

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: Shri. Dhananjay Raghunath Pachchhapurkar

Residential Flat No. 10, 2<sup>nd</sup> Floor, Wing – A, "Pratibimb Co-Op. Hsg. Soc. Ltd.", Plot No. RH-159, M.I.D.C., Village - Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 203, State - Maharashtra, Country - India.

#### Latitude Longitude - 19°12'22.2"N 73°06'17.3"E

## Valuation Done for:

### Cosmos Bank

Dombivli (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka Kalyan, District Thane, PIN Code - 400605, State - Maharashtra, Country - India.



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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**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



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Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Shri. Dhananjay Pachchhapurkar (9542/2306959) Page 2 of 17

Vastu/Thane/06/2024/9542/2306959 28/10-403-PSNK Date: 28.06.2024

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 10, 2<sup>nd</sup> Floor, Wing – A, **"Pratibimb Co-Op. Hsg. Soc. Ltd."**, Plot No. RH-159, M.I.D.C., Village – Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 203, State – Maharashtra, Country – India belongs to **Shri. Dhananjay Raghunath Pachchhapurkar**.

#### Boundaries of the property.

North	5	Indraprastha CHS
South	:	Nosil CHSL
East	:	Mamata Hospital Road
West	:	Apratim Co-Op Society

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 ₹ 55,13,792.00 (Rupees Fifty Five Lakh Thirteen Thousand Seven Hundred Ninety Two 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

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우 Aurangabad	💡 Pune	💡 Indore	💡 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 Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Shri. Dhananjay Pachchhapurkar (9542/2306959) Page 3 of 17

Valuation Report of Residential Flat No. 10, 2<sup>nd</sup> Floor, Wing – A, "Pratibimb Co-Op. Hsg. Soc. Ltd.", Plot No. RH-

159, M.I.D.C., Village - Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane,

PIN Code - 421 203, 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:

	To assess the Fair Market Value as on 28.06.2024 for Banking Purpose
Date of inspection	26.06.2024
Name of the owner/ owners	Shri. Dhananjay Raghunath Pachchhapurkar
If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership
Brief description of the property	Address: Residential Flat No. 10, 2 <sup>nd</sup> Floor, Wing – A, "Pratibimb Co-Op. Hsg. Soc. Ltd.", Plot No. RH-159, M.I.D.C., Village – Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 203, State – Maharashtra, Country – India.Contact Person: 
Location, street, ward no	Mamata Hospital Road
Survey/ Plot no. of land	Plot No. RH-159, Survey No. 124, Hissa No. 2 of Village - Asade Golivali
Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
Classification of locality-high class/ middle class/poor class	Middle Class
Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
Means and proximity to surface communication by which the locality is served <i>LAND</i>	Served by Buses, Taxies, Auto and Private cars
Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 634.00 Balcony Area in Sq. Ft. = 33.00 Total Carpet Area in Sq. Ft. = 667.00 (Area as per Actual Site Measurement) Built up Area in Sq. Ft. = 808.00
	Name of the owner/ owners         If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?         Brief description of the property         Location, street, ward no         Survey/ Plot no. of land         Is the property situated in residential/ commercial/ mixed area/ Residential area?         Classification of locality-high class/ middle class/poor class         Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.         Means and proximity to surface communication by which the locality is served         LAND         Area of Unit supported by documentary proof.



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13	Roads, Streets or lanes on which the land is	Plot No. RH-159, M.I.D.C., Village – Asade
	abutting	Golivali, Dombivli (East), Taluka - Kalyan, District -
		Thane
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to	As per documents
	use of land? If so attach a copy of the covenant.	(TM)
17	Are there any agreements of easements? If so	Information not available
	attach a copy of the covenant	
18	Does the land fall in an area included in any	Information not available
	Town Planning Scheme or any Development	
	Plan of Government or any statutory body? If so	
	give Particulars.	
19	Has any contribution been made towards	Information not available
	development or is any demand for such	
	contribution still outstanding	
20	Has the whole or part of the land been notified	No
	for acquisition by government or any statutory	
	body? Give date of the notification.	
21	Attach a dimensioned site plan	Yes
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	N.A.
	standing on the land and a lay-out plan.	1.0
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion	Fully
	and extent of area under owner-occupation	
25	What is the Floor Space Index permissible and	Floor Space Index permissible - As per KMC
	Percentage actually utilized?	norms
		Percentage actually utilized – Details not
		available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees,	NA
	etc	
	(ii) Portions in their occupation	NA

