

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Kantilal Gangji Dedhia

Residential Flat No. A/19, 1st Floor, "Padmavati Co-Op. Hsg. Soc. Ltd.", Bal Grih Road, Near S.B.I Colony, Lam Road, Deolali Camp, Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401, State - Maharashtra, Country - India.

Latitude Longitude: 19°55'22.3"N 73°49'47.6"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:

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Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/11/2024/012093/2308956 07/13-41-PRSH Date: 07.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A/19, 1st Floor, "Padmavati Co-Op. Hsg. Soc. Ltd. ", Bal Grih Road, Near S.B.I Colony, Lam Road, Deolali Camp, Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401, State - Maharashtra, Country - India belongs to Shri. Kantilal Gangji Dedhia.

Boundaries of the property

North : Wing - B

South : Internal Road

East : Internal Road

West : Internal 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 ₹ 45,30,312.50 (Rupees Forty Five Lakhs Thirty Thousands Three Hundred And Twelve 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



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Regd. Office

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

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Residential Flat No. A/19, 1st Floor, "Padmavati Co-Op. Hsg. Soc. Ltd.", Bal Grih Road, Near S.B.I Colony, Lam Road, Deolali Camp, Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401, 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 07.11.2024 for Bank Loan Purpose.
1	Date of inspection	24.10.2024
3	Name of the owner / owners	Shri. Kantilal Gangji Dedhia
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. A/19, 1st Floor, "Padmavati Co-Op. Hsg. Soc. Ltd.", Bal Grih Road, Near S.B.I Colony, Lam Road, Deolali Camp, Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401, State - Maharashtra, Country - India. Contact Person: Mr. Sujay Trivedi (Bank Staff) Contact No. 9819927521
6	Location, Street, ward no	Bal Grih Road Village - Belatgavhan, District - Nashik
7	Survey / Plot No. of land	Village - Belatgavhan New Survey No - 36/4
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. = 799.17 (Area as per Site measurement) Carpet Area in Sq. Ft. = 829.00 (Area As Per Article of Agreement) Built Up Area in Sq. Ft. = 994.80 (Carpet Area + 20%) All the above areas are within 3% of the Agreement for Sale Area. The above calculations and detailed measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is prepared based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Village - Belatgavhan, Taluka - Nashik, District - Nashik, Pin - PIN - 422 401
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. element
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





1	23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)		Attached
extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Shri. Kantilal Gangji Dedhia Fully Owner Occupied (ii) Monthly or annual rent/compensation/license fee, etc, paid by each (iv) Gross amount received for the whole property N.A. Are any of the occupants related to, or close to business associates of the owner? 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 Give details of the water and electricity charges, if any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to each operation owner or tenant? Who has to each operation owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium and is any dispute between landlord and tenant regarding rent pending in a court of rent? Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	24	Is the building owner occupied/ tenanted/ both?		Owner Occupied - Shri. Kantilal Gangji Dedhia
Percentage actually utilized? Percentage actually utilized — Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Shri. Kantilal Gangji Dedhia (ii) Portions in their occupation Fully Owner Occupied (iii) Monthly or annual rent/compensation/license fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? 18 Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details 29 Give details of the water and electricity charges, If any, to be borne by the owner 30 Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars 31 If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? 32 If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? 33 Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? 34 What is the amount of property tax? Who is to bear it? Give details with documentary proof 35 Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium rent pending in a court of rent? 36 Is any dispute between landlord and tenant regarding rent pending in a court of rent? 37 Has any standard rent been fixed for the premises under any law relating to the control of rent?				Fully Owner Occupied
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rent pending in a court of rent? 37 Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	35			Information not available
under any law relating to the control of rent?	36			N. A.
26 SALES	37		•	N. A.
	26	SALE	S	





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 Residential 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 – 2001 (Approx.)
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, Dadar Branch to assess Fair Market Value as on 07.11.2024 for Residential Flat No. A/ 19, 1st Floor, "Padmavati Co-Op. Hsg. Soc. Ltd.", Bal Grih Road, Near S.B.I Colony, Lam Road, Deolali Camp, Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401, State - Maharashtra, Country - India belongs to Shri. Kantilal Gangji Dedhia.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 23.02.2001 between Smt. Dhanvanti Dhanji Chheda(The Transferor) And Shri. Kantilal Gangji Dedhia (The Transferee).
2)	Copy of Building Completioon Certificate No. 1411/BLD/E-8/1154(a) dated 02.04.1993

Location

The said building is located at Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401. The property falls in Residential Zone. It is at a traveling distance 3.8 Km. from Nashik Railway Station.

