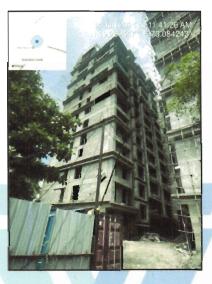


## Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Balibai Bibishan Rathod & Abhishek Bibhishan Rathod

Residential Flat No. 211, 2nd Floor, Building No. B, "Shiv Sai Awas", Mouje - Bhadwad, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, Country - India

Latitude Longitude - 19°17'21.5"N 73°05'02.0"E

## Valuation Prepared for:

### **Cosmos Bank**

#### Fort Branch

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, PIN Code - 400001, State - Maharashtra, Country - India



Nanded

Thane

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

Aurangabad Pipune



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

## Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/06/2024/9269/2306778 17/01-222-PANI

Date: 17.06.2024

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 211, 2nd Floor, Building No. B, "Shiv Sai Awas", Mouje - Bhadwad, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, Country - India belongs to Balibai Bibishan Rathod & Abhishek Bibhishan Rathod.

#### Boundaries of the property.

North

Wing - A

South

Slum Area

East

Internal Road

West

**Under Construction Building** 

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 ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

### For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Director

Digitally signed by Manoj Chalikwai DN: cn=Manoi Chalikwar. o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai,

email=manoj@vastukala.org, c=IN Date: 2024.06.17 11:29:41 +05'30'

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 in Form - 01



#### Our Pan India Presence at:

Nanded

Thane

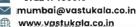
💡 Ahmedabad 💡 Delhi NCR

🦞 Raipur Jaipur

#### Regd. Office

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





## <u>Valuation Report of Residential Flat No. 211, 2<sup>nd</sup> Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India</u>

Form 0-1

(See Rule 8 D)

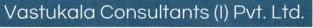
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

#### **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	13.06.2024			
3	Name of the owner/ owners	Balibai Bibishan Rathod & Abhishek Bibhishan Rathod.			
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					
6	Location, street, ward no	Pipeline Road, Bhadwad Road			
7	Survey/ Plot no. of land	Survey No. 5/1, 9, 69/1/1 of Village - Bhadwad			
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. = 304.00 Flowerbed Area in Sq. Ft. = 29.00 Total Carpet Area in Sq. Ft. = 333.00 (Area as per Actual Site Measurement)  Carpet Area in Sq. Ft. = 323.00 (Area as Agreement for Sale)			
		Built up Area in Sq. Ft. = 355.30			





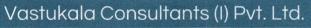




	(Carpet Area + 10%)			
13	Roads, Streets or lanes on which the land is abutting	Pipeline Road, Bhadwad Road		
14	If freehold or leasehold land	Freehold		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.  (i) Initial Premium  (ii) Ground Rent payable per annum  (iii) Unearned increased payable to the Lessor in the event of sale or transfer	MHADA As per document		
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	No		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Copy of Approved Plan Document No. E.E. / BP / PMAY / A / MHADA / 303 / 2021 dated 06.09.2021 issued by MHADA		
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?	Building Under Construction		
	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 MHADA 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.		



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Value of control of co

	(iii) Monthly or annual rent /compensation /license fee, etc. paid by each	₹ 4,700.00 expected rental income per month after building completion			
	(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	The state of the s				
34	What is the amount of property tax? Who is to 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 commencement of construction—2023 (As per Commencement Certificate) Year of Completion—Building Under Construction			







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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.
45	Remarks:	

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 17.06.2024 for Residential Flat No. 211, 2nd Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India belongs to Balibai Bibishan Rathod & Abhishek Bibhishan Rathod.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.11.2023 b/w. M/s. Vidisha Constructions (Promoter) and Balibai
	Bibishan Rathod & Abhishek Bibhishan Rathod (Purchaser) (6 Pages from documents)
2	Copy of Commencement Certificate Document No. E.E. / BP / PMAY / A / MHADA / 034 / 2023 dated
	12.01.2023 issued by MHADA
3	Copy of RERA Certificate No. P51700031081 dated 27.12.2023 issued by Maharashtra Real Estate
	Regulatory Authority
4	Copy of Approved Plan Document No. E.E. / BP / PMAY / A / MHADA / 303 / 2021 dated 06.09.2021
	issued by MHADA

#### LOCATION:

The said building is located at Survey No. 5/1, 9, 69/1/1 of Village – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at travelling distance of 5.3 Km. from Bhiwandi Road station.

