

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mr. Lalit Deepak Bakre & Mrs. Rajshree Lalit Bakre

Commercial Shop No. 002, Ground Floor, **"Rosefinch Phase - I"**, New/Current Survey No. 33/P, 35/1(P), 35/1(P), 35/1(P) & others, Village - Belavalli, Taluka - Ambernath, District - Thane, PIN Code - 421 503, State - Maharashtra, India.

Latitude Longitude: 19°10'16.2"N 73°13'52.5"E

## **Intended User:**

Cosmos Bank Ambarnath Branch

Panvelkar Pride, Shop no 1 to 4, Plot no 63-64, C T S NO 4740, Near Hutatma Chawk Ambernath (East)



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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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/Thane/02/2025/014259/2310759 26/11-409-PSSH Date: 26.02.2025

## **VALUATION OPINION REPORT**

This is to certify that the property bearing Commercial Shop No. 002, Ground Floor, "Rosefinch Phase - I", New/Current Survey No. 33/P, 35/1(P), 35/1(P), 35/1(P) & others, Village - Belavalli, Taluka - Ambernath, District - Thane, PIN Code - 421 503, State - Maharashtra, India belongs to Mr. Lalit Deepak Bakre & Mrs. Rajshree Lalit Bakre.

Boundaries of the property

North : Railway Track

South : Sidh Swayambhu Shiv Mandir Road

East : Railway Track

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 ₹ 27,79,125.00 (Rupees Twenty Seven Lakhs Seventy Nine Thousands One Hundred And Twenty Five Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this 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/87/2022-23

Encl.: Valuation report



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Commercial Shop No. 002, Ground Floor, "Rosefinch Phase - I", New/Current Survey No. 33/P, 35/1(P), 35/1(P), 35/1(P) & others, Village - Belavalli, Taluka - Ambernath, District - Thane, PIN Code - 421 503, 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 26.02.2025 for Housing Loan Purpose.
1	Date of inspection	13.02.2025
3	Name of the owner / owners	Mr. Lalit Deepak Bakre & Mrs. Rajshree Lalit Bakre
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Commercial Shop No. 002, Ground Floor, "Rosefinch Phase - I", New/Current Survey No. 33/P, 35/1(P), 35/1(P), 35/1(P) & others, Village - Belavalli, Taluka - Ambernath, District - Thane, PIN Code - 421 503, State - Maharashtra, India.  Contact Person: Mr. Lalit Deepak Bakare - Owner / Person Meets at site - Mrs. Rajashree Barde (Tenant's Wife) Contact No. 9326012290
6	Location, Street, ward no	Village - Belavalli, District - Thane
7	Survey / Plot No. of land	Village - Belavalli New Survey No - 33/P, 35/1(P), 35/1(P), 35/1(P) & others
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. = 187.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 191.00 (Area As Per Agreement for sale)  Built Up Area in Sq. Ft. = 229.20 (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 - Belavalli, Taluka - Ambernath, District - Thane, Pin - PIN Code - 421 503
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 I	building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Avinash Barde
	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 KBMC norms Percentage actually utilized – Details not available
26	RENT	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Avinash Barde
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	10,000.00 (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	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. CHICAGO
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	1	ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	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 Commercial shop 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 – 2015 (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, Ambarnath Branch to assess Fair Market Value as on 26.02.2025 for Commercial Shop No. 002, Ground Floor, "Rosefinch Phase - I", New/Current Survey No. 33/P, 35/1(P), 35/1(P

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

1)	Copy of Agreement for sale No.11412/2011 Dated 09.11.2011 between M/s. Pranjee properties Pvt Ltd.(The Promoter) And Mr. Lalit Deepak Bakre & Mrs. Rajshree Lalit Bakre(The purchaser).
2)	Copy of Commencement Certificate No.KBNP / BP / 1864 -3 Dated 31.03.2009 issued by Kulgaon Badlapur Municipal Council.
3)	Copy of Occupancy Certificate No.KBNP / NRV /2616 / 2014- 2015 Dated 04.04.2015 issued by Kulgaon Badlapur Municipal Council.

#### Location

The said building is located at Village - Belavalli, Taluka - Ambernath, District - Thane, PIN Code - 421 503. The property falls in Residential cum Commercial Zone. It is at a traveling distance 1.5 Km from Badlapur Railway Station.



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### **Building**

The building under reference is having Part Ground + Part Stilt + 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 Good. The building is used for Commercial purpose. Ground Floor is having 9 Commercial Shop. The building is having 1 lift.

#### **Commercial Shop:**

The Commercial Shop under reference is situated on the Ground Floor The Composition of Commercial Shop is single Unit + Toilet. This Commercial Shop is Kota Tile Flooring, MS Rolling Shutter, Concealed Electrification etc.

#### Valuation as on 26th February 2025

The Carpet Area of the Commercial Shop	: 191.00 Sq. Ft.	

