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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Jayshree Kishanrao Katkar.**

Flat No. 404, Fourth Floor, "Dashmesh Apartment", M. H. No. 3-6-242,3-6-238,3-6-238 & 3-6-267, C.T.S. No. 2264, 2266, & 2267 Gurudwara Gate No. 4, Badpura, Nanded, Taluka & District - Nanded.

Longitude Latitude: 19.153351,77.320349

Valuation Done for:
State Bank of India
SAARB, Aurangabad.

Dy. Manager, SAARB, SBI, Aurangabad.

Chhatrapati Sambhaji Nagar (Aurangabad) : Plot No. 106, N-3, CIDCO,
Aurangabad - 431 005, M.S, INDIA
Email: aurangabad@vastukala.co.in | Tel: +91 240 2485151 +91 91672 04062

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report For: SBISAARB/Aurangabad/SARFAESI/Mrs. Jayshree Kishanrao Katkar. (012786 / 2309355)

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Vastu/Nanded/12/2024/ 012786 / 2309355
04/19-53-SCBS
Date:04.12.2024

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VALUER'S OPINION REPORT

The property bearing Flat No. 404, Fourth Floor, Dashmesh Apartment, M.H. House No. 3-6-242, 3-6-238, & 3-6-267, C.T.S. No. 2264, 2266, & 2267, Gurudwara Gate No. 4, Badpura, Nanded. Tq. Dist. Nanded is belongs **Mrs. Jayshree Kishanrao Katkar.**

Boundaries of the property:

North	Passage, Lift and open Space of apartment.
South	Open space of Apartment.
East	Flat No 405.
West	Flat No.403.

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 this particular purpose as under.

Guideline Value of the Property	Rs. 28,87,051.00
Fair Market Value of the Property	Rs. 28,87,051.00
Realizable Value	Rs. 25,98,346.00
Forced/Distress Sale Value	Rs. 23,09,641.00

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



Sharadkumar B. Chalikwar

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS

Chairman & Managing Director

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

IBBI Reg. No. IBBI/RV/07/2019/11744

SBI Empanelment No.: SME/TCC/2021-22/85/13

Encl: Valuation Report

Chhatrapati Sambhaji Nagar (Aurangabad) : Plot No. 106, N-3, CIDCO,

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Vastukala Consultants (I) Pvt. Ltd.
28, S.G.G.S. Stadium Complex, Nanded-431602

To,
Mr. Ashish K Deodhar,
Dy. Manager, SAARB, SBI,
Aurangabad.

Valuation Report of Immovable Property

1. Introduction	
a)	Name of the Property Owner (with address & Phone nos.)
	Mrs. Jayshree Kishanrao Katkar. Flat No. 403, Fourth Floor, "Dashmesh Apartment" , M. H. No. 3-6-242,3-6-238,3-6-238 & 3-6-267, C.T.S. No. 2264, 2266, & 2267, Gurudwara Gate No. 4, Badpura, Nanded
b)	Purpose for which the valuation is made
	SARFASI Purpose.
c)	Authorization letter of Bank
	As per oral instructions & Telephonic discussion with Mr. Ashish K Deodhar, Dy. Manager, SAARB, SBI, Aurangabad.
d)	Date of inspection
	12.11.2024
e)	Date on which the valuation is made
	04.12.2024
f)	Name of the Developer of the Property (in Case of developer-built properties)
	Divya Amrit Construction (I) Pvt. Ltd., Nanded
2. Physical Characteristics of the Property	
a)	Location of the Property
	Flat No. 404, 4th Floor, "Dashmesh Apartment", House No. 3-6-242, 3-6-238, & 3-6-237, C.T.S. No. 2264, 2266, & 2267, Gurudwara Gate No. 4, Badpura, Nanded
	Brief description of the property
	Flat No. 404, 4th Floor, "Dashmesh Apartment" Gurudwara Gate No. 4, Badpura, Nanded. Residential Flat Property. Built up area= 102.85 Sqm
	Nearby Landmark
	Gurudwara Sachkhand Gate No. 4.
	Postal Address of the Property
	Mrs. Jayshree Kishanrao Katkar. Flat No. 404, 4th Floor, "Dashmesh Apartment", M.C. House No. 1-6-242, 3-6-238, & 3-6-237, C.T.S. No. 2264, 2266, & 2267, Gurudwara Gate No. 4, Badpura, Nanded.
	Area of the Flat (Supported by a plan)
	As per Sale Deed and other documents made available by Bank area of Flat is 102.85 Sqm