#### **BUILDING:**

The building under reference is having Proposed Stilt + 14 Upper Floors. It will be R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The Proposed walls will be 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 will be used for residential purpose. 2nd Floor is having 11 Residential Flats. 3 Lifts will be provided in building.

#### **Residential Flat:**

The residential flat under reference is situated on the 2nd Floor. The composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + Bath + W.C. + Flowerbed Area. (i.e. 1 BHK Flat). The residential flat is finished with Proposed Vitrified Tiles flooring, Proposed Teak Wood door framed with flush door, Proposed Proposed Powdered Coated Aluminum sliding windows & Proposed Concealed plumbing & Proposed Concealed electrification.





## At the time of inspection Building was under construction, extent of completion as under Stage of Construction

If under construction, extent of completion

Foundation	Completed	RCC Plinth	Completed				
Ground	Completed	Full Building RCC	Completed upto				
			12 <sup>th</sup> Slab				
Internal Brick Work	Completed upto 10th	External Brick Work	Completed upto				
	Floor		10th Floor				
Total	52% Work Completed						

#### Valuation as on 17th June 2024

The Carpet Area of the Residential Flat	:	323.00 Sq. Ft.
The Built-up Area of the Residential Flat	:	355.30 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	Building Under Construction			
Expected total life of building		60 Years (After completion) Subject to proper, preventive periodic maintenance & structural repairs			
Age of the building as on 2024		Building Under Construction			
Cost of Construction		355.30 Sq. Ft. X₹ 2,700.00 = ₹ 9,59,310.00			
Depreciation		N.A., as the building is under construction			
Guideline rate obtained from the Stamp Duty Ready		₹ 43,100.00 per Sq. M.			
Reckoner for new property		i.e. ₹ 4,004.00 per Sq. Ft.			
Prevailing market rate		₹ 7,000.00 per Sq. Ft.			
Value of property as on 17.06.2024		323.00 Sq. Ft. X ₹ 7,000.00 = ₹ 22,61,000.00			

(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)

Total Value of the property as on 17.06.2024		₹ 22,61,000.00	
The realizable value of the property	:	₹ 20,34,900.00	
Distress value of the property	:	₹ 18,08,800.00	
Insurable value of the property	:	₹ 9,59,310.00	
Guideline value of the property	:	₹ 14,22,621.00	

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 211, 2<sup>nd</sup> Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India for this particular purpose at ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only). As per site inspection, 52% of construction work is completed as on 17<sup>th</sup> June 2024.





#### NOTES

- 1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 17<sup>th</sup> June 2024 is ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only). As per site inspection, 52% of construction work is completed. 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**

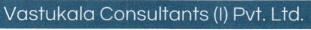
#### **Technical details**

#### Main Building

1.	No. of floo	rs and height of each floor	Proposed Stilt + 14 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 <sup>nd</sup> Floor		
3	Year of co	nstruction	Building Under Construction		
4	Estimated	future life	60 Years (After Completion) Subject to proper, preventive periodic maintenance & structural repairs		
5		nstruction- load bearing frame/ steel frame	Proposed R.C.C. Framed Structure		
6	Type of for	undations	R.C.C. Foundation		
7	Walls		Proposed All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions		Proposed 6" thick brick wall		
9	Doors and	Windows	Proposed Teak Wood door framed with flush door, Proposed Powdered Coated Aluminium sliding windows		
10	Flooring		Proposed Vitrified Tiles flooring		
11	Finishing		Proposed 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	Proposed Concealed electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Proposed Concealed plumbing		
15	Sanitary in	stallations	Proposed		
	(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.		Proposed Ordinary		
17	Compound	l wall	Proposed 6'.0" High, R.C.C. column with B. B.		
	Height and length		masonry wall		
	Type of co	nstruction			