### **Deduct Depreciation:**

Year of Construction of the building		2015 (As per occupancy certificate)
Teal of Construction of the building		2013 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building	:	10 Years
Cost of Construction	:	229.20 Sq. Ft. X ₹ 2,500.00 = ₹ 5,73,000.00
Depreciation {(100 - 10) X (10 / 60)}		15.00%
Amount of depreciation		₹ 85,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	101	₹ 65,800/- per Sq. M. i.e. ₹ 6,113/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 60,315/- per Sq. M. i.e. ₹ 5,603/- per Sq. Ft.
Value of property		191.00 Sq. Ft. X ₹ 15,000 = ₹28,65,000.00
Total Value of property as on 26th February 2025		₹28,65,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 26th February 2025	:	₹ 28,65,000.00 - ₹ 85,875.00 = ₹ 27,79,125.00
Total Value of the property	:	₹ 27,79,125.00
The realizable value of the property	:	₹25,01,213.00
Distress value of the property	:	₹22,23,300.00
Insurable value of the property (229.20 X 2,500.00)	:	₹5,73,000.00
Guideline value of the property (229.20 X 5603.00)	:	₹12,84,208.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 002, Ground Floor, "Rosefinch Phase - I", New/Current Survey No. 33/P, 35/1(P), 35/1(P), 35/1(P) & others, Village - Belavalli, Taluka - Ambernath , District - Thane , PIN Code - 421 503, State - Maharashtra , India for this particular purpose at ₹ 27,79,125.00 (Rupees Twenty Seven Lakhs Seventy Nine Thousands One Hundred And Twenty Five Only) as on 26 th



**VASTUKALA** 

February 2025

### **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 26th February 2025 is ₹ 27,79,125.00 (Rupees Twenty Seven Lakhs Seventy Nine Thousands
  One Hundred And Twenty Five Only) Value varies with time and purpose and hence this value should not be referred
  for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.





### **PART III- 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 floo	ors and height of each floor	:	Part Ground + Part Stilt + 7 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 co	onstruction	:	2015 (As per occupancy certificate)
4	Estimated	future life	:	50 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co	onstruction- load bearing walls/RCC el frame		R.C.C. Framed Structure
6	Type of fo	undations	L,	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 Rolling Shutter .
10	Flooring		<b>/</b> :	Kota tiles 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	(i)	Internal wiring – surface or conduit	:	Concealed Electrification
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
	1			





### **Technical details**

## **Main Building**

15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of f white/ordi	ittings: Superior colored / superior nary.	:	Ordinary
17	Compound wall Height and length Type of construction		; ja	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	1Lift (TM)
19	Underground sump – capacity and type of construction		:	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	Roads and paving within the compound approximate area and type of paving		G	Chequred tiles in open spaces, etc.
23		lisposal – whereas connected to public septic tanks provided, no. and capacity	1	Connected to Municipal Sewerage System



# **Actual Site Photographs**

















Valuers & Appraisers
Architects &
Interior Designers (I)
TEV Consultation
Lender's Engineer

# **Route Map of the property**



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



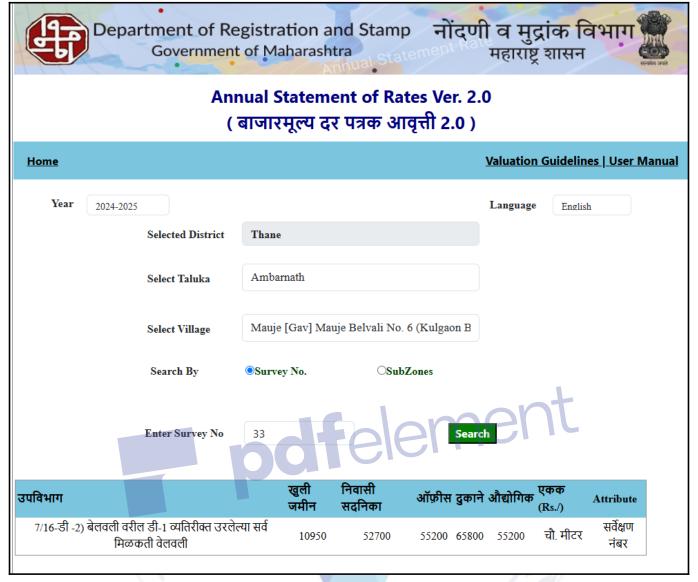
Longitude Latitude: 19°10'16.2"N 73°13'52.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Badlapur - 1.5 Km).



Valuers & Appraisers
Architects &
Architects

## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for <b>Shop</b>	65800	1/4		
No Increase onShop Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	65,800.00	Sq. Mtr.	6,113.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	10950			
The difference between land rate and building rate(A-B=C)	54,850.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	60,315.00	Sq. Mtr.	5,603.00	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



Since 1989



An ISO 9001: 2015 Certified Company



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	

**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	depreciation is to be considered. However	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	