	Type of Land: Solid, Rocky, Marshy land, reclaimed land, Water-logged, Land locked.	Solid land
	Independent access/approach to the property etc.	Yes
	Google Map Location of the Property with a neighborhood layout map	Provided
	Details of roads abutting the property	Lane connecting to Gurudwara Gate No. 4, Badpura
	Description of adjoining property	Gurudwara Sachkhand Premises.
	Plot No. Survey No.	M.C. House No. 3-6-242, 3-6-238, & 3-6-267, C.T.S. No. 2264, 2266, & 2267.
	Ward/Village/Taluka	Gurudwara Gate No. 4, Badpura, Nanded
	Sub-Registry/Block	Jt-Sub Registrar, Nanded-2
	District	Nanded.
	Any other aspect	No.
b)	Plinth Area, built up Area, and Saleable area to be mentioned separately and clarified	As per Sale Deed and other documents area of flat is 102.85 Sqm.

C)	Boundaries of the Flat	As per Sale Deed	Actual
	North	Open space of Apartment.	Open space of Apartment.
	South	Open space of Apartment.	Open space of Apartment.
	East	Open space of Apartment.	Open space of Apartment.
	West	Flat No. 404.	Flat No.404.

3. Town Planning Parameters

a)	Master Plan Provisions related to property in term of land use.	Residential.
	Far-floor Area Rise/FSI- Floor Space Index Permitted & Consumed	2.00
	Comment on whether Occupancy Certificate has been issued or not	No
	Comment on unauthorized constructions any	<i>Deviation in actual construction and sanctioned plan.</i>
	Transferability of developmental rights if any, Building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	As per Nanded Waghala City Municipal Corporation.
	Planning area/zone	Residential.

	Developmental controls	UDPCR Nanded Waghala City Municipal Corporation.
	Zoning regulations	UDPCR Nanded Waghala City Municipal Corporation.
	Comment on the surrounding land uses a land uses and adjoining properties in terms of uses	Residential development in the vicinity of Gurudwara Sachkhand
	Comment on demolition proceedings if any	Details not Available.
	Comment on compounding/regularization proceedings	Completion certificate shall be obtained from competent Authority.
	Any other Aspect	Completion certificate shall be obtained from competent Authority.
4. Document Details and Legal Aspects of Property		
1	Photo Copy of Power of Autonomy No. 2193/2015, date 27.04.2015 issued by Joint Sub-Register, Nanded-2	
2	Photo Copy of Building Permission No. NWCMC/TP/211/15, dated 01.06.2015 issued by NWCMC, Nanded.	
3	Photo Copy of Deed of Declaration No.2594/2015 dated 19/05/2015 Issued by Joint Sub-Resister Class 2 Nanded.	
4	Photo Copy of registered sale agreement of apartment No 405, (Under Apartment Ownership Act 1970) Document No.4936/2015, dated 27.08.2015, Joint Sub-Register, Class-2, Nanded.	
5	Photo copy of TIR Issued by Adv. Mr. S.D. Tuptewar dated 20.08.2015	
6	Photo Copy of Notice No. AGM/BR/SN/2016-17/, dated 10.08.2017, issued to Mr. Gurmeetsingh Tejasingh Raghi.	
7	Photo Copy of Agreement Letter dated 21.08.2015	
8	Photo Copy of Home Loan Agreement dated 21.08.2015	
9	Photo Copy of Notice under Section 138 of the N.I. Act by Adv. Mr. J. S. Pande dated 03.01.2017.	
	TIR of the property	provided
b)	Name of the Owner's	Mrs. Jayshree Kishanrao Katkar.
c)	Ordinary status of freehold or leasehold including restrictions on transfer	Freehold.
d)	Agreement of easement if any	No.
e)	Notification of road acquisition if any	Not apparent from the document provided.

