakta Ajay Shelar (Owner) Contact No. 9820393514			
6	Location, street, ward no	Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305			
	Survey/ Plot no. of land	Survey No. 99 & Hissa No. 3(Part) of Village Virar			
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. = 370.00 (Area as per Actual Site Measurement)			
		Built Up Area in Sq. Ft. = 495.00 (Arae as per Agreement for Sale)			
13	Roads, Streets or lanes on which the land is	Phoolpada Road, Wawte Wadi, Village - Virar,			



	abutt	ing	Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305		
14	If from	ehold or leasehold land	Free Hold		
15	If lea	isehold, the name of Lessor/lessee, nature of e, date of commencement and termination of e and terms of renewal of lease.	Pree noid		
	((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	use cove		As per documents		
17		here any agreements of easements? If so, had a copy of the covenant	Information not available		
18			Information not available		
19			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		h a dimensioned site plan	N.A.		
		ROVEMENTS			
22	stanc	th plans and elevations of all structures ling on the land and a lay-out plan.	Information not available		
23		ish technical details of the building on a rate sheet (The Annexure to this form may sed)	Attached		
24	Is the	e building owner occupied/ tenanted/ both?	Owner Occupied		
	If the property owner occupied, specify portion and extent of area under owner-occupation		N.A.		
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per CIDCO norms Percentage actually utilized - Details not available		
26	RENTS				
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.		
	(ii)	Portions in their occupation	N.A.		
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each		₹6,000.00 Expected rental income per month		





	(iv) Gross amount received for the whole	N.A.
	property	
27	Are any of the occupants related to, or close to	Information not available
	business associates of the owner?	
28	Is separate amount being recovered for the use	N. A.
	of fixtures, like fans, geysers, refrigerators,	
	cooking ranges, built-in wardrobes, etc. or for	
	services charges? If so, give details	
29	Give details of the water and electricity charges,	N. A.
	If any, to be borne by the owner	
30	Has the tenant to bear the whole or part of the	N. A.
	cost repairs and maintenance? Give particulars	
31	If a lift is installed, who is to bear the cost of	N. A.
	maintenance and operation- owner or tenant?	
32	If a pump is installed, who is to bear the cost of	N. A.
	maintenance and operation- owner or tenant?	
33	Who has to bear the cost of electricity charges	N. A.
	for lighting of common space like entrance hall,	
	stairs, passage, compound, etc. owner or	
	tenant?	
34	What is the amount of property tax? Who is to	Information not available
	bear it? Give details with documentary proof	1
35	Is the building insured? If so, give the policy	Information not available
	no., amount for which it is insured and the	P.U
	annual premium	
36	Is any dispute between landlord and tenant	N. A.
	regarding rent pending in a court of rent?	
37	Has any standard rent been fixed for the	N. A.
	premises under any law relating to the control	1501
	of rent?	
	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
40	16 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	considered as composite rate.
40	If sale instances are not available or not relied	N. A.
	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41		
4.5	year of completion	Occupancy Certificate)
42	What was the method of construction, by	N. A.





Valuation Report: Cosmos Bank / Kandivali (West) Branch/ Mrs. Prajakta Ajay Shelar (009066/2306956) Page 6 of 17

	contract/By employing Labour directly/ both?	
43	For items of work done on contract, produce	N. A.
	copies of agreements	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 28.06.2024 for Residential Flat No. 301, 3rd Floor, **"Shree Jivdani Co-Op. Hsg. Soc. Ltd."**, Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India belongs to **Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 11.02.2016 Between Mr. Rajendra Appa Parab (The Vendor) & Mrs.		
	Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar (The Purchaser).		
2	Copy of Part Occupancy Certificate No. CIDCO / VVSR / BP – 1441 / E / 190 dated 04.05.2000 issued by		
	CIDCO		
3	Copy of Electricity Bill Consumer No. 001521699228 dated 15.06.2024 in the name of Mrs. Prajakta Ajay		
	Shelar & Mr. Ajay Madhusudan Shelar issued by MSEDCL.		
4	Copy of Society Maintenance Bill No. 16 dated 01.04.2024 in the name of Mrs. Prajakta Ajay Shelar &		
	Mr. Ajay Madhusudan Shelar issued by Shree Jivdani Co-Op. Hsg. Soc. Ltd.		

