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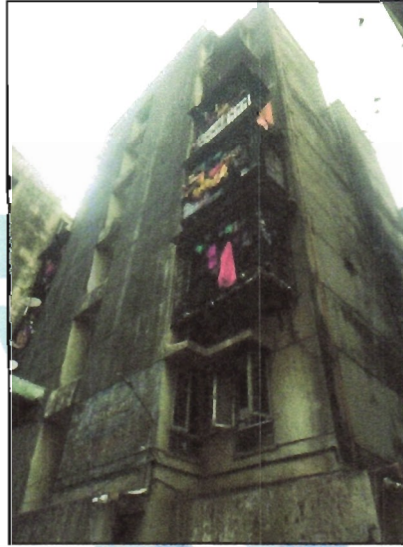
MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Ramaji Kailashnath Mishra**

Residential Flat No. 205, 2nd Floor, Building No. R-2, "Shivshakti Co-op. Soc. Ltd.", Type A-1, C.T.S. No. 257-D,
M.M.R.D.A. Colony, Nirlon Complex, Goregaon (East), Mumbai - 400 063,
State - Maharashtra, Country - India.

Latitude Longitude - 19°09'15.2"N 72°51'07.7"E

Valuation Prepared for:

Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Building, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai – 400 055,
State – Maharashtra, Country – India.



Our Pan India Presence at :

- | | | | |
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| 📍 Nanded | 📍 Thane | 📍 Ahmedabad | 📍 Delhi NCR |
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Regd. Office

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Vastu/Mumbai/06/2024/9264/2306779

17/02-223-JANI

Date: 17.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 205, 2nd Floor, Building No. R-2, "Shivshakti Co-op. Soc. Ltd.", Type A-1, C.T.S. No. 257-D, M.M.R.D.A. Colony, Nirlon Complex, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India belongs to **Shri. Ramaji Kailashnath Mishra**.

Boundaries of the property.

North : Arnna Hotel
South : Building No. R-4
East : Cama Industrial Estate & Nirlon Knowledge Park B7
West : St Yadav Road

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 ₹ 40,59,540.00 (Rupees Forty Lakhs Fifty Nine Thousand Five Hundred Forty 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

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

Encl. Valuation Report

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 14:20:13 +05'30'

Auth. Sign.



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Valuation Report of Residential Flat No. 205, 2nd Floor, Building No. R-2, "**Shivshakti Co-op. Soc. Ltd.**",
Type A-1, C.T.S. No. 257-D, M.M.R.D.A. Colony, Nirlon Complex, Goregaon (East),
Mumbai - 400 063, 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 Bank Loan Purpose
2	Date of inspection	13.06.2024
3	Name of the owner/ owners	Shri. Ramaji Kailashnath Mishra.
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. 205, 2 nd Floor, Building No. R-2, " Shivshakti Co-op. Soc. Ltd. ", Type A-1, C.T.S. No. 257-D, M.M.R.D.A. Colony, Nirlon Complex, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country – India. Contact Person: Mr. Nityanand Mishra (Owner's Son) Contact No. 7021843696
6	Location, street, ward no	St Yadav Road
7	Survey/ Plot no. of land	C.T.S. No. 257 - D of Village - Goregaon, P (South) Ward of MCGM.
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. = 228.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 225.00 (Area as per Documents) Built-up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)

13	Roads, Streets or lanes on which the land is abutting	St Yadav Road
14	If freehold or leasehold land	Leasehold land of MMRDA
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	Lessor: MMRDA
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.	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 building owner occupied/ tenanted/ both?	Tenant Occupied – M/s. Sharad Construction
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MMRDA norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	M/s. Sharad Construction
	(ii) Portions in their occupation	Fully

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 9,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N.A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N.A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N.A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N.A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N.A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N.A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N.A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N.A.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a 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 – 2005 (As per Occupancy

	year of completion	Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch to assess fair market value as on 17.06.2024 for Residential Flat No. 205, 2nd Floor, Building No. R-2, "**Shivshakti Co-op. Soc. Ltd.**", Type A-1, C.T.S. No. 257-D, M.M.R.D.A. Colony, Nirlon Complex, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country – India belongs to **Shri. Ramaji Kailashnath Mishra**.