f)	Notification of road widening if any	Not apparent from the document provided.
g)	Heritage restriction, if any	No.
h)	Comment on transferability of the property ownership	As per T.I. R
I)	Comment on existing mortgages/ charges/ encumbrances on the property, if any	Mortgage with S.B. I
J)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	As per T.I. R
K)	Building plan sanction: Authority approving the plan Name of the Authority – Any violation from the approved Building Plan Actual construction is more than the sanctioned plan	Commissioner, Nanded Waghala City Municipal Corporation, Nanded. Actual construction is more than the sanctioned plan.
l)	Whether Property is Agricultural Land if yes, any conversion is contemplated	No.
m)	Whether the property is SARFAESI compliant	Yes.
n)	a. All legal documents, receipts related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on Dispute or Dues if any in payment of bills/taxes to be reported.	Receipts Related to Electricity; Water Tax Municipal Tax Not made available for Verification
o)	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be	Flat No. 405 is mortgaged with S.B. I
p)	Qualification in TIR/mitigation suggested if any.	As per TIR report
q)	Any other aspect	No.
5. Economic Aspects of the Property		
	Reasonable letting value (After Completion)	Rs. 8000.00 per month. Rs.96,000.00 P.A.
	If property is occupied by tenant	Owner occupied.
	Number of tenants	Not Applicable
	Since how long (tenant-wise)	Not Applicable
	Status of tenancy right	N.A.

	Rent received per month (tenant-wise) with a comparison of existing market rent	Information not available
	Taxes and other outings	Information not available
	Property Insurance	Information not available
	Monthly maintenance charges	Information not available
	Security charges	Information not available
	Any other aspect	Lift not operational.
6. Socio-cultural Aspects of Property		
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	Situated in developing Middle class Residential area in the vicinity of Gurudwara Sachkhand. Without slums and squatter settlements nearby.
b)	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No.
7. Functional and utilitarian Aspects of the Property		
a)	Description of the functionality and utility of the property in terms of:	
	Space allocation	Living, Bed room, Kitchen, Toilet
	Storage Spaces Think Innovate	No.
	Utility spaces provided within the building	No.
	Car Parking facility	Yes.
	Balconies, etc.	Balcony to Kitchen & Bed Room.
b)	Any other aspect	No.
8. Infrastructure Availability		
	Description of aqua infrastructure availability in terms of Water Supply.	Bore well & Corporation Water supply System.
	Sewerage/sanitation System Underground or Open	Underground Municipal Sewer line.
	Storm water drainage	Municipal Sewer line.
b)	Description of other physical infrastructure facilities viz.	
	Solid waste management	Not Provided.
	Electricity	Available in the apartment.
	Road and public transport connectivity	Connected by all-weather road.
	Availability of other public utilities nearby	All Available nearby.

c)	Social infrastructure in terms of d. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	Approximately within 500m. Approximately within 500m. Approximately within 1.00km.
9. Marketability of the Property		
a)	Marketability of the property in terms of	Location, development of surrounding area, type of construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate
	Locational attributes	Developing area.
	Scarcity	Normal
	Demand and supply of the kind of subject property	Normal
	Comparable sale prices in the locality	Refer Annexure A.
b)	Any other aspect which has relevance on the value or marketability of the property	Property situated in Gurudwara Sachkhand Vicinity
10. Engineering and Technology Aspects of the Property		
a)	Type of construction	R.C.C. Framed Structure.
	Material & technology used	RCC with B.B. Masonry, Normal construction.
	Specifications	
Sr. No.	Description	Ground Floor Flat No.405.
1	Foundation.	R.C.C. Footing
2	Basement.	BB Masonry.
3	Superstructure.	II Class B.B. Masonry.
4	Joinery/ Doors & Windows.	Commercial Flush Doors, Granite Frame & Aluminum Sliding Windows.
5	RCC work.	Footing, Column, Beam, Slab etc.
6	Plastering	Cement Plaster in C.M. & P.O.P.
7	Flooring, Skirting.	Vitrified Tiles.
8	Kitchen Pantry Platform	Granite Kitchen Platform.
9	Whether any weather proof course is provided.	No.

