

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain)

Residential Flat No. 504, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane - 400615, State - Maharashtra, Country - India.

Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

Valuation Prepared for: Cosmos Bank Fort Branch

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra – 400 001, State - Maharashtra, Country - India



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

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Page 2 of 17

Vastu/Mumbai/07/2024/009635/2307023 02/8-27-PRRJ Date: 02.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 504, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane - 400615, State - Maharashtra, Country -India belongs to Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain).

Boundaries of the property.

North Internal Road Golibar Road South East Shree Saket West A Sing

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 at ₹ 53,80,025.00 (Rupees Fifty-Three Lakh Eighty Thousand Twenty-Five 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.

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

email=manoj@vastukala.org, c=ItV Date: 2024.07.02 13:02:42 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

Encl. Valuation Report





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Residential Flat No. 504, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, 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			
	Data of incompling	02.07.2024 for Bank Loan Purpose			
2	Date of inspection	01.07.2024			
3	Name of the owner/ owners	Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain)			
4	If the property is under joint ownership / co-	Joint Ownership			
	ownership, share of each such owner. Are the shares undivided?	Details of ownership share is not available			
5	Brief description of the property	Address: Residential Flat No. 504, 5th Floor, B			
	Account (Sept.)	Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.",			
	Asset AV	Near Shri Ram Hospital, Owale, Ghodbunder			
		Road, Thane (West), Thane – 400615, State –			
		Maharashtra, Country – India.			
	Victoria Victoria	Contact Person:			
	Visited W	Mr. Nandkishor (Banker)			
		Contact No. 9769097888			
6	Location, street, ward no	Near Shri Ram Hospital, Owale, Ghodbunder			
	\	Road, Thane (West), Thane - 400615.			
	Survey/ Plot no. of land	Old Survey No. 136, Hissa No. 3, New Survey No.			
	V_GI	17, Hissa No. 3 of Village – Owale			
8	Is the property situated in residential/	Residential Area			
	commercial/ mixed area/ Residential area?				
9	Classification of locality-high class/ middle	Middle Class			
	class/poor class				
10	Proximity to civic amenities like schools,	All the amenities are available in the vicinity			
	Hospitals, Units, market, cinemas etc.				
11	Means and proximity to surface communication	Served by Buses, Taxies, Auto and Private cars			
	by which the locality is served				
	LAND				
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 785.00			
	Shape, dimension and physical features	(Area as per actual site measurement for			
		Amalgamated Flat No. 503 & 504)			



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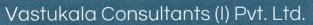




		Caret Area in Sq. Ft. = 414.00 (Area of Flat No. 504 as per Agreement for Sale)
		Built Up Area in Sq. Ft. = 497.00
		(Carpet as per Agreement + 20%)
13	Roads, Streets or lanes on which the land is abutting	Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615.
14	If freehold or leasehold land	Free hold
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.	
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.	N.A.
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	N.A.
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.



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25	Percentage actually utilized?		Floor Space Index permissible – As per TMC norms		
			Percentage actually utilized – Details not available		
26	REN	TS			
	(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	₹ 11,500.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		any of the occupants related to, or close to ness associates of the owner?	Information not available		
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		ift is installed, who is to bear the cost of attendance and operation- owner or tenant?	N. A.		
32		oump is installed, who is to bear the cost of attendance and operation- owner or tenant?	N. A.		
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.		
34		at is the amount of property tax? Who is to it? Give details with documentary proof	Information not available		
35	no.,	ne building insured? If so, give the policy amount for which it is insured and the ual premium	Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the nises under any law relating to the control	N. A.		



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	of rent?		
	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 Completion – 2006 (As per Occupancy 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 supported by documentary proof.	N. A.	
		504 internally amalgamated to form a single flat ion is of Flat No. 504 only. For the purpose of greement for sale of Flat No. 504.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 02.07.2024 for Residential Flat No. 504, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India belongs to Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain).

