

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



# Details of the property under consideration:

Name of Proposed Purchaser: Mrs. Pinki Pawan Tiwari Name of Owner: Mrs. Ujwala Pramod Yadav

Residential Flat No. 404, 4th Floor, Building No 19/G, "Sanjivni SRA Co-op. Hsg. Soc. Ltd.", Plot No. 11A (part) 11A-191-402 & others, Sangharsh Nagar, Village - Chandivali, Municipality Ward No. L, Andheri (East), Mumbai, Taluka - Kurla, District - Mumbai Suburban, PIN - 400 072, State -Maharashtra, Country - India.

Latitude Longitude: 19°6'14.8"N 72°54'9.2"E

# **Intended User:**

# **Cosmos Bank**

**Dadar Branch** 

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



#### Our Pan India Presence at:

Nanded

Thane

Ahmedabad Opelhi NCR

Mumbai Nashik Aurangabad Pune

Rajkot  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





# Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/07/2024/010220/2307516 31/12-520-PRNK Date: 31.07.2024

### **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 404, 4th Floor, Building No 19/G, "Sanjivni SRA Coop. Hsg. Soc. Ltd.", Plot No. 11A (part) 11A-191-402 & others, Sangharsh Nagar, Village - Chandivali, Municipality Ward No. L, Andheri (East), Mumbai, Taluka - Kurla, District - Mumbai Suburban, PIN - 400 072, State -Maharashtra, Country - India belongs to Mrs. Ujwala Pramod Yadav . Name of Proposed Purchaser is Mrs. Pinki Pawan Tiwari .

Boundaries	:	Building	Flat		
North	:	Building No. 31/F	Passage		
South	:	Building No. 19/C	Flat No. 403		
East	:	Chatrapati Sambhaji Maharaj Marg	Lobby		
West	:	Building No. 19/F	Passage		

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



#### Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



#### Our Pan India Presence at:

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#### Regd. Office

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Residential Flat No. 404, 4th Floor, Building No 19/G, "Sanjivni SRA Co-op. Hsg. Soc. Ltd.", Plot No. 11A (part) 11A-191-402 & others , Sangharsh Nagar, Village - Chandivali, Municipality Ward No. L, Andheri (East), Mumbai, Taluka - Kurla, District -

Mumbai Suburban, PIN - 400 072, 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 Fair Market Value as on 31.07.2024 for Bank Loan Purpose.
1	Date of inspection	29.07.2024
3	Name of the owner / owners	Mrs. Ujwala Pramod Yadav
	Name of the proposed purchaser	Mrs. Pinki Pawan Tiwari
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 404, 4 <sup>th</sup> Floor, Building No 19/G, "Sanjivni SRA Co-op. Hsg. Soc. Ltd.", Plot No. 11A (part) 11A-191-402 & others, Sangharsh Nagar, Village - Chandivali, Municipality Ward No. L, Andheri (East), Mumbai, Taluka - Kurla, District - Mumbai Suburban, PIN - 400 072, State - Maharashtra, Country - India.  Contact Person: Miss. Samera Sameer Khan (Tenant) Contact No. 9619006962
6	Location, Street, ward no	Chatrapati Sambhaji Maharaj Marg
7	Survey / Plot No. of land	Plot No - 11A (part) 11A-191-402 & others of Village - Chandivali,
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. = 231.67 (Area as per Site measurement)  Carpet Area in Sq. Ft. = 225.00 (Area As Per Draft Agreement for sale)  Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Chatrapati Sambhaji Maharaj Marg
	3	,
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  (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
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Miss. Samera Sameer Khan
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
		•





25		s the Floor Space Index permissible and tage actually utilized?	Floor Space Index permissible - As per SRA norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Miss. Samera Sameer Khan
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	12,000/- Present rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	N.A.
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31	1 If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32		mp is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for got common space like entrance hall, stairs, ge, 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 premiur		Information not available
36	-	dispute between landlord and tenant regarding and in a court of rent?	N. A.
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	3	
37	locality addres	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and land sold.	As per sub registrar of assurance records
38	Land ra	ate 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.





39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2009 (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 Labour supported by documentary proof.	N. A.
	Remark:	(TM)

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

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 31.07.2024 for Residential Flat No. 404, 4<sup>th</sup> Floor, Building No 19/G, **"Sanjivni SRA Co-op. Hsg. Soc. Ltd."**, Plot No. 11A (part) 11A-191-402 & others , Sangharsh Nagar, Village - Chandivali, Municipality Ward No. L, Andheri (East), Mumbai, Taluka - Kurla, District - Mumbai Suburban, PIN - 400 072, State - Maharashtra, Country - India belongs to **Mrs. Ujwala Pramod Yadav**. Name of Proposed Purchaser is **Mrs. Pinki Pawan Tiwari**.