10	Drainage	Connected to Municipal Sewar.
11	Compound wall (Height, Length and type of construction)	No.
12	Electric installation (Type of wire, Class of fittings)	Concealed, Superior.
13	Plumbing installation (No. of water closets & wash basin etc.)	2 Toilet.
14	Bore well.	Provided.
15	Wardrobes, if any.	No.
16	Development of open area	C.C. Paving.
d)	Maintenance issues	Periodical maintenance is needed
e)	Age of the building	6years.
f)	Total life of the building	54 years
g)	Extent of deterioration	No.
h)	Structural safety	Structurally safe.
i)	Protection against natural disaster viz. earthquakes,	Not Provided.
j)	Visible damage in the building	No.
k)	System of air-conditioning	Not Provided.
l)	Provision of firefighting	Not Provided.
m)	Copies of the plan and elevation of the building to be included	Not provided.
11. Environmental Factors		
a)	Use of environment friendly building materials, Green Building techniques if any	No.
b)	Provision of rain water harvesting	No.
c)	Use of solar heating and lightening systems, etc.,	No.
d)	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	No.
12. Architectural and aesthetic quality of the Property		
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Modern

13. Valuation.				
a)	Methodology of valuation Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at	Modern		
b)	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available	Rs. 30,000.00 to Rs. 35,000.00 per Sqm. as prevailing Flat rate. Considering the rate with attached report, current market conditions, demand and supply position, Commercial Building size, Terrace area, location, upswing in real estate prices, sustained demand for commercial building, all round development of commercial and residential application in the locality etc. Therefore, we estimate composite Land Building) rate at Rs. 31,000.00		
c)	Guideline Rate obtained from the Stamp Duty Ready Reckoner	Rs 31,000 per Sqm. (Composite rate).		
d)	Summary of Valuation			
	i. Guideline Value	Area in Sqm.	Rate in Rs	Value in Rs
	A. Built-up Area: Flat No. 404 (102.85 Sqm. X Rs.31,000.00 per Sqm.)	102.85	31,000.00	31,88,350.00
	B. Depreciation: (102.85 Sqm. X Rs.21,700.00x 13.5%)			- 3,01,299.00
	ii. Guideline Value of the Flat (A-B)			28,87,051.00
	iii. Fair Market Value	Area in Sqm	Rate in Rs	Value in Rs

A. Built-up Area: Flat No. 404 (102.85 Sqm. X Rs.31,000 per Sqm.)	102.85	31,000.00	31,88,350.00
B. Depreciation: 13.5% (102.85 Sqm. X Rs. 21,700.00x 13.5%)			- 3,01,299.00
Fair Market Value of the Flat (C-D)			28,87,051.00
Summary of Valuation			
Guideline Value of the Property	Rs. 28,87,051.00		
Fair Market Value of the Property	Rs. 28,87,051.00		
Realizable Value	Rs. 25,98,346.00		
Forced/Distress Sale value.	Rs. 23,09,641.00		
e)	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given		
<ul style="list-style-type: none"> • Subject property under valuation is Flat No. 404, Fourth Floor, "Dashmesh Apartment, M. H. No.3-6- 242,3-6-238,3-6-238 & 3-6-267, C.T.S. No. 2264, 2266, & 2267, Gurudwara Gate No. 4, Badpura, Nanded, Tq. & Dist. Nanded. • All Civic amenities are available nearby. • To obtain the Sales Instances in the vicinity, we visited the Joint Sub Registrar Office, Nanded. • The Ready Reckoner rate i.e. Guide Line rate for Residential Flatted Rate property in zone 1.33 is Rs. 31,000.00 per Sqm. • The above Guide line Rate is for entire block of zone 1.33. • Guideline Rates are basically generated for stamp duty purpose, at the time of purchase of the property, which are fixed for year to year for particular survey Nos., Gut Nos., CTS Nos., etc. • There is market trend to register the document as per the Guideline rates and not as per the market rate just to save the Stamp duty. • Market Rates are not fixed. Market rates depend mainly on demand and supply. • Market rates may increase or decrease as per surrounding devolvement, approach road, location, availability of amenities & services, demand and supply in surrounding areas etc. • The Market value obtained in this report is defined as follows: • Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing seller in an Arm's length wherein the parties had each acted knowledgeably and without compulsion. {as defined by the international valuation committee, London}. Thus, the characteristics of the Market Value are: <ul style="list-style-type: none"> • It is free will sale. • b. It is an estimated amount and not a predetermined or an actual sale price. • c. It depends on purpose of valuation. • d. It is time-specific as on the given date. • e. Buyers and sellers are actuated by business principles. They are unrelated & are acting independently • Assets would be exposed to the market in the most appropriate manor to affect its disposal at the best price. • As per the Supreme Court the Guideline rate is for stamp duty collection and 			