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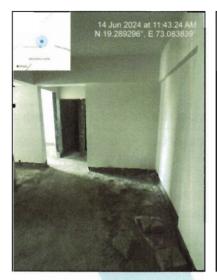
18	No. of lifts and capacity	Proposed 3 Lifts
19	Underground sump – capacity and type of construction	Proposed R.C.C tank
20	Over-head tank Location, capacity Type of construction	Proposed R.C.C tank on terrace
21	Pumps- no. and their horse power	Proposed May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Proposed Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Proposed Connected to Municipal Sewerage System





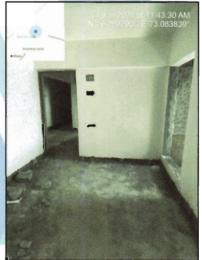


## **Actual site photographs**















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# Route Map of the property Site, u/r



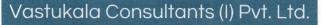


#### Latitude Longitude - 19°17'21.5"N 73°05'02.0"E

Note: The Blue line shows the route to site from nearest railway station (Bhiwandi Road – 5.3 Km.)



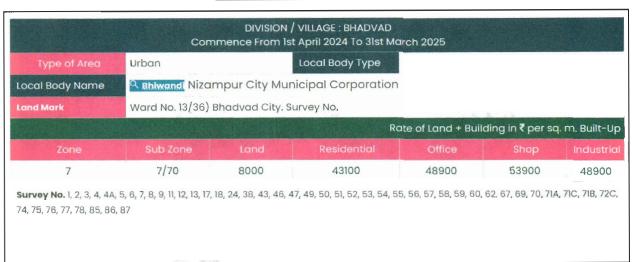
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## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Residential Flat	43,100.00			
No increase by Flat Located on 2 <sup>nd</sup> Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	43,100.00	Sq. Mt.	4,004.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	8,000.00			
The difference between land rate and building rate (A – B = C)	-			
Depreciation Percentage as per table (D)	-			
Rate to be adopted after considering depreciation [B + (C x D)]	7 -	Sq. Mt.	-	Sq. Ft.

#### Multi-Storied building with Lift

For residential premises / commercial unit / Unit 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	s and above Increase by 20% on units located on 31 and above floors	

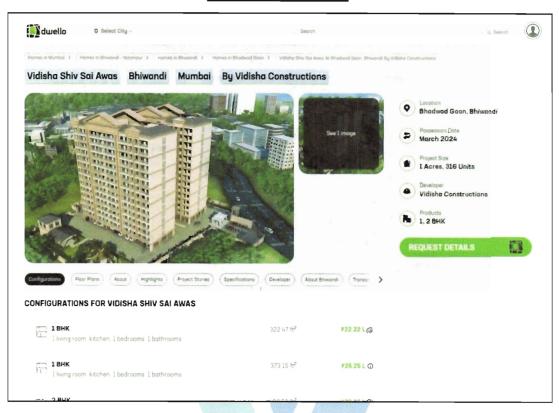
#### Table - D: Depreciation Percentage Table

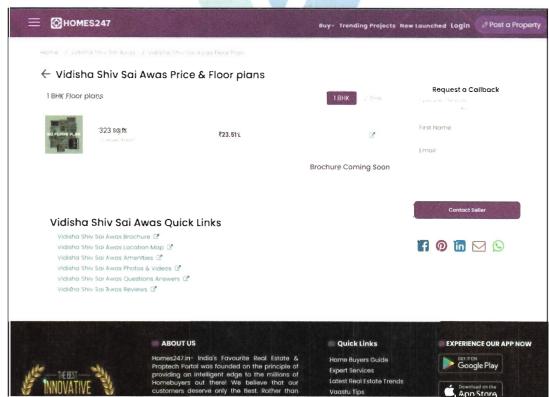
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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