Building

The building under reference is having Ground + 2 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. 1st Floor is having 2 Residential Flat. The building is without lift.



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Residential Flat:

The Residential Flat under reference is situated on the 1st Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Dining + WC + Bathroom + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 7th November 2024

The Carpet Area of the Residential Flat	:	829.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building		2001 (Approx.)
Expected total life of building		60 Years
Age of the building as on 2024	:	23 Years
Cost of Construction	•	994.80 Sq. Ft. X ₹ 2,500.00 = ₹ 24,87,000.00
Depreciation {(100 - 10) X (23 / 60)}		34.50%
Amount of depreciation		₹ 8,58,187.50
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 27,550/- per Sq. M. i.e. ₹ 2,559/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 22,318/- per Sq. M. i.e. ₹ 2,073/- per Sq. Ft.
Value of property	Y	829.00 Sq. Ft. X ₹ 6,500 = ₹53,88,500
Total Value of property as on 7th November 2024		₹53,88,500.00

(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 7th November 2024	V:	₹ 53,88,500.00 - ₹ 8,58,187.50 = ₹ 45,30,312.50
Total Value of the property	:	₹ 45,30,312.50
The realizable value of the property	:	₹40,77,281.00
Distress value of the property	:	₹36,24,250.00
Insurable value of the property (994.80 X 2,500.00)	:	₹24,87,000.00
Guideline value of the property (994.80 X 2073.00)	:	₹20,62,220.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A/19, 1st Floor, **"Padmavati Co-Op. Hsg. Soc. Ltd. "**, Bal Grih Road, Near S.B.I Colony, Lam Road, Deolali Camp, Village - Belatgavhan, Taluka - Nashik, District - Nashik, PIN - 422 401, State - Maharashtra, Country - India for this particular purpose at ₹ 45,30,312.50 (Rupees Forty Five Lakhs Thirty Thousands Three Hundred And Twelve Only) as on 7th November 2024

NOTES



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CONSULTANZO
Valuers & Appraisers
Architects & Inferio Designers (1)
To Vancillants
Lander's Engineer

MH2010 PVC

- 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 7th November 2024 is ₹ 45,30,312.50 (Rupees Forty Five Lakhs Thirty Thousands Three
 Hundred And Twelve 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- 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	
1	No. of floors and height of each floor		Ground + 2 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		2001 (Approx.)
4	Estimated future life		37 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	-i	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 flush door, Aluminium
			Sliding Windows with window grills, .
10	Flooring	:	Sliding Windows with window grills, . Vitrified Tile Flooring.



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CONSULTANZO

Valuers & Appraisers

Architects

Marchitects

Consultant

Consul

Technical details

Main Building

12	Roofing and terracing		:	R. C. C. Slab.
13	Special	architectural or decorative features, if any	:	No
14	(i) Internal wiring – surface or conduit		:	Concealed plumbing 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		
	(iii)	No. of urinals	Ħ	
	(iv)	No. of sink		TM
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction		:	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts and capacity		:\	Not Provided
19	Underground sump – capacity and type of construction		F	RCC Tank
20	Over-head tank Location, capacity Type of construction			RCC Tank on Terrace
21	Pumps- no. and their horse power		:	May be provided as per requirement
22		and paving within the compound mate area and type of paving		Chequred tiles in open spaces, etc.
23	_	e disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System