not the Fair Market Value In case of Jawaji Nagnathan vs. REV. DIV. Officer (1994) SCC-4 Page 595 SC the Court held, "It is therefore, clear that the Basic Valuation Register prepared and maintained for the purpose of collecting stamp duty has no statutory base or force. It cannot form a foundation to determine the market value mentioned there under in instrument brought for registration. Evidence of bonafide sales between willing prudent vendor and prudent vendee of the land acquired or situated near about that land possessing same or similar advantageous features would furnish basis to determine market value."

- Social Forces, Economic forces, Government/Legal and Physical/Environmental factors influence the value of Real Estate.
- This property is situated in the developing area of Badpura, Nanded.
- There is no scarcity of land in the vicinity.
- The cost of construction is arrived by considering the type of construction and grade, constructions specification, and Age of Building.
- The Cost Approach and Market Approach Method is adopted to arrive the Fair Market Value.
- After giving due consideration for various factors influencing the value of the property with respect to Physical, Legal, Social and Economic aspects, Location, Development in the vicinity, Road frontage, the rate of Rs. 25,000.00 Per Sqm. Residential Flatted Rate is considered Fair and Reasonable and hence adopted to arrive the Fair Market value of the Flat

Details of last two transactions in the locality/area to be provided, if available

Enclosed.

General Remark:

1. Latest TIR Report is not available.
2. The effect of demonetization is not accounted for in the valuation.
3. The property has no provision for car parking.
4. Flat work is incomplete at the time of Inspection

14. Declaration

I hereby declare that:

- i. The information provided is true and correct to the best of my knowledge and belief.
- ii. The analysis and conclusions are limited by the reported assumptions and conditions.
- iii. I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- iv. I have no direct or indirect interest in the above property valued.
- v. I have personally inspected the subject property on 09.10.2018
- vi. I am a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to no limit
- vii. I am an approved Valuer under SARFAESI ACT-2002 and am approved by the Bank.
- viii. I have submitted the Valuation Report (s) directly to the Bank.



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For Vastukala Consultants (I) Pvt. Ltd.**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Wealth Tax Reg. No.: (N) CCIT/1-14/52/2008-09

Address:**Name of Valuer association of which I am a bonafide member in good standing:**