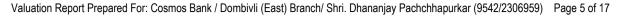


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(iii) Monthly or annual rent ₹ 11,500.00 Expected rental income per month /compensation/license fee, etc. paid by each Gross amount received for the whole ΝΑ (iv) property 27 Are any of the occupants related to, or close to ΝA business associates of the owner? 28 N. A. 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 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 If a lift is installed, who is to bear the cost of 31 N. A. maintenance and operation- owner or tenant? 32 N. A. If a pump is installed, who is to bear the cost of 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 35 Is the building insured? If so, give the policy Information not available no., amount for which it is insured and the annual premium N. A. 36 Is any dispute between landlord and tenant 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 of rent? SALES Give instances of sales of immovable property 38 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 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





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41	Year of commencement of construction and year of completion	Year of Completion – 1996 (As per Building 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, Dombivli (East) Branch to assess fair market value as on 28.06.2024 for Residential Flat No. 10, 2<sup>nd</sup> Floor, Wing – A, **"Pratibimb Co-Op. Hsg. Soc. Ltd."**, Plot No. RH-159, M.I.D.C., Village – Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 203, State – Maharashtra, Country – India belongs to **Shri. Dhananjay Raghunath Pachchhapurkar.** 

We are in receipt of the following documents:

1	Copy of Agreement to Sale dated 05.10.2011 Shri. Milind Madhukar Bhagwat (The Vendor) Shri.
	Dhananjay Raghunath Pachchhapurkar (The Purchasers)
2	Copy of Commencement Certificate No. KMC / NRV / BP / DB / 139 / 43 dated 10.06.1993 issued by
	Kalyan Municipal Corporation.
3	Copy of Building Completion Certificate No. KMC / NRV / CC / DB / 29 dated 18.05.1996 issued by
	Kalyan Municipal Corporation.
4	Copy of Society Registration Certificate Dated 30.09.1993

#### LOCATION:

The said building is located at Plot No. RH-159, Survey No. 124, Hissa No. 2 of Village - Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at travelling distance of 3.1 Km. from Dombivli railway station.

#### BUILDING:

The building under reference is having Ground + 3<sup>rd</sup> Upper Floor. 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 is used for residential purpose. 2<sup>nd</sup> Floor is having 4 Residential Flats. The building is not having lift.



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#### Residential Flat:

The residential flat under reference is situated on the 2<sup>nd</sup> Floor. It consists of 2 Bedrooms + Living Room + Kitchen + Bathroom + WC + Balcony (i.e., 2 BHK with W.C + Bath). The residential flat is finished with Vitrified tiles flooring, Teak Wood door frame with flush shutter with safety door, Powder coated aluminum sliding windows & Concealed plumbing, Concealed & Casing Capping electrification.

#### Valuation as on 28th June 2024

The Built-up Area of the Residential Flat	:	808.00 Sq. Ft.
---	---	----------------

#### **Deduct Depreciation:**

Year of Construction of the building	:	1996 (As per Building Completion certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	•	28 Year
Cost of Construction	•	808.00 Sq. Ft. X ₹ 2,800.00 = ₹ 22,62,400.00
Depreciation {(100-10) x 28} / 60	:	42.00%
Amount of depreciation	:	₹ 9,50,208.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	j	₹ 44,100.00 per Sq. M. i.e., ₹ 4,097.00 per Sq. Ft.
Guideline rate (after Deprecation)		₹ 35,420.00 per Sq. M. i.e., ₹ 3,291.00 per Sq. Ft.
Prevailing market rate	: 1	₹ 8,000.00 per Sq. Ft.
Value of property as on 28.06.2024		₹ 808.00 Sq. Ft. X ₹ 8,000.00 = ₹ 64,64,000.00

(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 28.06.2024	:	₹ 64,64,000.00 - ₹ 9,50,208.00 =
		₹ 55,13,792.00
Total Value of the property		₹ 55,13,792.00
The Realizable value of the property	:	₹ 49,62,413.00
Distress value of the property	:	₹ 44,11,034.00
Insurable value of the property (808.00 X 2,800.00)	:	₹ 22,62,400.00
Guideline value of the property (808.00 X 3,291.00)	:	₹ 26,59,128.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 10, 2<sup>nd</sup> Floor, Wing – A, **"Pratibimb Co-Op. Hsg. Soc. Ltd."**, Plot No. RH-159, M.I.D.C., Village – Asade Golivali, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 203, State – Maharashtra, Country – India for this particular purpose at ₹ 55,13,792.00 (Rupees Fifty Five Lakh Thirteen Thousand Seven Hundred Ninety Two Only) as on 28<sup>th</sup> June 2024.