#### We are in receipt of the following documents:

1)	Copy of Draft Agreement for sale between Mrs. Ujwala Pramod Yadav (The Transferor) And Mrs. Pinki Pawan Tiwari (The Transferee) in the month of July 2024.
2)	Copy of Share Certificate No.028 transferred dated 20.07.2024 in the name of Mrs. Ujwala Pramod Yadav issued by Sanjivni SRA Co-op. Hsg. Soc. Ltd
3)	Copy of Deed of Release Document No.16372 / 2024 Dated 19.07.2024 between Mr. Dashrath Deepak Chavan, Mrs. Mamta Mahesh Parab & others (The Releasers) And Mrs. Ujwala Pramod Yadav (The Releasee).
4)	Copy of Full Occupation Certificate No.SRA / DDTP / 182 / L / PL / AP / OCC Dated 13.03.2009 issued by Slum Rehabiliation Authority (SRA).
5)	Copy of Electricity Bill CA No.151087005 dated 05.07.2024 in the name of Mr. Deepak Babu Chavan issued by Adani Electricity .

#### Location

The said building is located at bearing Plot No - 11A (part) 11A-191-402 & others inMunicipality Ward No - L, Village - Chandivali, Andheri (East), Mumbai, Taluka - Kurla, District - Mumbai Suburban, PIN - 400 072. The property falls in Residential Zone. It is at a traveling distance 1.9 Km. from Asalpha Metro Station.



Since 1989





#### **Building**

The building under reference is having Ground + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 4th Floor is having 6 Residential Flat. The building is having 1 lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 4<sup>th</sup> Floor The composition of Residential Flat is Living Room + Kitchen + Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid door with safety door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

#### Valuation as on 31st July 2024

#### **Deduct Depreciation:**

Year of Construction of the building	:	2009 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	15 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation {(100 - 10) X (15 / 60)}	\	22.50%
Amount of depreciation		₹ 1,70,100.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	Y	₹ 1,74,560/- per Sq. M. i.e. ₹ 16,217/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,60,949/- per Sq. M. i.e. ₹ 14,953/- per Sq. Ft.
Value of property as on 31st July 2024	•	225.00 Sq. Ft. X ₹ 15,500 = ₹34,87,500.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 31st July 2024	:	₹ 34,87,500.00 - ₹ 1,70,100.00 = ₹ 33,17,400.00
Total Value of the property		₹ 33,17,400.00
The realizable value of the property	:	₹ 29,85,660.00
Distress value of the property	:	₹ 26,53,920.00
Insurable value of the property (270.00 X 2,800.00	:	₹ 7,56,000.00
Guideline value of the property (270.00 X 14953.00)	:	₹ 40,37,310.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 404, 4<sup>th</sup> Floor, Building No 19/G, **"Sanjivni SRA Co-op. Hsg. Soc. Ltd."**, Plot No. 11A (part) 11A-191-402 & others , Sangharsh Nagar, Village - Chandivali, Municipality Ward No. L, Andheri (East), Mumbai, Taluka - Kurla, District - Mumbai Suburban, PIN - 400 072, State - Maharashtra, Country - India for this particular purpose at ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred Only) as on 31st July 2024



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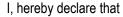


Valuers & Appraisers
Architects & Interest Designers
Interest Designers
Interest Designers
Interest Designers
Interest Engineer
Interest Engineer
Interest Engineer

#### **NOTES**

- 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 31st July 2024 is ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred 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 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- VALUATION**



- 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 + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	/	N.A. as the said property is a Residential Flat Situated on 4 <sup>th</sup> Floor
3	Year of construction	:	2009 (As per occupancy certificate)
4	Estimated future life	:	45 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" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak Wood Door frame with Solid door with safety door, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Vitrified Tile Flooring.



Valuers & Appraisers
Architects &
Architects &
Gharter Designers ()
For Consultant
Lander's Engineer

#### **Technical details**

### **Main Building**

11	Finishing		:	Cement Plastering + POP Finish.		
12	Roofing a	and terracing	:	R. C. C. Slab.		
13	Special architectural or decorative features, if any		:	No		
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with		
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed		
15	Sanitary	installations	:	As per Requirement		
	(i)	No. of water closets				
	(ii)	No. of lavatory basins	72			
	(iii)	No. of urinals		(TM)		
	(iv)	No. of sink				
16	Class of white/ord	fittings: Superior colored / superior linary.	:			
17	Compour Height ar Type of c		:	All external walls are 9" thick and partition walls are 6" thick.		
18	No. of lifts and capacity		6	1Lift CONTROL OF THE STATE OF T		
19	Underground sump – capacity and type of construction			R.C.C. Tank		
20		ad tank , capacity construction		R.C.C. Tank on Terrace		
21	Pumps- no. and their horse power		/:	May be provided as per requirement		
22			:	Chequred tiles in open spaces, etc.		
23		disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System		