We are in receipt of the following documents:

1.	Copy of Provisional Allotment Letter No. MUTP/CDO/July-2006 dated 07.09.2006 in the name of Shri. Ramaji Kailashnath Mishra issued by MMRDA.
2.	Copy of Family Identity Card, ID No. 261, in the name of Ramaji Kailashnath Mishra issued by MMRDA
3.	Copy of Occupancy Certificate No. MMRDA / EE / SRA Cell / IOA / 28-30 / GL / P(S) dated 24.05.2005 issued by Mumbai Metropolitan Region Development Authority.
4.	Copy Search and Title Report Ref. No. 523/SGM/2024 dated 10.06.2024 in the name of Mr. Ramaji Kailashnath Mishra for Flat No. 205 in Building No. R-2 by S. G. M. & Associates, Advocate High Court.

LOCATION:

The said building is located at C.T.S. No. 257-D of Village - Goregaon, Taluka - Borivali, Mumbai Suburban District. The property falls in Residential Zone. It is at a walkable distance of 260 mts. from Ram Mandir Railway Station.

BUILDING:

The building under reference is having Ground + 6 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. 2nd Floor is having 8 Residential Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bath + WC (i.e. **1RK flat converted into 1 BHK**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.



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Valuation as on 17th June 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
--	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	2005 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	19 years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation $\{(100-10) \times 19 / 60\}$:	28.50%
Amount of depreciation		₹ 2,15,460.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,36,790.00 per Sq. M. i.e. ₹ 12,708.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 1,23,133.00 per Sq. M. i.e. ₹ 11,439.00 per Sq. Ft.
Prevailing market rate	:	₹ 19,000.00 per Sq. Ft.
Value of property as on 17.06.2024	:	225.00 Sq. Ft. X ₹ 19,000.00 = ₹ 42,75,000.00

(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 17.06.2024	:	₹ 42,75,000.00 - ₹ 2,15,460.00 = ₹ 40,59,540.00
Total Value of the property	:	₹ 40,59,540.00
The realizable value of the property	:	₹ 36,53,586.00
Distress value of the property	:	₹ 32,47,632.00
Insurable value of the property	:	₹ 7,56,000.00
Guideline value of the property	:	₹ 30,88,530.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 205, 2nd Floor, Building No. R-2, "Shivshakti Co-op. Soc. Ltd.", Type A-1, C.T.S. No. 257-D, M.M.R.D.A. Colony, Nirlon Complex, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country – India for this particular purpose at **₹ 40,59,540.00 (Rupees Forty Lakhs Fifty Nine Thousand Five Hundred Forty 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 ₹ 40,59,540.00 (Rupees Forty Lakhs Fifty Nine Thousand Five Hundred Forty Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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



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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 6 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	2005 (As per Occupancy Certificate)
4.	Estimated future life	41 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, 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	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
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	1 Lift

19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Paver Blocks 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