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#### **NOTES**

- 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 28<sup>th</sup> June 2024 is ₹ 55,13,792.00 (Rupees Fifty Five Lakh Thirteen Thousand Seven Hundred Ninety Two 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 + 3 <sup>rd</sup> Upper Floor
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	1996 (As per Building Completion Certificate)
4	Estimated future life	32 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 shutter with safety door, Powder coated aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finishing
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 plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Casing Capping electrification
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry
	Height and length	wall
	Type of construction	
18	No. of lifts and capacity	Not Provided
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

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# Actual site photographs

















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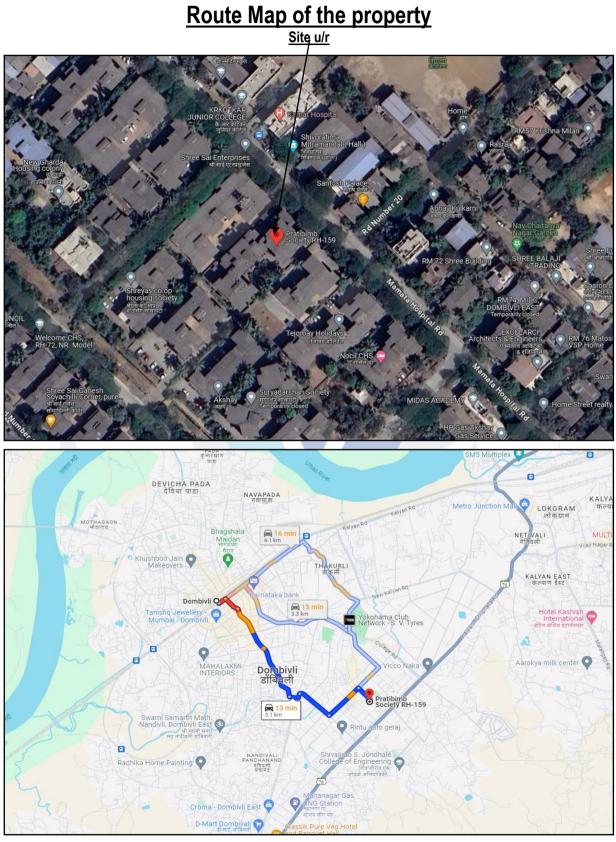




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#### Latitude Longitude - 19°12'22.2"N 73°06'17.3"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli - 3.1 KM)



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## **Ready Reckoner Rate**

		nual Statement d बाजारमूल्य दर पत्र						
Home				3	/aluation (	Suideli	ines   Use	r Manual
Year	2024-2025				Language	Eng	lish	
	Selected District	Thane						
	Select Taluka	Kalyan						
	Select Village	Gavache Nav : Asade (K	Calyan-Dombiv	li Mah				
	Search By	OSurvey No.	SubZones					
Select	ਤਧਰਿਮ	ाग	खुली जमीन	निवासी सदनिका	ऑफ़्रीस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	37/104-मौजे आसदे गावातील र	हीवास क्षेत्रातील मिळकती	12500	39200	46600	55100	46600	चौ. मीटर
SurveyNo	37/105-मौजे आसदे गावातील गावठाणामधील मिळकती		10200	41400	47500	55700	47500	चौ. मीटर
SurveyNo	37/106-मौजे आसदे गावातील म	.औ.वि.म.(MIDC)हद्दीतील	13100	49000	55900	61200	55900	चौ. मीटर
SurveyNo	37/106A-महाराष्ट्र औदयोगिक विका औदयोगिक		13250	0	о	о	o	चौ. मीटर

4,900.00			
44,100.00	Sq. Mtr.	4,097.00	Sq. Ft.
13,100.00			
31,000.00			
72%			
35,420.00	Sq. Mtr.	3,291.00	Sq. Ft.
	<b>44,100.00</b> 13,100.00 31,000.00 72%	44,100.00         Sq. Mtr.           13,100.00         31,000.00           72%         1000000000000000000000000000000000000	44,100.00         Sq. Mtr.         4,097.00           13,100.00

