

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Amey Shrihari Karalkar**

Residential Flat No. 101, 1st Floor, Building No. B-3, "Nirmal Nagari Phase - 1", Talathi of Palaspe,
Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai,
PIN - 410 221, State - Maharashtra, Country - India.

Latitude Longitude - 18°57'26.9"N 73°08'35.2"E

Intended User:

Cosmos Bank

Dadar Branch


Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028,
State - Maharashtra, Country - India.

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Regd. Office

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

 **+91 2247495919**

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Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Amey Shrihari Karalkar / 9747 / 2307154) Page 2 of 17

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Vastu/Mumbai/07/2024/9747/2307154
10/10-158-JASH
Date: 10.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 101, 1st Floor, Building No. B-3, "Nirmal Nagari Phase - 1", Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 221, State - Maharashtra, Country - India belongs to **Mr. Amey Shrihari Karalkar**.

Boundaries of the property.

North : Nirmal Ganesh Building
South : Internal Road / Building No. B4
East : Building No. B2
West : Open Land

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 **₹ 20,17,275.00 (Rupees Twenty Lakh Seventeen Thousand Two Hundred Seventy 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. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.



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Valuation Report of Residential Flat No. 101, 1st Floor, Building No. B-3, "Nirmal Nagari Phase - 1", Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 221, 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 10.07.2024 for Bank Loan Purpose
2	Date of inspection	06.07.2024
3	Name of the owner/ owners	Mr. Amey Shrihari Karalkar
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 101, 1 st Floor, Building No. B-3, "Nirmal Nagari Phase - 1", Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 221, State - Maharashtra, Country - India. Contact Person: Mr. Amey Shrihari Karalkar (Owner) Mob. No. 9920333652 Mrs. Khan (Care Taker) Contact No.: 9920333652
6	Location, street, ward no	Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai
7	Survey/ Plot no. of land	Gat No. 117
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 and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 234.00 Flowerbed Area in Sq. Ft. = 30.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 245.00



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		Flowerbed Area in Sq. Ft. = 43.00 Total Carpet Area in Sq. Ft. = 288.0 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 346.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai
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	N. A.
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?	Occupied by Mr. Vashim Khan (Caretaker)
	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 PMC norms Percentage actually utilized – Details not

		available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 4,000.00 Expected rental income per month
	(iv) N.A.	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.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2013 (As per Site Information)
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.
	<u>Remarks:</u>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 10.07.2024 for Residential Flat No. 101, 1st Floor, Building No. B-3, “**Nirmal Nagari Phase - 1**”, Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 221, State - Maharashtra, Country - India belongs to **Mr. Amey Shrihari Karalkar**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 20.09.2012 between M/s. Neelkamal Builders Private Ltd. (the Builder) AND Mr. Amey Shrihari Karalkar (the Purchaser).
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LOCATION:

The said building is located at bearing Gat No. 117 of Village - Deravali, Taluka – Panvel, District – Raigad, within the limits of Gram Panchayat Usarly Khurd. The property falls in Residential Zone. It is at a walkable distance of 350m from Somatne railway station.

BUILDING:

The building under reference is having Ground + 3 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. 1st Floor is having 4 Residential Flats. The building without lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living Room + Kitchen + WC + Bath Passage (i.e., **1RK with WC & Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.



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Valuation as on 10th July 2024

The Carpet Area of the Residential Flat	:	288.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2013 (As per Site Information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	11 Years
Cost of Construction	:	346.00 X 2,500.00 = ₹ 8,65,000.00
Depreciation $\{(100-10) \times 11 / 60\}$:	16.50%
Amount of depreciation	:	₹ 1,42,725.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 43,415.00 per Sq. M. i.e. ₹ 4,033.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 39,286.00 per Sq. M. i.e. ₹ 3,650.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,500.00 per Sq. Ft.
Value of property as on 10.07.2024	:	288.00 Sq. Ft. X ₹ 7,500.00 = ₹ 21,60,000.00

(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 10.07.2024	:	₹ 21,60,000.00 (-) ₹ 1,42,725.00 = ₹ 20,17,275.00
Total Value of the property	:	₹ 20,17,275.00
The realizable value of the property	:	₹ 18,15,547.50
Distress value of the property	:	₹ 16,13,820.00
Insurable value of the property (346 X 2,500.00)	:	₹ 8,65,000.00
Guideline value of the property (346 X 3,650.00)	:	₹ 12,62,900.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 101, 1st Floor, Building No. B-3, "Nirmal Nagari Phase - 1", Talathi of Palaspe, Village - Deravali, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 221, State - Maharashtra, Country - India for this particular purpose at **₹ 20,17,275.00 (Rupees Twenty Lakh Seventeen Thousand Two Hundred Seventy Five Only)** as on **10th July 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 **10th July 2024 is ₹ 20,17,275.00 (Rupees Twenty Lakh Seventeen Thousand Two Hundred Seventy 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.
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