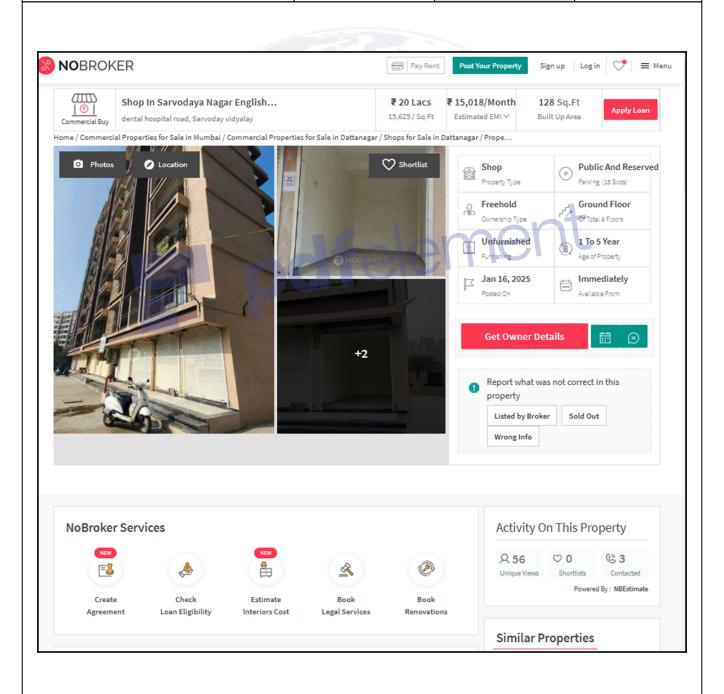




#### Remove Watermark No

## **Price Indicators**

Property	Belavali, Badlapur		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	106.67	128.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹18,749.00	₹15,625.00	-



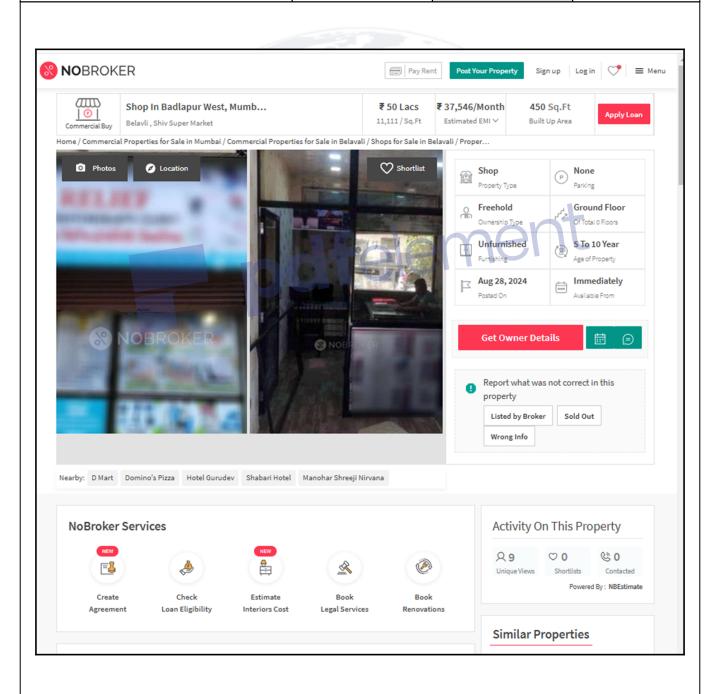


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Consultant

#### Remove Watermark N

## **Price Indicators**

Property	Belavali, Badlapur		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	375.00	450.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,333.00	₹11,111.00	-







# **Sale Instances**

Property	Belavali, Badlapur		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	161.00	193.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,359.00	₹9,466.00	-

2/2025, 13:04	igr_17882	
788278 6-01-2025 lote:-Generated Through eSearch fodule,For original report please ontact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. उल्हासनगर 2 दस्त क्रमांक : 17882/2024 नोदंणी : Regn:63m
	गावाचे नाव : बेलवली	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	1800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1182000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कुळगांव-बदलापूरइतर वर्णन :, इतर माहिती: मौजे बेलवली येथील स.नं 51 हि.नं3 पैकी यावरील अंबर प्लाझा II को ऑप हौ सोसायटी लि मधील दुकान क्र 05 तळमजला क्षेत्र 161 चौ फूट कारपेट म्हणजेच 14.96 चौ मी कारपेट((Survey Number : 51;))	
(5) क्षेत्रफळ	161 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.		नॉट नं: -, माळा नं: -, इमारतीचे नाव: धनराजीपाल नंदगढ पार्क साईट, विक्रोळी मुंबई, ब्लॉक नं: -, रोड न नं:-APJPP3110Q
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मुन्नालाल पाल वय:-30; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं.201 अंबर प्लाझा 1, प्रांजी , कात्रप रोड बदलापूर पूर्व, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-CPDPP3578N 2): नाव:-रिंकी मुन्ना लाल पाल वय:-28; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं.201 अंबर प्लाझा 1, प्रांजी , कात्रप रोड बदलापूर पूर्व, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-DDJPP1005F	
(9) दस्तऐवज करुन दिल्याचा दिनांक	27/12/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	27/12/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	17882/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	108000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	18000	
(14)शेरा		





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 26th February 2025

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.





### **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 ₹ 27,79,125.00 (Rupees Twenty Seven Lakhs Seventy Nine Thousands One Hundred And Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.