# **Actual Site Photographs**















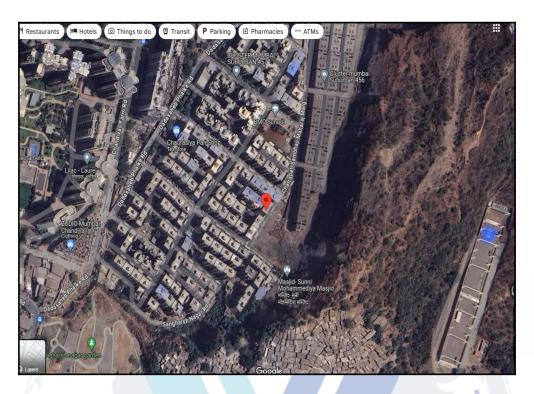
Since 1989



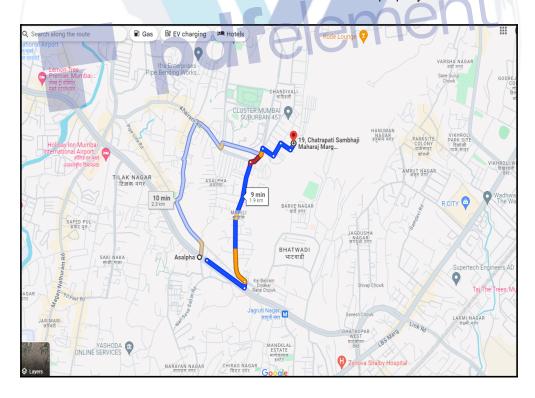
An ISO 9001: 2015 Certified Company



# **Route Map of the property**



Note: Red marks shows the exact location of the property

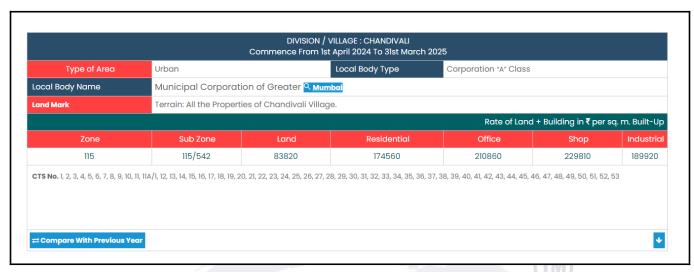


Longitude Latitude: 19°6'14.8"N 72°54'9.2"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Asalpha - 1.9 Km.).



# **Ready Reckoner Rate**



			V = 1.4 = 1	
Stamp Duty Ready Reckoner Market Value Rate for Flat	174560.00			
Flat Located on 4 <sup>th</sup> Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,74,560.00	Sq. Mtr.	16,217.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	83820			
The difference between land rate and building rate(A-B=C)	90,740.00			
Percentage after Depreciation as per table(D)	15%		- F- A	
Rate to be adopted after considering depreciation [B + (C X D)]	1,60,949.00	Sq. Mtr.	14,953.00	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:

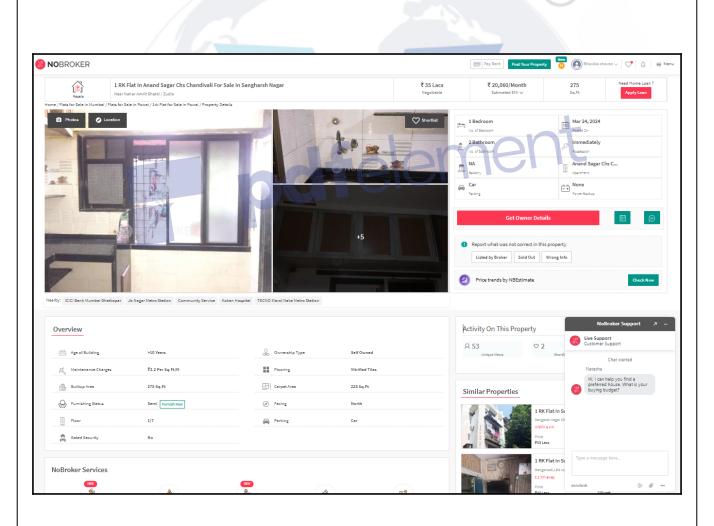
	Location of Flat / Commercial Unit in the building	Rate		
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors		
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors		
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors		
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		
Depre	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**

