

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Suryakant D. Singh**

Commercial Shop No. 17, Ground Floor, "**Om Anurag Co.-Op. Hsg. Soc. Ltd.**", Opp. Vijaya Bank,
Anand Nagar, Plot No. 39 & 40, New/Current Survey No. 57, Hissa No. 3 & 4, Manpada Road,
Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201,
State - Maharashtra, India.

Latitude Longitude : 19°12'29.6"N 73°5'40.3"E

Intended User:

Cosmos Bank

Dombivali (East) Branch

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



VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 17, Ground Floor, "Om Anurag Co.-Op. Hsg. Soc. Ltd.", Opp. Vijaya Bank, Anand Nagar, Plot No. 39 & 40, New/Current Survey No. 57, Hissa No. 3 & 4, Manpada Road, Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Suryakant D. Singh.**

Boundaries of the property

North	: Anupam Building
South	: Manpada Road
East	: Jai Laxmi CHSL
West	: Manpada Road

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 **₹ 55,21,250.00 (Rupees Fifty Five Lakhs Twenty One Thousands Two Hundred And Fifty 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



Commercial Shop No. 17, Ground Floor, "Om Anurag Co.-Op. Hsg. Soc. Ltd.", Opp. Vijaya Bank, Anand Nagar, Plot No. 39 & 40, New/Current Survey No. 57, Hissa No. 3 & 4, Manpada Road, Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, 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 31.08.2024 for Housing Loan Purpose.
1	Date of inspection	26.08.2024
3	Name of the owner / owners	Mr. Suryakant D. Singh
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: Commercial Shop No. 17, Ground Floor, "Om Anurag Co.-Op. Hsg. Soc. Ltd.", Opp. Vijaya Bank, Anand Nagar, Plot No. 39 & 40, New/Current Survey No. 57, Hissa No. 3 & 4, Manpada Road, Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India. Contact Person : Mr. Basant Kothari (Tenant) Contact No. 9892232237
6	Location, Street, ward no	Manpada Road Village - Gajbandhan Patharli, District - Thane
7	Survey / Plot No. of land	Village - Gajbandhan Patharli, Plot No - 39 & 40 New Survey No - 57, Hissa No. 3 & 4
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 146.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 175.00 (Area As Per Agreement for sale)

13	Roads, Streets or lanes on which the land is abutting	Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 201
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 - Mr. Basant Kotharid / Rented Since 1 Year
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available
26	RENTS	
(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Basant Kotharid / Rented Since 1 Year
(ii)	Portions in their occupation	Fully Tenant Occupied

	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	15000.00
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	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		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.
26		SALES	
37		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
38		Land rate adopted in this valuation	N. A. as the property under consideration is a Commercial 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 – 1980 (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:		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch Branch to assess Fair Market Value as on 31.08.2024 for Commercial Shop No. 17, Ground Floor, "Om Anurag Co.-Op. Hsg. Soc. Ltd.", Opp. Vijaya Bank, Anand Nagar, Plot No. 39 & 40, New/Current Survey No. 57, Hissa No. 3 & 4, Manpada Road, Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Suryakant D. Singh**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.5160/2007 Dated 20.09.2007 between Mr. Mukesh Premji Dedhia (The Transferor) And Mr. Suryakant D. Singh(The purchaser).
2)	Copy of Occupancy Certificate No.not visible Dated 16.12.1980 issued by Grampanchayat Gajbandhan Patharli - Nandivli.
3)	Copy of Letter Of Possession for the Year - September 2007.

Location

The said building is located at bearing Plot No - 39 & 40 inVillage - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, PIN Code - 421 201. The property falls in Commercial Zone. It is at a traveling distance 1.1 Km from Dombivli Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Commercial purpose. Ground Floor is having 18 Commercial Shop. The building is without lift.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor This Commercial Shop is Vitrified Tile Flooring, MS Gate, N.A., Concealed Electrificationetc.

Valuation as on 31st August 2024

The Built Up Area of the Commercial Shop	:	175.00 Sq. Ft.
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Deduct Depreciation:



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Year of Construction of the building	:	1980 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	44 Years
Cost of Construction	:	175.00 Sq. Ft. X ₹ 2,500.00 = ₹ 4,37,500.00
Depreciation $\{(100 - 10) \times (44 / 60)\}$:	66.00%
Amount of depreciation	:	₹ 2,88,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 88,500/- per Sq. M. i.e. ₹ 8,222/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 60,340/- per Sq. M. i.e. ₹ 5,606/- per Sq. Ft.
Value of property as on 31st August 2024	:	175.00 Sq. Ft. X ₹ 33,200 = ₹58,10,000.00