LOCATION:

The said building is located at Survey No. 99 & Hissa No. 3(Part) of Village Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305. The property falls in Residential Zone. It is at a walking distance 1.1 Km. from Virar 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 building external condition is Normal. The building is used for residential purpose. 3rd Floor is having 5 Residential Flats. The building is having No Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. The composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath + Passage (i.e., 1 BHK + W.C + Bath). The residential flat is finished with Ceramic flooring, Teak wood door frame with solid flush doors, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.





Valuation as on 28th June 2024

The Built-Up Area of the Residential Flat	:	495.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 28.06.2024		495.00 Sq. Ft. X ₹ 6,500.00 = ₹ 32,17,500.00
Prevailing market rate	:	₹ 6,500.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 40,963.00 per Sq. M. i.e., ₹ 3,806.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 49,130.00 per Sq. M. i.e., ₹ 4,564.00 per Sq. Ft.
Amount of depreciation	:	₹ 3,56,400.00
Depreciation {(100-10) X 24 / 60}	:	36.00%
Cost of Construction	317	495.00 X 2,000.00 = ₹ 9,90,000.00
Age of the building as on 2024	:	24 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2000 (As per Part Occupancy Certificate)

(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 28.06.2024		₹ 32,17,500.00 - ₹ 3,56,400.00 = ₹ 28,61,100.00
Total Value of the property	\ :	₹ 28,61,100.00
The Realizable value of the property	:	₹ 25,74,990.00
Distress value of the property	:	₹ 22,88,880.00
Insurable value of the property (495.00 X 2,000.00)	:	₹ 9,90,000.00
Guideline value of the property (495.00 X 3,806.00)	:	₹ 18,83,970.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, **"Shree Jivdani Co-Op. Hsg. Soc. Ltd."**, Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India for this particular purpose at ₹28,61,100.00 (Rupees Twenty Eight Lakh Sixty One Thousand One Hundred Only). as on 28th June 2024.





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 28th June 2024 is ₹ 28,61,100.00 (Rupees Twenty Eight Lakh Sixty One Thousand One Hundred 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:





An ISO 9001: 2015 Certified Company

ANNEXURE TO FORM 0-1

Technical details

Main Building

4	No of floors and baight of each floor		Cround + 2rd Honor Floors			
1.	, , , , , , , , , , , , , , , , , , ,		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 on 3 rd Floor			
3	Year of construction		2000 (As per Part Occupancy Certificate)			
4	Estimate	d future life	36 Years Subject to proper, preventive periodic maintenance & structural repairs			
5		construction- load bearing walls/RCC eel frame	R.C.C. Framed Structure			
6	Type of f	oundations	R.C.C. Foundation			
7	Walls	23	All external walls are 9" thick and partition walls are 6" thick.			
8	Partitions	5	6" thick brick wall			
9	Doors an	nd Windows	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows			
10	Flooring		Ceramic tiles flooring			
11	Finishing		Cement plastering with POP finished			
12	Roofing a	and terracing	R.C.C. Slab			
13	Special a	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					
	(i)	No. of water closets	As per Requirement			
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals	, III			
	(iv)	No. of sink				
16	Class of white/ord	fittings: Superior colored / superior linary.	Ordinary			
17	Compoui	nd wall	Yes			
	Height ar	nd length				
	Type of o	construction				
18	No. of lift	s and capacity	No Lift			
19			R.C.C tank			
20	Over-hea	ad tank	R.C.C tank on terrace			
	Location,	, capacity				
	Type of construction					
21	Pumps- r	no. and their horse power	May be provided as per requirement			
22		nd paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.			
23		disposal – whereas connected to public if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System			