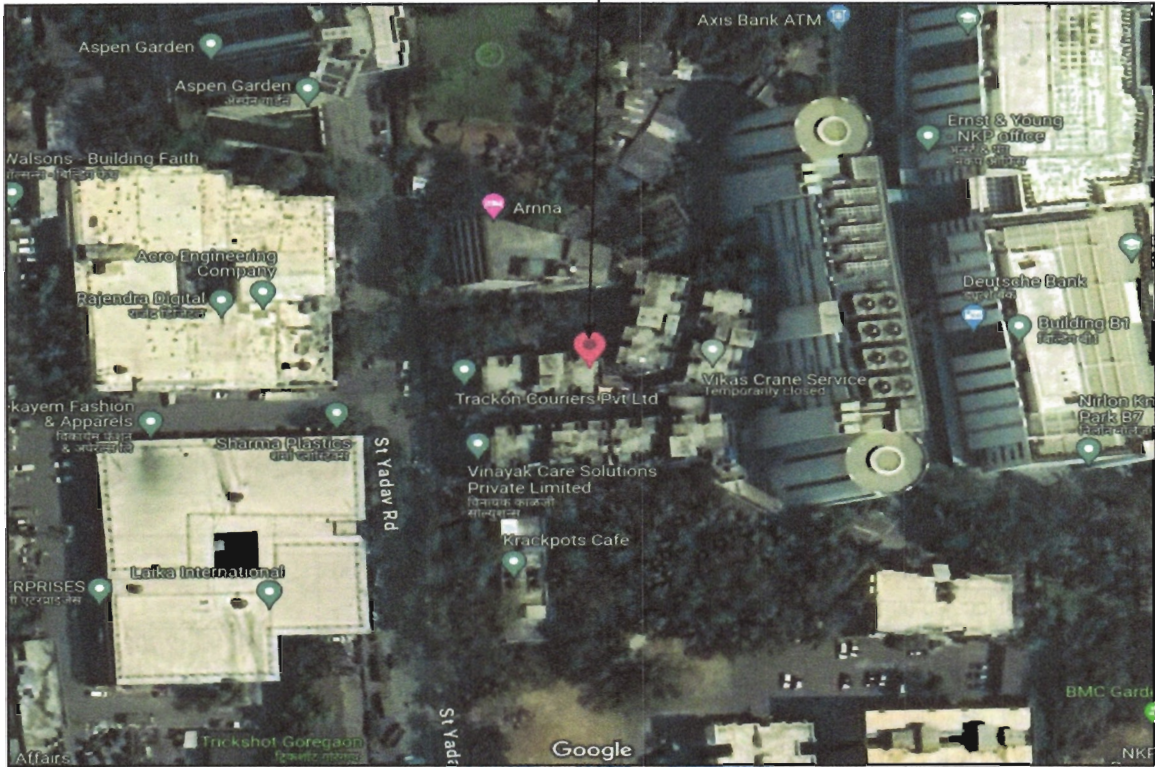
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Route Map of the property Site u/r



Latitude Longitude - 19°09'15.2"N 72°51'07.7"E

Note: The Blue line shows the route to site from nearest railway station (Ram Mandir – 260m)



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Ready Reckoner Rate

Home		Valuation Guidelines User Manual	
Year	2024-2025	Language	English
Selected District	MumbaiSubUrban		
Select Village	गोरेगाव (बोरीवली)		
Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> Location		
Enter Survey No	257	<input type="button" value="Search"/>	
उपविभाग	वुजी	निवासी	आंशिक दुकाने
56/261-पुभाग : उत्तरेस गावची सीमा, पुर्वेस दुकानी मार्ग, दक्षिणेस गावची सीमा व पुर्वेस रेल्वे लाईन.	64910	136790	157310 188100
		136790	ची. मीटर
			Attribute

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,36,790.00			
No Increase for flat located on 2 nd floors	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,36,790.00	Sq. Mtr.	12,708.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	64,910.00			
The difference between land rate and building rate (A – B = C)	71,880.00			
Depreciation Percentage as per table (D) [100% - 19%] (Age of the Building – 19 Years)	81%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,23,133.00	Sq. Mtr.	11,439.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

The screenshot displays the Square Yards website interface for the Shiv Shakti CHS Goregaon project. The main header shows the project name and location (Goregaon East, Mumbai). The price range is listed as ₹ 63.93 Lac to 75.10 Lac. The status is 'Ready to Move'. Project size is 142 units on 0.24 Acres. Configurations include 1 BHK Flats from 269 Sq. Ft. to 316 Sq. Ft. (Carpet). A recent registered sale is noted as ₹ 49.00 L on 01/03/20. The page also features a 'Valuation Report' section with options for Estimated Market Value, Rental Value, and Govt. Value. Navigation links at the bottom include Overview, Regulatory Information, Floor Plans, Price List, Data Intelligence, Amenities, Specifications, Commute Time, Location & Landmarks, and About Build.

Property	Flat		
Source	Square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	269.00	323.00	387.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 23,766.00	₹ 19,793.00	₹ 16,519.00

Price Indicators

NOBROKER

1 RK Gated Community Villa In Sai Samarth Chs For ...

₹ 34.5 Lacs ₹ 19,773/Month 215 Sq. Ft.