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## **Price Indicators**



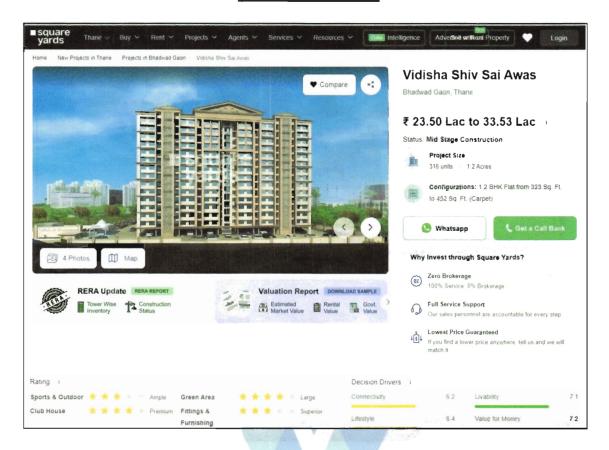




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## **Price Indicators**







## **Sales Instance**

V24, 3:19 PM	igr_174	<b>4</b> D8
740881	सूची क्र.2	दुय्यम निबंधक : दु.नि. भिवंडी 1
31-01-2024	8	दस्त क्रमांक : 17408/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	 गावाचे नाव: भादवड	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2311000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1421825.9	
1) पालिकेचे नाव:भिवंडी-निजामपूर मनपइतर वर्णन :, इतर माहिती: मौजे भवड तालुका भिवंडी येथील सर्वे नं. 5/1,9,69/1/1 या जागेवरील शिव साई आवास' प्रोजेक्ट मधील बिल्डींग नं. बी पहिला मजला सदनिका नं. 108 क्षेत्र 2 चौ.मी. कारपेट(रेरा प्रोजेक्ट)((Survey Number: 5/1, 9, 69/1/1;))		
(5) क्षेत्रफळ	29.99 चौ.मीटर	Manufacture .
(७)आकारणी किया चुडी देण्यात असेतः तेव्हा.		
(7) दस्तप्रेवज करून देणा-या.सिंहून ठेवणा-या पक्षकाराचे नग्व क्रिंवा दिवाणी न्यायातयाचा हुकुमनामा क्रिंया आदेश असल्यास,प्रतिवादिसे नाव व फत्ता.	1): नात:-में. विदिया कन्स्ट्रक्शन्स तर्फे भागीदार अभिषेक विनोद द्विवेदी तर्फे कबुत्ती जबाब देण्याकरीता कु.मू. म्हणुन भरतकुमार एत. जैन वय:-45 पत्ता:-प्तॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: घर नं. 1210/0, पहिला मजला, शफिक कंपाऊंड, नवीं बस्ती, कल्याण रोड, भिवंडी, जिल्हा ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421302 पेंन नं:-AASFV3342G	
(४)दस्तऐवज करुन घेणाः या पक्षकासचे व किंवा दिवाणी न्यायास्त्याचा हुकुमनामा किंवा आदेश असस्यास,प्रतिवर्धदेचे नाव व पत्ता	नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रीड न विक्रोळी वेस्ट., टागोर नगर, मुंबई , महारा 2): नाव:-किरण नारायण चव्हाण वय:-2:	हदेवीं रामकुमार कैरवार क्यः 30; पत्ताः म्हॉट नंः , माळा तं: शिवसाई कळ, एस.बी.एस. रोड, क्रिवमहाराष्ट्र नगर, ष्ट्र, मुम्बई: पिन कोड: 400083 पॅन नं: 5NTP14934% ९: पत्ताः प्लॉट नं: -, माळा नं: -, इमारतीचें नावः -, ब्लॉळ रोड, शिवमहाराष्ट्र नगर, विक्रोळी वेस्ट, टागीर नगर, मुंबई मॅन नं: -AZZPC8274G
(9) दस्तऐबज करुन दिल्याचा दिनांक	19/12/2023	
(10)दस्त नोंद्रणी केल्याचा दिनांक	19/12/2023	
(11)अनुक्रमांक,खंड द पृष्ठ	17408/2023	
(12)काजारभावाप्रमाणे मुद्रांक शुल्क	47300	
(23)बाजारभावाप्रमाणे नोंदणी शुल्क	নাংসাতী নীৰ্মতী যুক্ত 23110	
(14)श्रोत	,	
मुल्यांकनासाठी विचारात घेतलेला तपक्षील:-:	मुल्यांकनाची आवश्यकता नाही व कारणाचा तपशील दस्ताप्रकारनुस	जरण द्स्तप्रकारनुसार आवश्यक नाही गर आवश्यक नाही
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Murarea annexed to it.	nicipal Corporation or any Cantonment









#### 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:

- Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 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**

- 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 ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only). As per site inspection, 52% of construction work is completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj 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 11:30:00 +05'30'

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