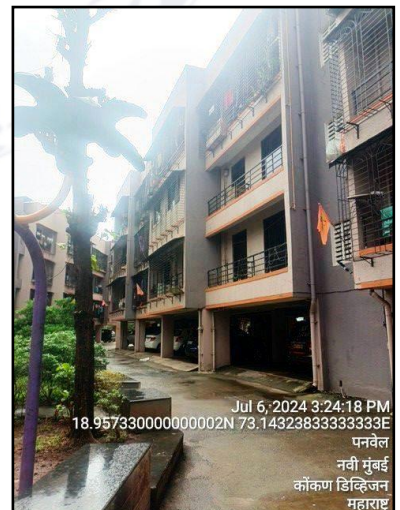
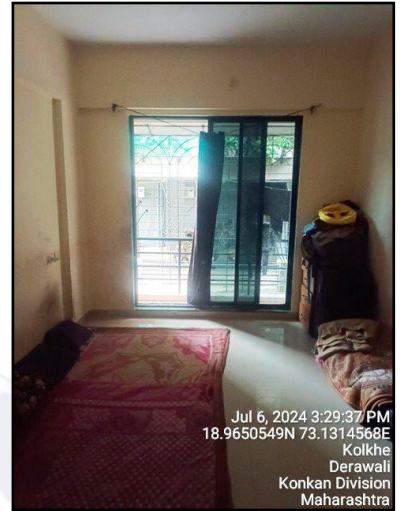
I hereby declare that

- (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:

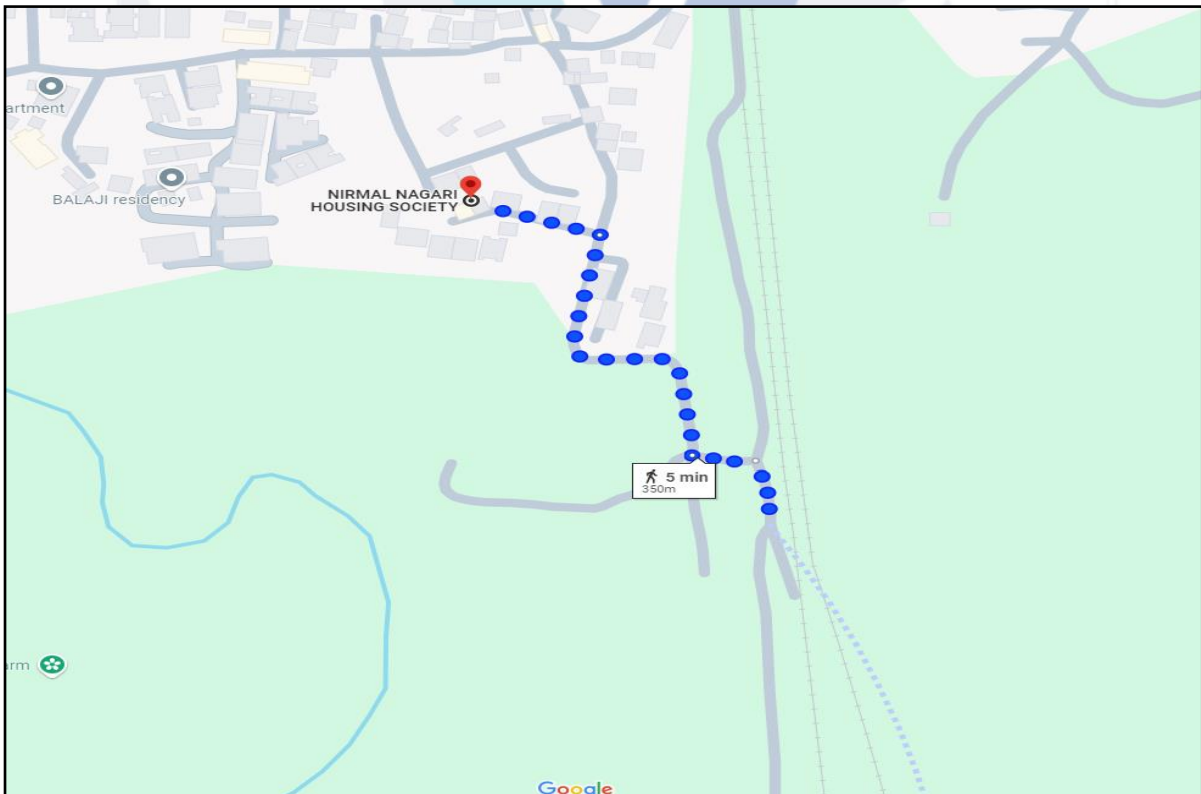
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3	Year of construction	2013 (As per Site Information)
4	Estimated future life	49 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 Aluminum 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	
	(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 Height and length Type of construction	Existing
18	No. of lifts and capacity	No 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	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