1. Institution of Valuers, New Delhi.

2. Practicing Valuers Association of India, Mumbai.

Date: 10.10.2018

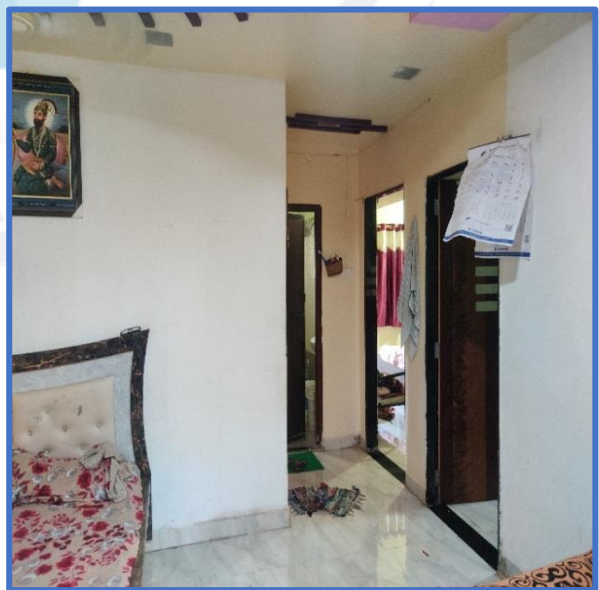
Mobile No.- +91 9422171100/9167204051

Email Id-sbchalikwar@gmail.com

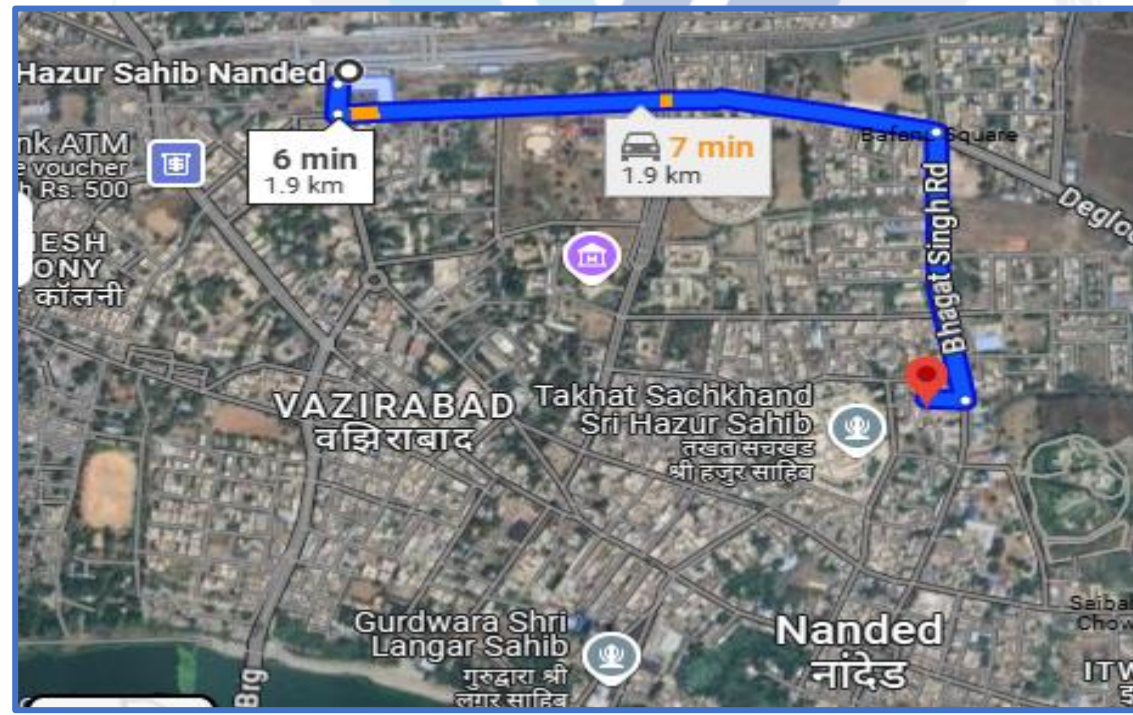
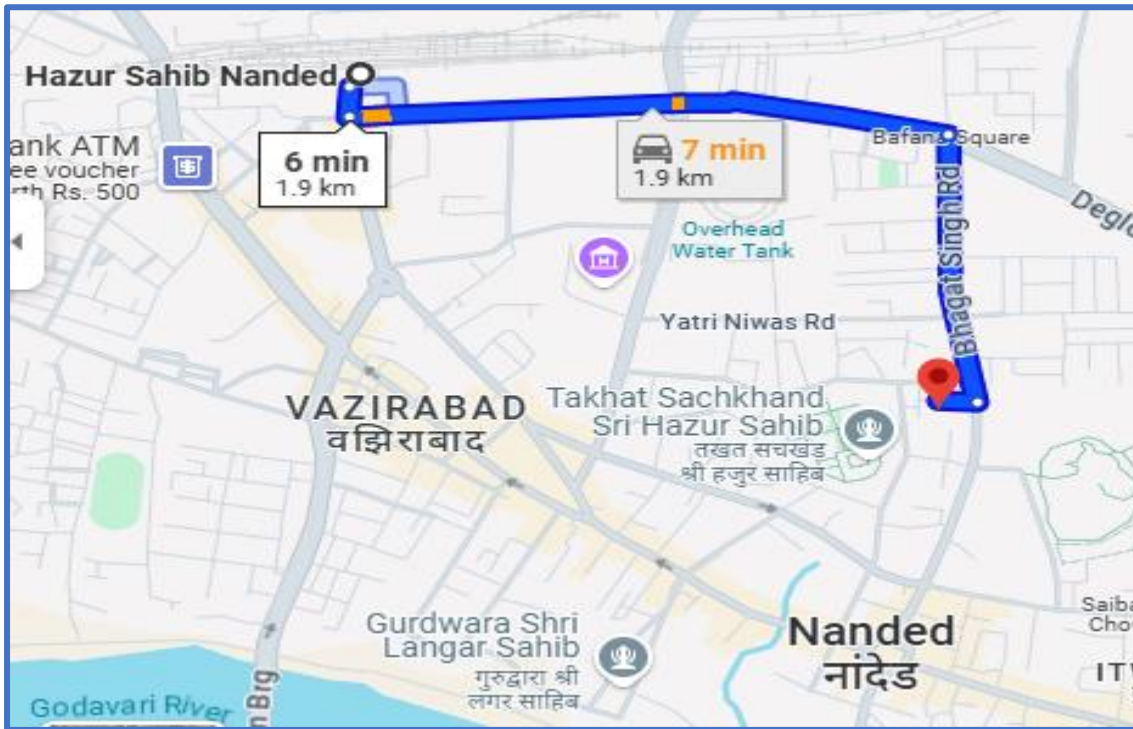
15. Enclosures