Actual site photographs















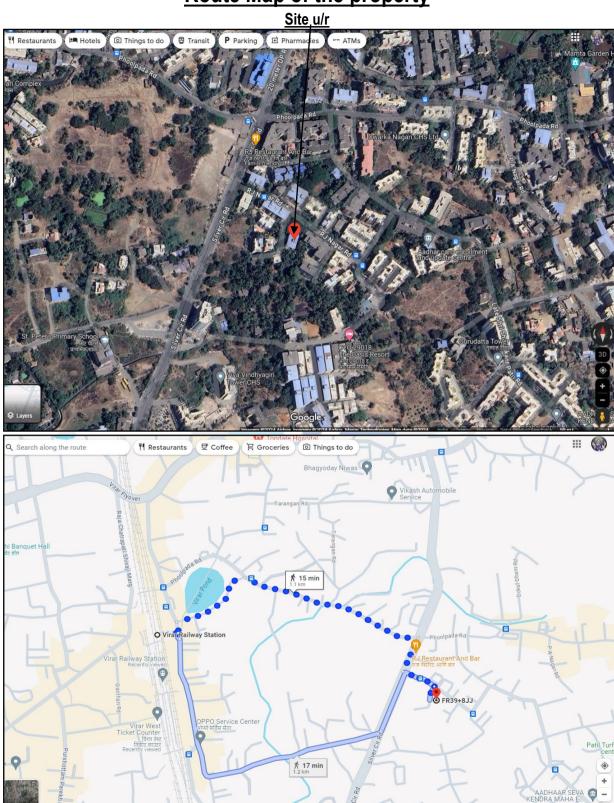






Since 1989

Route Map of the property

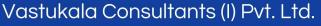


Latitude Longitude - 19°27'12.0"N 72°49'08.7"E

Note: The Blue line shows the route to site from nearest railway station (Virar – 1.1 Km.)



Since 1989





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	57,800.00			
Reduced by 15% on Flat Located on 3rd Floor	8,670.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	49,130.00	Sq. Mtr.	4,564.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	15,100.00	/	7(1)	
The difference between land rate and building rate (A – B = C)	34,030.00		71	
Depreciation Percentage as per table (D) [100% - 24%]	76%			
(Age of the Building – 24 Years)			r3/	
Rate to be adopted after considering depreciation [B + (C x D)]	40,963.00	Sq. Mtr.	3,806.00	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

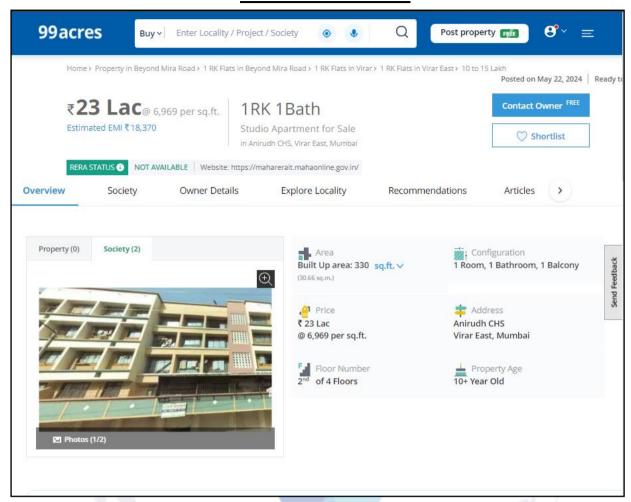
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	