Actual site photographs



Route Map of the property Site u/r



Latitude Longitude - 18°57'26.9"N 73°08'35.2"E

Note: The Blue line shows the route to site from nearest railway station (Somatne – 350 Mt.)




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Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year: 20242025
Language: English

Selected District: रायगड

Select Taluka: पनवेल

Select Village: मौजे डेरवली - विशेष नियोजन प्राधिकरण नैना (सिडके)

Search By: Survey No Location

Enter Survey No: 117

वपविभाग	खुली जमीन	निवासी सदनिका	बॉकिस दुकाने	बौचोपिक	एकक (Rs.)	Attribute
2/5-रहिवास व इतर तत्सम बापरातील विकसनक्षम जमिनी	5880	45700	51900	62200	51900	चौ. मीटर सर्व्हे नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	45,700.00			
5% Decrease for Flat Located on 1 st Floor without lift	2,285.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	43,415.00	Sq. Mt.	4,033.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	5,880.00			
The difference between land rate and building rate (A – B = C)	37,535.00			
Depreciation Percentage as per table (D) [100% - 11%] (Age of the Building – 11 Years)	89%			
Rate to be adopted after considering depreciation [B + (C x D)]	39,286.00	Sq. Mt.	3,650.00	Sq. Ft.

Building not having lift


The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table – D: Depreciation Percentage Table

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

Price Indicators



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1 BHK Flat In Bay View Residency For Sale In ...
V6WX+QQV, at post tarapur tal khalapur dist, Chouk, Mahar...

₹ 25 Lacs
Negotiable

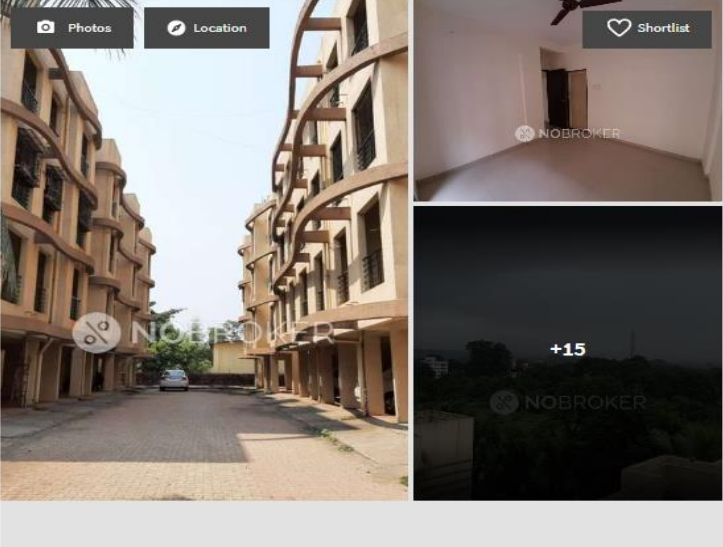
₹ 14,328/Month
Estimated EMI

465
Sq.Ft

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Photos
Location
Shortlist



Nearby: [Utsav Garden Restaurant](#) [Radhey Heritage](#)

1 Bedroom <small>No. of Bedroom</small>	May 13, 2024 <small>Posted On</small>
2 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Bay View Residency <small>Apartment</small>
Car <small>Parking</small>	None <small>Power Backup</small>

[Get Owner Details](#)

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Price trends by NBEstimate [Check Now](#)

Overview

Age of Building	3-5 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 0.0 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	465 Sq.Ft	Carpet Area	301 Sq.Ft

Activity On This Property

Unique Views: 0 | Shortlists: 0 | Contacted: 0

Powered By: NBEstimate

Similar Properties

Property	Flat		
Source	NOBROKER		
Floor	-		
	Carpet	Built Up	Saleable
Area	301.00	361.20	465
Percentage	-	20%	30%
Rate Per Sq. Ft.	₹ 8,306.00	₹ 6,921.00	₹ 5,400.00

Price Indicators

99acres
Buy ▾ | Enter Local | 🔍 | Sell/Rent Property FREE

Posted on Jun 17

Home > Property in Navi Mumbai > Flats in Navi Mumbai > Flats in Panvel > 1 BHK Flats in Panvel

₹32 Lac

@ 5,152 per sq.ft.