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 19.01.2019 between Mr. Bhavesh Ulhas Gharat & Mr. Yogesh Ulhas
	Gharat (The Vendor's) And Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain)(The
	Purchaser's).
2	Copy of Occupancy Certificate dated 25.05.2006 issued by Thane Municipal Corporation.
3	Copy of Commencement Certificate No. V. P. No. 2003 / 117 / TMC / TDD / 751 dated 31.05.2004 issued
	by Thane Municipal Corporation.





LOCATION:

The said building is located at Old Survey No. 136, Hissa No. 3, New Survey No. 17, Hissa No. 3 of Village – Owale, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 12.5 Km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 7 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 is used for residential purpose. 5th Floor is having 2 Residential Flat. The building is having 2 lifts.

Residential Flat:

The residential Flat under reference is situated on the 5th Floor. As per site inspection, Flat Nos. 503 & 504 are internally amalgamated to form a single flat having single entrance door. The said valuation is for Flat No. 504. The composition of amalgamated flat consists of 3 Bedroom + Living Room + Kitchen + 3 Toilets + Flowerbed Area + Cupboard Area (i.e., 3BHK Flat + 3 Toilets). The residential Flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, cement plastering with POP false ceiling etc.

Valuation as on 2nd July 2024

The Built-Up Area of the Residential Flat	\:	497.00 Sq. Ft.
The second secon	ESSEN. A	TOTAL PROPERTY.

Deduct Depreciation:

Year of Construction of the building		2006 (As per occupancy certificate)
Expected total life of building	- 1	60 Years
Age of the building as on 2024	;	18 Years
Cost of Construction		497.00 × 2,500.00 = ₹ 12,42,500.00
Depreciation {(100-10) X 18 / 60}		27.00%
Amount of depreciation		₹ 3,35,475.00
Guideline rate obtained from the Stamp Duty	:	₹ 98,910.00 per Sq. M.
Ready Reckoner for new property		i.e., ₹ 9,189.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 84,958.00 per Sq. M.
		i.e., ₹ 7,893.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,500.00 per Sq. Ft.
Value of property as on 02.07.2024	;	497.00 Sq. Ft. X ₹ 11,500.00 = ₹ 57,15,500.00





(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on	:	₹ 57,15,500.00 - ₹ 3,35,475.00 =
02.07.2024		₹ 53,80,025.00
Total Value of the property	:	₹ 53,80,025.00
The realizable value of the property	:	₹ 48,42,023.00
Distress value of the property	:	₹ 43,04,020.00
Insurable value of the property (497.00 X 2,500.00)	:	₹ 12,42,500.00
Guideline value of the property (497.00 X 7,893.00)	:	₹ 39,22,821.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 504, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India for this particular purpose at ₹ 53,80,025.00 (Rupees Fifty-Three Lakh Eighty Thousand Twenty-Five Only) as on 2nd July 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 2nd July 2024 is ₹ 53,80,025.00 (Rupees Fifty-Three Lakh Eighty Thousand Twenty-Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- This valuation is done on the basis of information, which the valuer has obtained by information provided 2. 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.
- This valuer should not be held responsible for authentication of documents, clear title and other such 3. 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