a)	Layout plan sketch of the area in which the property is located with latitude and longitude	Yes
b)	Site Photograph of the property	Site photographs of the property is provided
c)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned Property	Not provided
d)	Google Map location of the property	Provided
e)	Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc.	Copy of RR Rate is attached.
f)	Any other relevant documents/extracts	No.


ACTUAL SITE PHOTOGRAPHS



ROUTE MAP OF THE PROPERTY




READY RECKONER RATE



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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[Valuation Guidelines | User Manual](#)

Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने औद्योगिक	एकक (Rs./)
SurveyNo	1.32-गणेश सिनेमा (देशपांडे हॉस्पिटल) ते देगलूर रोडला मिळणारा रस्ता वरील दोन्ही बाजूचे मिळकती	11000	28000	39400 57000 0	चौ. मीटर
SurveyNo	1.33-उपरोक्त रस्त्यावरील मिळकती वगळता उर्वरित सर्व मिळकती	13700	31000	38300 48000 0	चौ. मीटर
SurveyNo	1.34-गुरूव्दारा चौक ते गुरूव्दारा पर्यंत व भालेराव यांचा दवाखाना ते जे.जे. रोड पर्यंतचा रस्ता या रस्त्यावरील दोन्ही बाजूचे मिळकती	21400	39000	44850 71000 0	चौ. मीटर
SurveyNo	1.35-डी.एस.पी. ऑफीस ते शिवाजीपुतळा पर्यंत दोन्ही बाजूच्या मिळकती	32300	40800	46920 77000 0	चौ. मीटर
SurveyNo	1.36-शिवाजी पुतळा ते रेल्वे स्टेशन रोड (ऑबेडकर पुतळा) पर्यंत दोन्ही बाजूला मिळकती	30900	38900	46000 75000 0	चौ. मीटर

1 2 3 4 5 6 7 8 9 10 ...

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on dated 04th December, 2024.

The term **Fair Market 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 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.

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 neighbourhood 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

Rs. 28,87,051.00 (Rupees Twenty-Eight Lakhs Eighty-Seven Thousand Fifty-One Only).

For Vastukala Consultants (I) Pvt. Ltd.

**Sharadkumar B. Chalikwar**

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