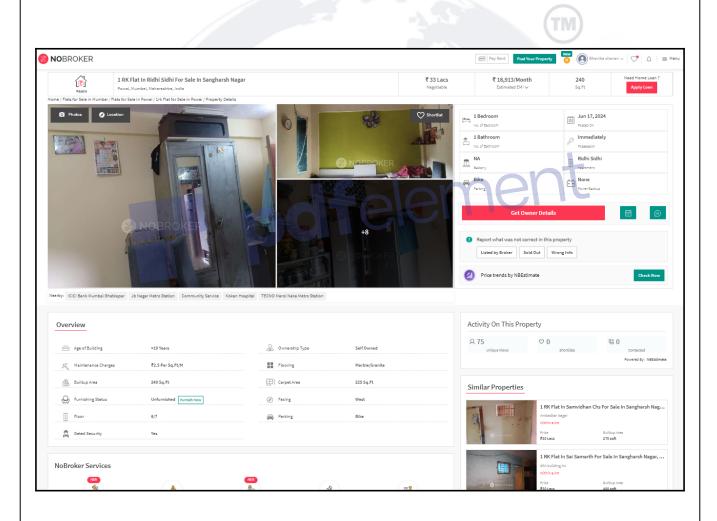
Property	1 RK Flat In Anand Sagar Chsl, Sangharsh Nagar, Chandivali		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹15,556.00	₹12,963.00	-







Property	Ridhi Sidhi For Sale In Sangharsh Nagar Powai, Mumbai,		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,667.00	₹12,222.00	-

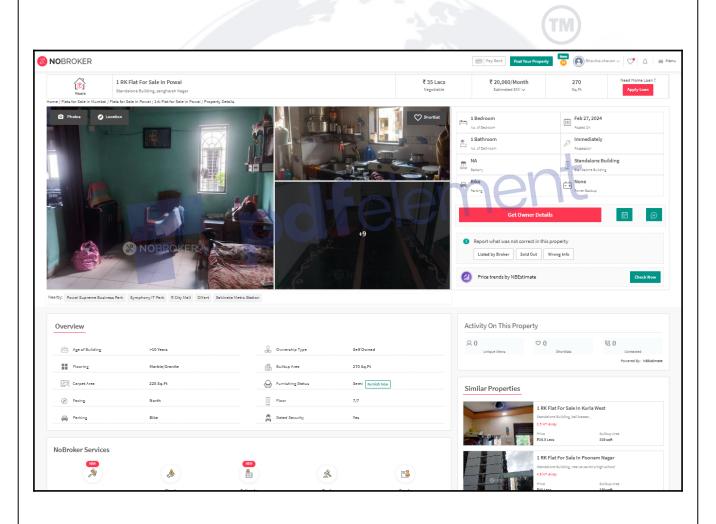






Remove	

Property	Standalone Building, sangharsh Nagar Powai		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹15,556.00	₹12,963.00	-







# **Sale Instances**

Property	1 RK Flat In Anand Sagar Chsl, Sangharsh Nagar, Chandivali		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.06	270.07	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹1,46,628.00	₹1,22,191.00	-

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(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून	1): नाव:-लाल् गुलाब यादव वय:-32 पत्ता:-	.प्लॉट नं: 506, बिल्डिंग नं 19 विंग जी, माळा नं: -,
ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी	इमारतीचे नाव: संजीवनी कॉ ऑप हो.सोसा	ली, ब्लॉक नं: संघर्ष नगर चांदीवली फार्म रोड, रोड नं:
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	अंधेरी पूर्व मुंबई, महाराष्ट्र, मुम्बई. पिन को	ड:-400072 पॅन नं:-AHEPY8557D
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे	1): नाव:-बाबूराव गुरुवाण्णा बुद्धक वय:-4	8; पत्ता:-प्लॉट नं: -, माळा नं: पाचवा मजला , इमारतीचे दीपक सिनेमा मागे,, रोड नं: लोअर परेल, मुंबई ,
व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव	नाव: यशवत भवन, ब्लाक न: पा. बा. माग,   महाराष्ट्र, मुम्बई.   पिन कोड:-400013   पॅन	दापक सिनमा माग,, राड नः लाअर परल, मुबङ् , :नंATYPR29991
व पत्ता	1910, 3146. 141410. 100015 41	iTali DESSS
(9) दस्तऐवज करुन दिल्याचा दिनांक	16/07/2024	
(10)दस्त नोंदणी केल्याचा दिनांक 18/07/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	16051/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	260000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mun area annexed to it.	icipal 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 31st 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 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.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





### <u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 33,17,400.00 (Rupees Thirty Three Lakhs Seventeen Thousands Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

### Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