(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 August 2024	:	₹ 58,10,000.00 - ₹ 2,88,750.00 = ₹ 55,21,250.00
Total Value of the property	:	₹ ₹ 55,21,250.00
The realizable value of the property	:	₹49,69,125.00
Distress value of the property	:	₹44,17,000.00
Insurable value of the property (175.00 X 2,500.00)	:	₹4,37,500.00
Guideline value of the property (175.00 X 5606.00)	:	₹9,81,050.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 17, Ground Floor, "Om Anurag Co.-Op. Hsg. Soc. Ltd.", Opp. Vijaya Bank, Anand Nagar, Plot No. 39 & 40, New/Current Survey No. 57, Hissa No. 3 & 4, Manpada Road, Village - Gajbandhan Patharli, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India for this particular purpose at **₹ 55,21,250.00 (Rupees Fifty Five Lakhs Twenty One Thousands Two Hundred And Fifty Only)** as on 31st August 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 **31st August 2024** is **₹ 55,21,250.00 (Rupees Fifty Five Lakhs Twenty One Thousands Two Hundred And Fifty 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.



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PART III- VALUATION

I, hereby declare that

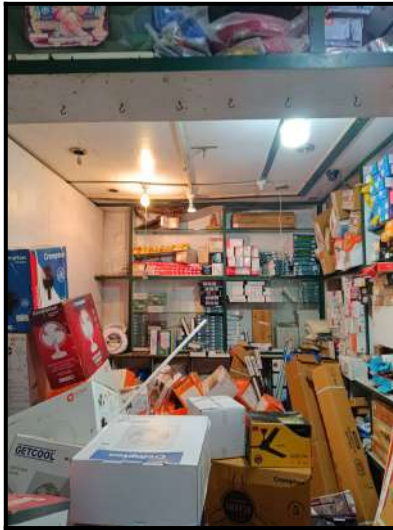
- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
 b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details		Main Building				
1	No. of floors and height of each floor	: Ground + 4 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Commercial Shop Situated on Ground Floor				
3	Year of construction	: 1980 (As per occupancy certificate)				
4	Estimated future life	: 16 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	: MS Gate, N.A., .				
10	Flooring	: Vitrified Tile Flooring.				
11	Finishing	: Cement Plastering + POP Finish.				
12	Roofing and terracing	: R. C. C. Slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed Electrification
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details		Main Building
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	: As per Requirement
16	Class of fittings: Superior colored / superior white/ordinary.	: Ordinary
17	Compound wall Height and length Type of construction	: 6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	: Not Provided
19	Underground sump – capacity and type of construction	: Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction	: Connected to Municipal Sewerage System
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	: Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	: Connected to Municipal Sewerage System