Estimated EMI ₹25,559

1BHK 1Bath

Flat/Apartment for Sale

in Neelkamal Nirmal Nagari, Panvel, Navi Mumbai


Contact Owner FREE

♥ Shortlist

RERA STATUS NOT AVAILABLE | Website: <https://maharera.mahaonline.gov.in/>

Overview
Society
Owner Details
Price Trends
Explore Locality
Featured Dealer

Property (0) | **Society (1)**



Photos (1/1)

Area

Super Built up area 621 sq.ft. (57.69 sq.m.)

Configuration

1 Bedroom, 1 Bathroom, 1

Price

₹ 32 Lac

@ 5,152 per sq.ft.

Address

Neelkamal Nirmal Nagari

Panvel, Navi Mumbai

Floor Number

6th of 7 Floors

Property Age

5 to 10 Year Old

Places nearby

Panvel, Navi Mumbai

Property	Flat		
Source	99acres		
Floor	-		
	Carpet	Built Up	Saleable
Area	479.17	52700	621
Percentage	-	10%	20%
Rate Per Sq. Ft.	₹ 6,678.00	₹ 6,000.00	₹ 5,152.00

Sale Instance

गावाचे नाव : डेरवली	
(1) विलेखाचा प्रकार	सेल डीड
(2) मोबदला	2800000
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2049188
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: रायगड इतर वर्णन : इतर माहिती: सदनिका क्र. ए. 4-201, दुसरा मजला, निर्मल नगरी फेज - आय को ऑप हीसिंग सोसायटी, गट क्रमांक. 117, हिस्सा क्रमांक 0, डेरवली गाव, ता- पनवेल, जि- रायगड, महाराष्ट्र, क्षेत्र कारपेट सुमारे 347.61 चौ. फूट आणि 65.39 चौ. फूट एफ. बी. एरीया दस्त क्रमांक- पनवेल 2-8227/2024- दिनांक 22/04/2024 अन्वये नोंदणी फी व मुद्रांक शुल्क वसूल करण्यात आले आहे ((GAT NUMBER : 117 ;))
(5) क्षेत्रफळ	347.61 चौ. फूट
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/ लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:- ज्योती जयसिंग - - वय:- 49 पत्ता:- प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: रुम नं. 91, तिसरा मजला, बी ब्लॉक, डॉ. डी.बी. मार्ग, पोलिस लाइन, लॉमिंग्टन रोड, मुंबई, महाराष्ट्र, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, मुंबई. पिन कोड:- 400007 पॅन नं:- CFUPS0357D
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:- विशाल पांडुरंग भोसले - - वय:- 28; पत्ता:- प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: प्रथमिक शाळे जवळ, खिखिडी न.व. सातारा, महाराष्ट्र, ब्लॉक नं. -, रोड नं. -, . पिन कोड:- 415501 पॅन नं:- CKEPB2696B
(9) दस्तऐवज करून दिल्याचा दिनांक	12/06/2024
(10) दस्त नोंदणी केल्याचा दिनांक	12/06/2024
(11) अनुक्रमांक, खंड व पृष्ठ	4523/2024
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	100
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100
(14) शैरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-	मुल्यांकनाची आवश्यकता नाही कारण करारनामा अलाहिदा नोंदविला आहे कारणगाचा तपशील करारनामा अलाहिदा नोंदविला आहे
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(iii) Within the limits of any Grampanchayat area or any such area not mentioned in sub-clause (ii)

https://freesearchigrservice.maharashtra.gov.in/isaritaHTMLReportSuchiKramank2_RegLive.aspx

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Property	Flat		
Source	INDEX II		
Floor	-		
	Carpet	Built Up	Saleable
Area	413.00	495.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 6,780.00	₹ 5,650.00	-



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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 **10th 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 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 **₹ 20,17,275.00 (Rupees Twenty Lakh Seventeen Thousand Two Hundred Seventy Five Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.



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