1 Bedroom, 1 Bathroom, NA, Bike

Age of Building: 5-10 Years, Maintenance Charges: ₹2.3 Per Sq.Ft/M, Builtup Area: 215 Sq.Ft, Facing: East, Parking: Bike

Property	Flat		
Source	No Broker		
Floor	-		
	Carpet	Built Up	Saleable
Area	179.00	215.00	258.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 19,274.00	₹ 16,047.00	₹ 13,372.00

Price Indicators

NOBROKER
 1 RK Flat in Nesco It Park For Sale In Nesco It Park, N...
 ₹ 53 Lacs ₹ 30,376/Month 275 Sq Ft
 Negotiable Estimated EMI
 Need Home Loan? Apply Loan
 Home / Flats for Sale in Mumbai / Flats for Sale in Western express highway-goregaon east / 1rk Flat for Sale in Western express highway-goregaon east / Prop...
 Photos Location
 1 Bedroom 1 of Bedroom Feb 4, 2024 Posted On
 2 Bathroom 2 of Bathroom Immediately Posses On
 1 Security Nesco It Park Apartment
 Car Parking Full Parking Device
 Get Owner Details
 Report what was not correct in this property
 Listed by Broker Sold Out
 Wrong info
 Price trends by NBEstimate Check Now
 Nearby: NESCO IT Park, Carnival Cinemas Moviestar, Sai Veg World, Udipi Vihar, Goregaon Station (E)
Overview
 Age of Building >10 Years Ownership Type Self Owned
 Maintenance Charges ₹1.8 Per Sq.Ft/M Flooring Marble/Granite
 Builtup Area 275 Sq-Ft Carpet Area 245 Sq-Ft
 Furnishing Status Semi Furnish Now Facing East
 Floor 7/5 Parking Car
 Activity On This Property
 386 Unique Views 2 Shortlists 5 Contacted
 Powered By NBEstimate
 Similar Properties
 1 RK Flat in Sai Manga...
 Western Express Hwy, Near IT Hub

Property	Flat		
Source	No Broker		
Floor	-		
	Carpet	Built Up	Saleable
Area	245.00	294.00	353.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 21,633.00	₹ 18,027.00	₹ 15,014.00



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Price Indicator

NOBROKER

1 RK Flat In Riddhi Siddhi For Sale In Goregaon...
Nesco internal rd, NEAR Nesco exhibition Ggaon

₹30 Lacs (Negotiable) | ₹17,194/Month (Estimated EMI) | 200 Sq Ft

Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Western express highway-goregaon east / 1rk Flat for Sale in Western express highway-goregaon east / Prop...

Photos | Location

Shortlist

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Bathrooms

Bike and Car
Parking

Jan 10, 2024 (Posted On)

Immediately (Possession)

Riddhi Siddhi (Apartment)

None (Power Backup)

[Get Owner Details](#)

Report what was not correct in this property

Listed by Broker | Sold Out

[Wrong Info](#)

Price trends by NBEstimate [Check Now](#)

Nearby: NESCO IT Park, Lotus Business Park, Carnival Cinemas Moviestar, Sai Veg World, Goregaon Station (E)

Overview

- Age of Building: >10 Years
- Maintenance Charges: ₹2.5 Per Sq-Ft/M
- Builtup Area: 200 Sq-Ft
- Facing: North-West
- Parking: Bike And Car
- Ownership Type: Self Owned
- Flooring: NA
- Furnishing Status: Unfurnished [Furnish Now](#)
- Floor: 3/4
- Gated Security: No

Activity On This Property

1336 Unique Views | 3 Shortlists | 3 Contacted

Powered By NBEstimate

Similar Properties

1 RK Flat In Riddi Sidd...
Near: Mumbai Exhibition Centre

Property	Flat		
Source	No Broker		
Floor	-		
	Carpet	Built Up	Saleable
Area	167.00	200.00	240.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 17964.00	₹ 15,000.00	₹ 12,500.00

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.
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 **₹ 40,59,540.00 (Rupees Forty Lakhs Fifty Nine Thousand Five Hundred Forty Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
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Auth. Sign.



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