#### **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

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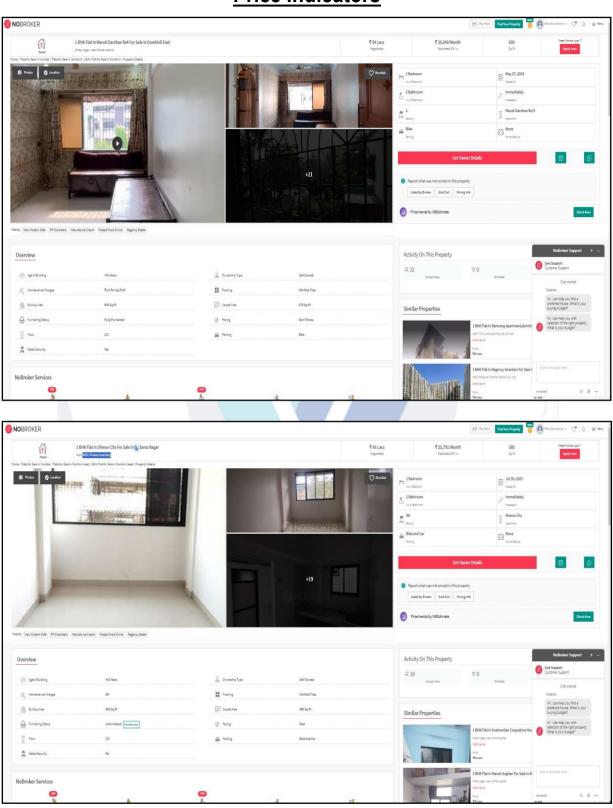
Completed Age of Building in Years	Value in percent after depreciation				
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.			
0 to 2 Years	100%	100%			
Above 2 & up to 5 Years	95%	95%			
Above 5 Years	After initial 5 year for every year 1%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

	1 BHK Flat In Shri Chintamani Society For Sale In Dombivli East			₹50 Lacs	₹ 28,657/Month	💮 Pay Sent Real Your Property 🧧	Need Home Loan T
trade 1	Sudame Neger, Near Omker Cambridge Internetionel			C 50 LBCS Non-negotiable	C 28,657/Montr Estimated EWI v	670 Sq.Ft	ApplyLoan
Peter Sele in Number   Flats for Sele in Dom De la Start Burger (Source of Sele in D Photos 0 Location	mbirli east / 15hk Flet for Sale in Dombini east / Property Details Dombini East	2 BHK Plat in Shri Dhintamani Society For Se	le in Dombivii East	♥ Shortist	1Bedroom		
					No. 9 Decision	May 29, 2024	
					to of tensor	Protection	
					A NA	Shri Chintamani S	io
		200-cmain period since successor	19 2 6 19 19 19 19 19 19 19 19 19 19 19 19 19		Bike and Car     Turing	None	
						Cold Madee	
					Geti	Dwmer Details	<b>a c</b>
					Report what was not correct in this pr	roperty	
					Listed by Broker Sold Out We	onginto	
					Price trends by NBEstimate		Check Nov
New Nodern Cells PP Chambers Nat	turels lice Cream Preside Food Divine Regency Estate	_					
							NaBroker Support
erview					Activity On This Property		Bive Support Customer Support
🗄 Age of Suilding	>10 Years	Onvesting Type	Self Owned		R 0 unique views	© () Sotian	Customer support
👔 Heintenance Charges	M	Rooring	NA				Natasha
Builtup Area	670 Sq.ft	Aumiahing Status	Semi Rumish Nov		Similar Properties		H. I can help you find a preferred house. What is your buying budget?
) facing	Don't Know	Roor	3/3			1 BHK Flat in Balaji Angan Thakurli For Si	H. I can help you with selection of the right property. What is your budget?
A Passing	Bike And Car	Ceted Security	Yes			Theiuri, 30k Stad new Omler English Neduri Izhool Withington	
Broker Services						Pica Phillins	
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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 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.

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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 ₹ 55,13,792.00 (Rupees Fifty Five Lakh Thirteen Thousand Seven Hundred Ninety Two Only).

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

### Director

Auth. Sign.

Vastukala Consultants (I) Pvt. Ltd.

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#### Manoj B. Chalikwar Registered Valuer

Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20



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