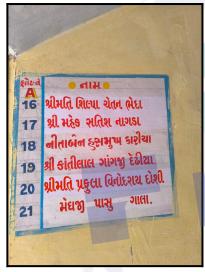


Actual Site Photographs

















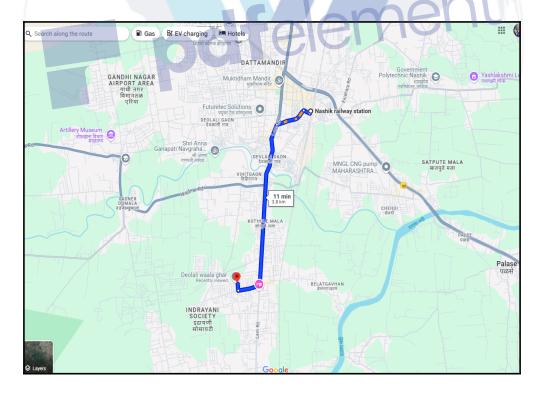




Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°55'22.3"N 73°49'47.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Nashik - 3.8 Km.).



Valuers & Appraisers
Architects & Strainers (1)
Charlest & Strainers (1)
Charlest & Engineers (1)
Charlest & Engineer (1)
MH 2010 PT (2)

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	29000			
Decrease by 5% on Flat Located on 1 st Floor	1450			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	27,550.00	Sq. Mtr.	2,559.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	4800			
The difference between land rate and building rate(A-B=C)	22,750.00			
Percentage after Depreciation as per table(D)	23%			
Rate to be adopted after considering depreciation [B + (C X D)]	22,318.00	Sq. Mtr.	2,073.00	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%



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Lender's Engineer

MH2010 PVLDM

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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	

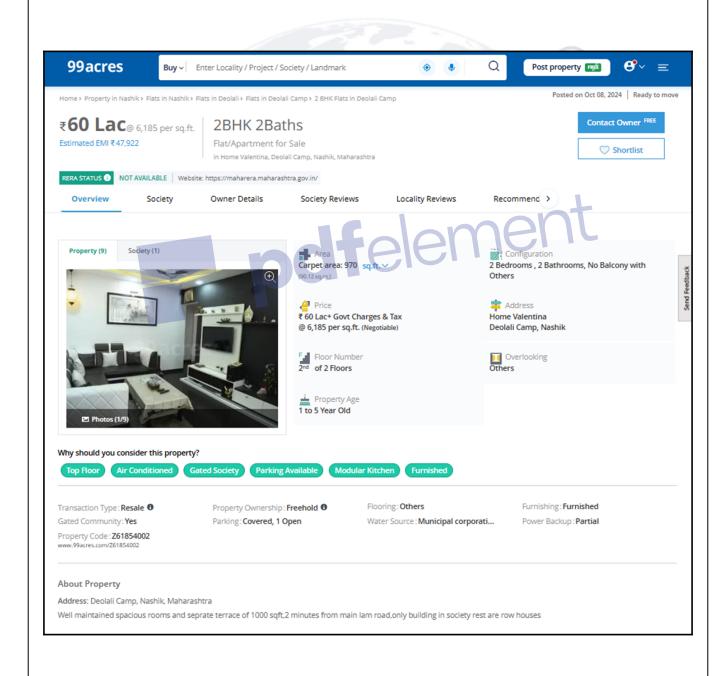




Remove Watermark No

Price Indicators

Property	Deolali Camp, Lam Road, Nashik		
Source	https://www.99acres.com/		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	970.00	1,164.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,186.00	₹5,155.00	-