1989

Valuers & Appraisers
Architects & Horizontal State of Control of C

Price Indicators

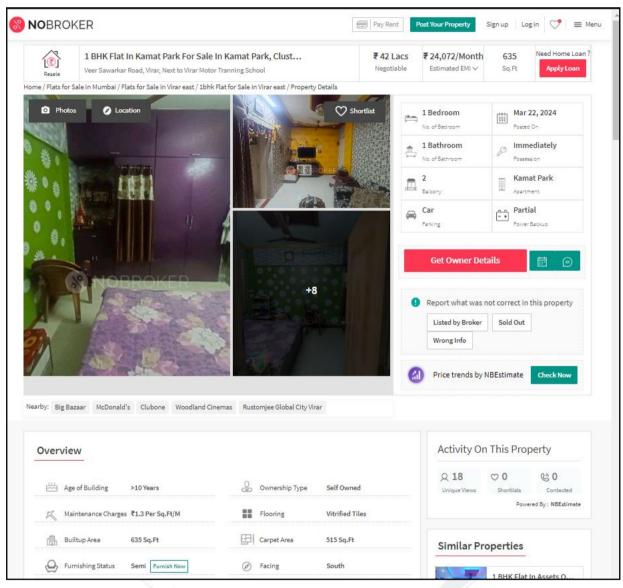


Property	Flat		1501
Source	99acres		
Floor	-		
	Carpet	Built Up	Saleable
Area	275.00	330.00	396.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 8,364.00	₹ 6,970.00	₹ 5,808.00





Price Indicators



Property	Flat		
Source	<u>Nobroker</u>		
Floor			
	Carpet	Built Up	Saleable
Area	515.00	618.00	742.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 8,155.00	₹ 6,796.00	₹ 5,663.00





5438/2022

138000

23000

Sales Instance

543880 सूची क्र.2 दुय्यम निबंधक : सह दु.नि. वसई 2 05-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office. Regn:63m

गावाचे नाव: कोपरी			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	2300000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी	1548195		
देतो की पटटेदार ते नमुद करावे)			
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे कोपरी,स नं 115,हि नं		
	37,41,42,43,44बी,विभाग 3,सदनिका क्र 101,पहिला मजला,विंग बी,श्री जिवदानी कृपा कॉम्प्लेक्स,बि नं 1,ब्रम्हा दर्शन		
	को ऑ हौ सो लि,क्षेत्र 42.65 चौ मी बिल्टअप.((Survey Number : 115,हि नं 37,41,42,43,44बी ;))		
(5) क्षेत्रफळ	42.65 चौ.मीटर		
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	1): नाव:-संकेत अरूण परब वय:-30 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सियाराम बाबा अवार		
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	कंम्पाउंड,केतकीपाडा,दिहसर चेक नाका,दिहसर पू.मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400068 पॅन नं:-BGAPP7236E		
असल्यास,प्रतिवादिचे नाव व पत्ता.	2): नाव:-अनिता अरूण परब वय:-56 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सियाराम बाबा अवार		
	कंम्पाउंड,केतकीपाडा,दिहसर चेक नाका,दिहसर पू. मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400068 पॅन नं:-AUUPP4971F		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी	1): नाव:-धीरज सोनी वय:-36; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रू नं ई-7,साई वेदांत नगर,पाटील		
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	वाडी,चंदनसार रोड,कातकरी पाडा,विरार पू.ता वसई,जि पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-BAAPS7689Q		
	2)ः नाव:-निधी धीरज सोनी वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रू नं ई-7,साई वेदांत		
	नगर,पाटील वाडी,चंदनसार रोड,कातकरी पाडा,विरार पू.ता वसई,जि पालघर, महाराष्ट्र, ठाणे. पिन कोडः-४०१३०५ पॅन नं:-		
	BPJPN6392H		
(९) दस्तऐवज करुन दिल्याचा दिनांक	29/03/2022		
(10)दस्त नोंदणी केल्याचा दिनांक	01/04/2022		

Property	Flat			
Source	Index II			
Floor	-			
	Carpet	Built Up	Saleable	
Area	383.00	459.00	551.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹ 6,013.00	₹ 5,011.00	₹ 4,176.00	

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



(11)अनुक्रमांक,खंड व पृष्ठ

(12)बाजारभावाप्रमाणे मुद्रांक शुल्क

(13)बाजारभावाप्रमाणे नींदणी शुल्क

मुल्यांकनासाठी विचारात घेतलेला तपशील:-: मुद्रांक शुक्क आकारताना निवडलेला अनुच्छेद :- :



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th 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.
- 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 neighbourhood 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 ₹ 28,61,100.00 (Rupees Twenty Eight Lakh Sixty One Thousand One Hundred Only).

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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