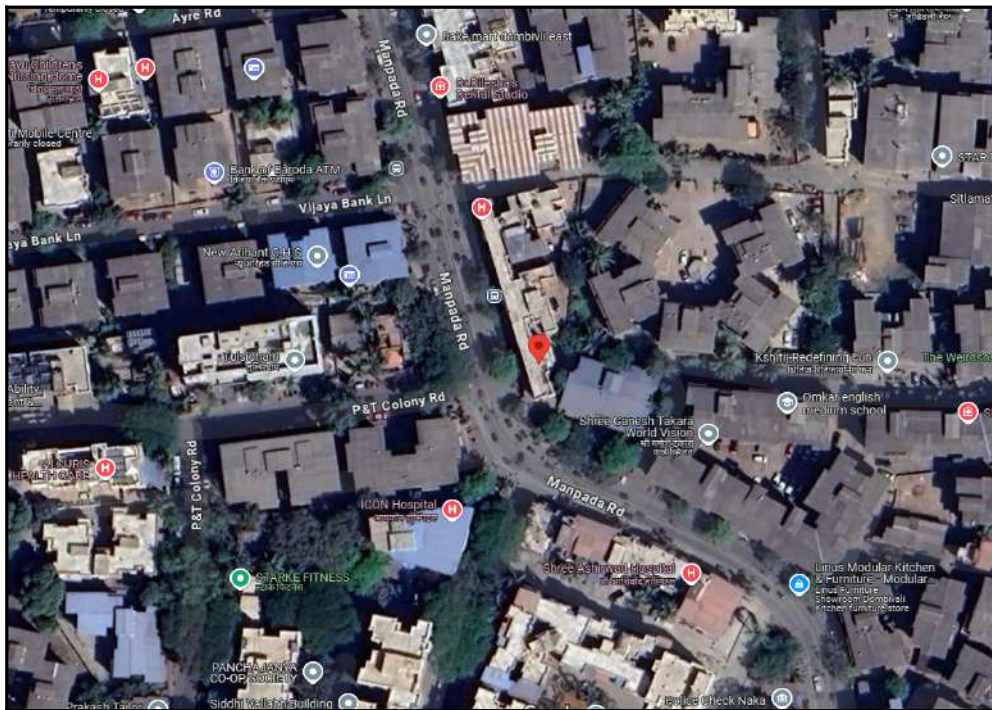
Actual Site Photographs



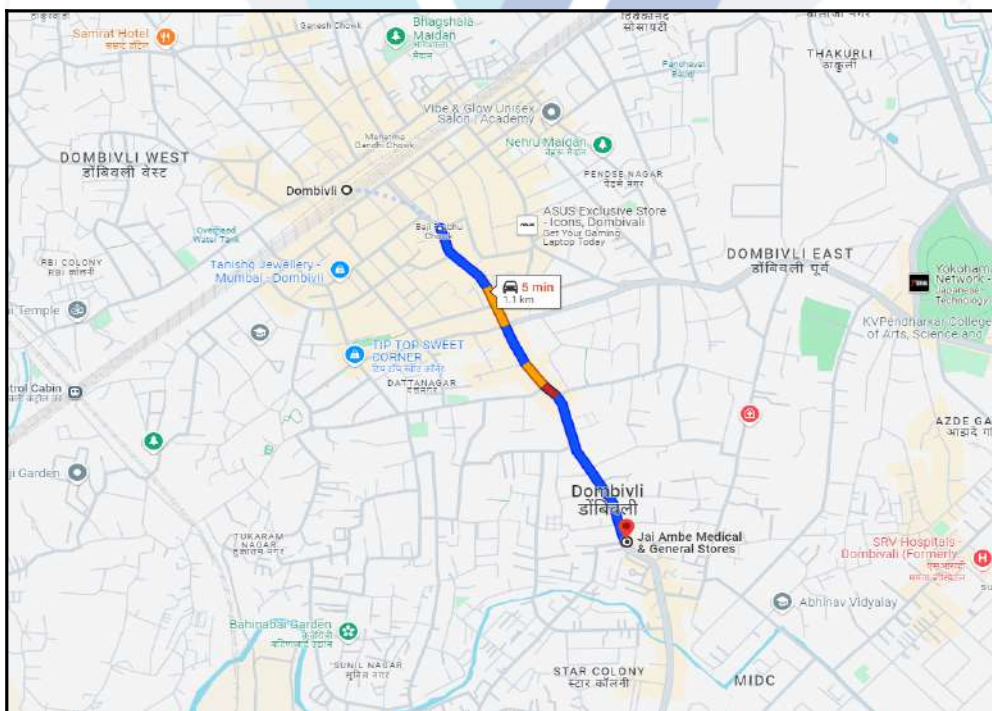
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°12'29.6"N 73°5'40.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 1.1 Km).

Ready Reckoner Rate

DIVISION / VILLAGE : GAJBANDHAN PATHARI Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation - Class "C"		
Local Body Name	Kalyan Dombivili Municipal Corporation					
Land Mark	Zone 19C: Portion Towards East of Transmission Line. (Pathari Gaon).					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
8	8/32	24500	64800	74500	88500	74500
Survey No. 1 to 13, 16, 17, 18, 47, 48, 49A, 49B, 49C, 50, 51A/1, 51B, 52, 53A, 53B, 54, 55, 56, 57A/1, 57A/2, 57A/8, 58, 59, 74B, 75, 76A, 76B, 79, 80 to 89						
strong> C. T. S. No. 6500 to 6528, 6655 to 6653, 7005 to 7038, 7053 to 7058, 7752, 7763, 7764, 8558 to 8562, 9404 to 10507, 10522 to 10529, 10531 to 10540, 10550, 10551, 10589 to 10600, 10610 to 10616, 10620 to 10653, 10678 to 10916, 10921 to 10958, 10963 to 11022, 11030 to 11076, 11085, 11085, 11090 to 11132, 11136, 11142, 11143, 11147 to 11580						
Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Shop	88500			
No Increase on Shop Located on Ground Floor	-		TM	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	88,500.00	Sq. Mtr.	8,222.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	24500			
The difference between land rate and building rate(A-B=C)	64,000.00			
Percentage after Depreciation as per table(D)	44%			
Rate to be adopted after considering depreciation [B + (C X D)]	60,340.00	Sq. Mtr.	5,606.00	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%

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	Shop		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	250.00	300.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹40,000.00	₹33,333.00	-

NOBROKER | Pay Rent | Post Your Property | Sign up | Log in | Menu

Shop In Dombivali West, Mumbai ...
 Commercial Buy | OLD Dombivali Road Shastri Nagar, Narasimh...
 ₹ 1 Crore (33,333 / Sq.Ft) | ₹ 75,093/Month (Estimated EMI) | 300 Sq.Ft (Built Up Area) | 250 Sq.Ft (Carpet Area) | [Apply Loan](#)

Home / Commercial Properties for Sale In Mumbai / Commercial Properties for Sale in Dombivili west / Shops for Sale in Dombivili west / Prope...