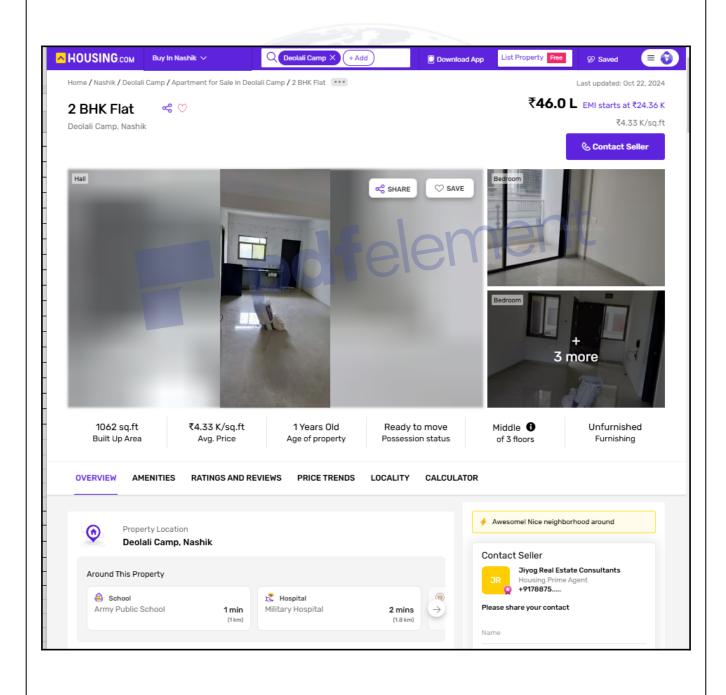






Price Indicators

Property	Deolali Camp, Lam Road, Nashik		
Source	Housing.Com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	732.00	878.40	1,062.86
Percentage	-	20%	21%
Rate Per Sq. Ft.	₹6,284.00	₹5,237.00	₹4,328.00







Sale Instances

Property	Gaytridham CHSL., Lam Road Nashik		
Source	Index no.2		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	800.00	960.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹4,230.00	₹3,525.00	-

11/2024, 14:19	igr_27		
2723105 17-03-2024	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. नाशिक 2	
Note:-Generated Through eSearch		दस्त क्रमांक : 2723/2023	
Module,For original report please		नोदंणी :	
contact concern SRO office.		Regn:63m	
	गावाचे नाव : संसारी		
(1)विलेखाचा प्रकार	हस्तांतरणपत्र		
(2)मोबदला	3384000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3384000		
(4) भू मापन, पोटहिस्सा व घरक्रमांक(असल्यास)			
(5) क्षेत्रफळ	74.34 चौ.मीटर		
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करून देणाया/लिहून ठेवणाया पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	नरसीभाई धोलु, 3. नरसीँ कानजी पटेल व यांचे स्पे. मू. धारक म्हणून वय:-36 पत्ता:-प्र्ट ऑफीस पत्ता- प्रलेट ने. 03, दत्त महादेव । महाराष्ट्र, णास्:ईक्. पिन कोड:-212101 । 2): नाव:-संमती देणार - गायत्रीधाम को. सेअरमन व सभासद 1. श्रीमती बीना बिपी गांधी, सभासद-3. हंसाबेन भावेश भाई संघा मामु संघार, 7.मिनाबेन मंगल संघार, 8. खुश संघार, 10. मुज्जीभाई देवजीभाई संघार, 11. तर्फ विकसन कर्ता व ज. मु. धारक म्यूण्य । मोहन अर्जुन पटेला, 2. सुरेश नरसीभाई ध स्वतःकरीता व 1,3 व 4 यांचे स्पे. मु. धारक नाव:-, ब्लॉक नं:-, रोड नं: ऑफीस पत्ता	ऑप. हौसिंग सोसायटी लि.,लॅम रोड,दे,कॅम्प,नाशिक तर्फें न गांधी व 2.सेक्रेटरी व सभासद राजेश बिपीन र,4.वर्षा राजीव वोरा,5.भरत हिरालाल संघार,6.देवचंद	
(८)द्रस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	रोड नं: घर नं. 612, नामदेव निवास, शेवरे णास्:ईक्र. पिन कोड:422401 पॅन नं:-८ 2): नाव:-किरण विवेक ढोले वय:-28; प	ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, ो दारणा, देवळाली कॅम्प, ता.जि.नाशिक., महाराष्ट्र,	
(९) दस्तऐवज करून दिल्याचा दिनांक	14/03/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	14/03/2023		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 7th November 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 ₹ 45,30,312.50 (Rupees Forty Five Lakhs Thirty Thousands Three Hundred And Twelve 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