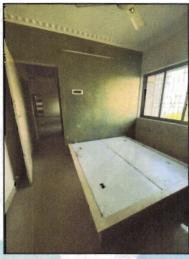
1.	No of floo	are and height of each floor	Stilt + 7 Upper Floors	
	No. of floors and height of each floor			
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat	
	V		situated on 5 th Floor	
3	Year of construction		2006 (As per occupancy certificate)	
4	Estimated future life		42 Years Subject to proper, preventive periodic	
			maintenance & structural repairs	
5		onstruction- load bearing	R.C.C. Framed Structure	
		C frame/ steel frame		
6		oundations	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	d Windows	Teak wood door frame with flush shutters,	
			Powder Coated Aluminum sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering	
12		nd terracing	R.C.C. Slab	
13		rchitectural or decorative features,	Yes	
	if any	omeodalar or adoptativo roadaroo,		
14	(i)	Internal wiring – surface or	Concealed electrification	
' '		conduit	Conocaida diconnication	
	(ii)	Class of fittings: Superior/	Concealed plumbing	
	(")	Ordinary/ Poor.	Contocated planting	
15				
10	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins	As per requirement	
	(iii)	No. of urinals		
	(iv)	No. of sink		
40		The state of the s	O dia	
16		ittings: Superior colored / superior	Ordinary	
47	white/ordi		B 0 0 5 101 1 101 101 101 101 101 101 101	
17	Compoun		R.C.C. Framed Structure with 9" thick external	
	Height an		walls and 6" thick internal brick walls	
40		onstruction		
18		and capacity	1 Lift	
19		und sump – capacity and type of	R.C.C tank	
	constructi			
20	Over-head		R.C.C tank on terrace	
	Location,			
		onstruction		
21		o. and their horse power	May be provided as per requirement	
22		d paving within the compound	Cement concrete in open spaces, etc.	
		ate area and type of paving		
23	Sewage d	lisposal – whereas connected to	Connected to Municipal Sewerage System	
		vers, if septic tanks provided, no.		
	and capac	city		





Actual site photographs





















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Route Map of the property

Site_iu/r





Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 12.5 Km.)

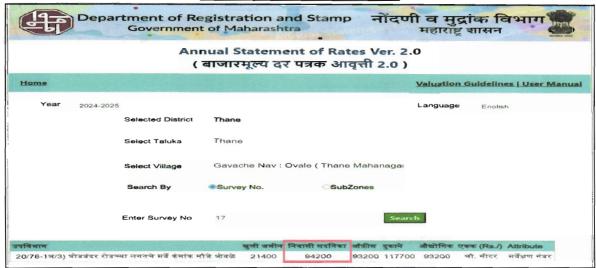


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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	94,200.00			
Increase by 10% on Flat Located on 15th & 16th Floor	4,710.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)(A)	98,910.00	Sq. Mtr.	9,189.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	21,400.00			
The difference between land rate and building rate (A – B = C)	77,510.00			
Depreciation Percentage as per table (D) [100% - 18%]	82%			
(Age of the Building – 18 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	84,958.00	Sq. Mtr.	7,893.00	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

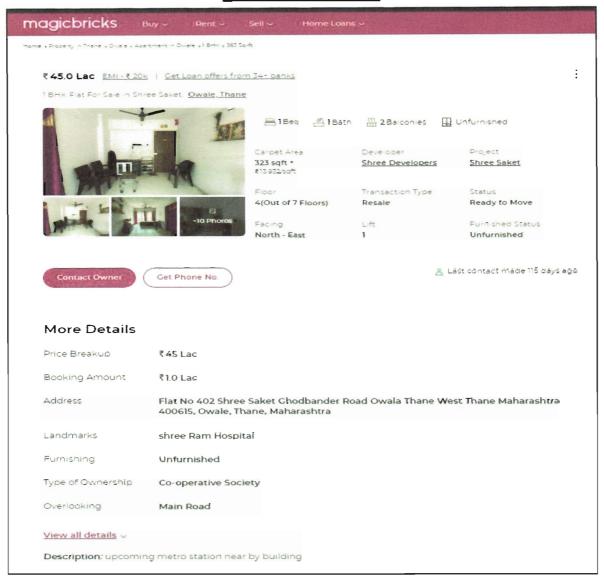
Table - D: Depreciation Percentage Table