Shop | Property Type: Shop | Public And Reserved | Parking (1 Slot)
Freehold | Ownership Type: Freehold | Ground Floor | Of Total 6 Floors
Unfurnished | Furnishing: Unfurnished | 5 To 10 Year | Age of Property
Apr 29, 2024 | Posted On | Immediately | Available From

[Contact](#) | [Schedule Visit](#) (Verified Availability)

Report what was not correct in this property
[Listed by Broker](#) | [Sold Out](#) | [Wrong Info](#)

NoBroker Services
 Create Agreement | Check Loan Eligibility | Estimate Interiors Cost | Book Legal Services | Book Renovations

Activity On This Property
 25 Unique Views | 0 Shortlists | 0 Contacted
 Powered By: NBEstimate

Amenities
 Power Backup | Need To Arrange | Washroom(s) | Lift: None | Water Storage Facility

Similar Properties
 Shop in Dombivali West, ...
 Siddhartha Nagar, State Bank Of ...
 Within a km | Price: ₹85 Lacs | Area: 390 sqft

Property	Shop		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	150.00	180.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹50,000.00	₹41,667.00	-

150 sq.ft Shop, Thane West, Thane ₹75.0 L
Manpada, Thane West, Thane

150 Sq.Ft Carpet Area 6% P.A. Expected Rol Freehold Ownership Retail Complex/ Built-up Location Hub GF/ 7 Floors Floors

About the property

This modern Shop designed with luxury facilities in the heart of Thane at Thane West is an ideal investment option. It has a carpet area of 150.0 square feet. Built as per high-quality construction standards, the property provides facilities such as Power Backup and Water Storage. The features

Overview

Carpet Area 150 sq.ft	Built Up Area 180 sq.ft
Expected Rol	Possession Status

Contact Seller
Manas Karmarkar
Owner
+91*****3210

Please share your contact

Name: _____
+91 Phone: _____
Email: _____

I agree to be contacted by Housing and agents via

Property	Shop		
Source	Housing.Com		
Floor	7th Floor		
	Carpet	Built Up	Saleable
Area	100.00	120.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹35,000.00	₹29,167.00	-



HOUSING.COM Commercial in Mumbai

Dombivli East X + Add

Download App

Home / Thane / Dombivli East / Shop for sale in Dombivli East / 100 sq.ft Shop in Dombivli East, Thane

Last updated: Jul 19, 2023

100 sq.ft Shop, Dombivli East, Thane ₹35.0 L

Tilak Nagar, Dombivli East, Thane [Contact Seller](#)

Others

Others

Others

100 Sq.Ft Carpet Area

5% P.A. Expected RoI

Freehold Ownership

Residential Project Location Hub

GF/ 7 Floors Floors

1 more

ABOUT OVERVIEW ADDITIONAL DETAILS AMENITIES

Property	Shop		
Source	Housing.Com		
Floor	2 Floor		
	Carpet	Built Up	Saleable
Area	1,500.00	1,800.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹38,667.00	₹32,222.00	-

The screenshot displays a property listing on the Housing.com website. The main heading is "1500 sq.ft Shop, Thane West, Thane" with a price tag of "₹5.8 Cr". Below the heading, it specifies the location as "Manpada, Thane West, Thane". The listing includes a "Request Photos" button and a "Contact Seller" button. Key features are listed in a row: "1,500 Sq.Ft Carpet Area", "7.37% P.A. Current RoI", "Freehold Ownership", "Commercial Project Location Hub", and "GF/ 2 Floors Floors". The page also has navigation tabs for "ABOUT", "OVERVIEW", "ADDITIONAL DETAILS", and "AMENITIES". A section titled "About the property" describes the shop as a modern investment option with luxury facilities. A "Contact Seller" section identifies the agent as Bhushan, a Housing Prime Agent, with a contact number. A "Request Photos" button is also visible.



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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 **31st August 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 knowledgeable 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.

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 **₹ 55,21,250.00 (Rupees Fifty Five Lakhs Twenty One Thousands Two Hundred And Fifty 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



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