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

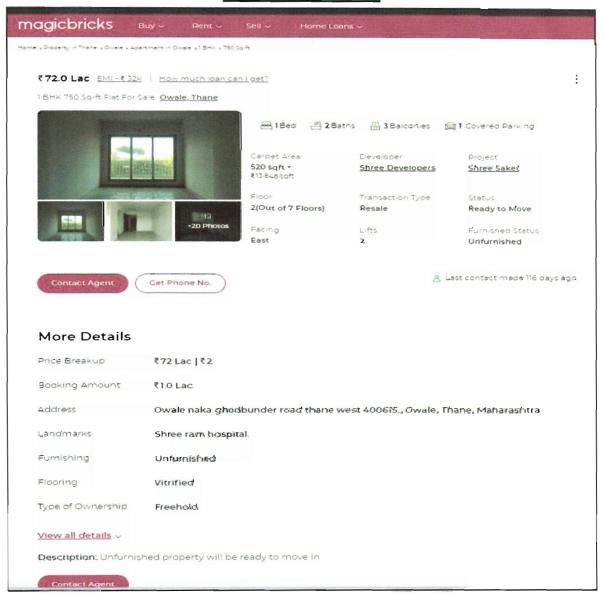


Property	Flat			
Source	magicbricks			
Floor	-			
	Carpet	Built Up	Saleable	
Area	323.00	388.00	465.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹ 13,932.00	₹ 11,610.00	₹ 9,675.00	



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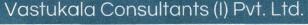
Price Indicators



Property	Flat				
Source	magicbricks				
Floor	-				
	Carpet	Built Up	Saleable		
Area	520.00	624.00	749.00		
Percentage	-	20%	20%		
Rate Per Sq. Ft.	₹ 13,846.00	₹ 11,538.00	₹ 9,615.00		



Since: 1969





Sale Instance

14779335

08-05-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे हु

दस्त क्रमांक : 14779/2022

नोदंणी : Regn:63m

गावाचे नाव: ओवळे

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	4500000
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	4349214
आकारणी देतो की पटटेदार ते नमुद करावे)	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: बी/404, माळा नं: 4 था मजला,बी विंग, इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि., ब्लॉक नं: ओवळा, रोड : घोडबंदर रोड,ठाणे प., इतर माहिती: मौजे- ओवळे,ठाणे येथील सदनिकेचे क्षेत्रफळ ४१४ चौ.फुट कारपेट एरिया.((Survey Number : Survey No.
	17, Hissa No. 3 ;))
(5) क्षेत्रफळ	414 चौ.फूट
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-नितीन रघुनाथ कदम वय:-43 पत्ता:-प्लॉट नं: सदनिका क्रं. 404, माळा नं: 4 था मजला, बी विंग, इमारतीचे
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाम	ग नाव: श्री प्रस्थ को. ऑप.हौ.सो.लि., ब्लॉक नं: ओवळा नाका, रोड नं: घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	कोड:-400615 पॅन नं:-AMJPK2635G
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-महेश मधुकर महाडीक वय:-39; पत्ता:-प्लॉट नं: सदिनका क्रं. 1/7, माळा नं: -, इमारतीचे नाव: जमेला बेगम
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	चाळ, ब्लॉक नं: मेघवाडी, रोड नं: जोगेश्वरी पु. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400060 पॅन नं:-AOFPM6179K
असल्यास,प्रतिवादिचे नाव व पत्ता	
(९) दस्तऐवज करुन दिल्याचा दिनांक	07/09/2022
(10) दस्त नोंदणी केल्याचा दिनांक	07/09/2022
(११) अनुक्रमांक,खंड व पृष्ठ	14779/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	315000
(13)बाजारभावाप्रमाणे नोंवणी शुत्क	30000
(14)शेरा	
मुत्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रोक शुक्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

Property	Flat		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	414.00	496.00	596.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 10,876.00	₹ 9,058.00	₹ 7,548.00





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 2nd July 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, 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 at ₹ 53,80,025.00 (Rupees Fifty-Three Lakh Eighty Thousand Twenty-Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.07.02 13:02:54 +05'30'

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



