

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Bharat Khima Makwana

Residential Flat No. 1113, 11th Floor, Building No 3 AD, "Saidatt (SRA) Co-op. Hsg. Soc. Ltd.", N. S. Phadke Marg, Saiwadi, Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, 400 069, State - Maharashtra, India.

Latitude Longitude: 19°6'47.8"N 72°51'4.7"E

Intended User:

Cosmos Bank

Dadar Branch

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



Our Pan India Presence at:

Nanded Mumbai

💡 Aurangabad 💡 Pune

Thane Nashik Ahmedabad Opelhi NCR

Rajkot

💡 Raipur Jaipur

Regd. Office

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

+91 2247495919

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/08/2024/010445/2307681 13/5-159-JAVS

Date: 13.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1113, 11th Floor, Building No 3 AD, "Saidatt (SRA) Co-op. Hsg. Soc. Ltd.", N. S. Phadke Marg, Saiwadi, Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, 400 069, State - Maharashtra, India belongs to Mr. Bharat Khima Makwana.

Boundaries	:	Building	Flat
North	<u>;</u> :	Wing BC	Passage & Flat No. 1118
South	:	Lane No. 1	Building External View
East	:	Slum Area	Flat No. 1112
West		Internal Road	Flat No. 1114

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 ₹ 59,67,315.00 (Rupees Fifty Nine Lakhs Sixty Seven Thousands Three Hundred And Fifteen 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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Thane Nashik Ahmedabad Opelhi NCR Rajkot

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Residential Flat No. 1113, 11th Floor, Building No 3 AD, **"Saidatt (SRA) Co-op. Hsg. Soc. Ltd."**, N. S. Phadke Marg, Saiwadi, Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, 400 069, 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 13.08.2024 for Bank Loan Purpose.
1	Date of inspection	10.08.2024
3	Name of the owner / owners	Mr. Bharat Khima Makwana
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. 1113, 11 th Floor, Building No 3 AD, "Saidatt (SRA) Co-op. Hsg. Soc. Ltd.", N. S. Phadke Marg, Saiwadi, Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, 400 069, State - Maharashtra, India. Contact Person: Mr. Jitendra Dedhia (Father of Flat Seller) Contact No. 9930800622
6	Location, Street, ward no	N. S. Phadke Marg Village - Gundavali, District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 427 & 447 of Village - Gundavali
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. = 238.96 (Area as per Site measurement)
		Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement for sale)
		Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)



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Architects & State of the Consultation of the

13	Roads, Streets or lanes on which the land is abutting	Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, Pin - 400 069		
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?	Seller Occupied		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Seller Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per SRA norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Seller Occupied		
	(ii) Portions in their occupation	Fully Seller Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	12,800.00 (Expected rental income per month)		



Since 1989





	(iv)	Gross amount received for the whole property	N.A.
27		of the occupants related to, or close to ss associates of the owner?	Information not available
28	fixtures ranges,	rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, compound, etc. owner or tenant?	N. A.
34		the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		uilding insured? If so, give the policy no., tfor which it is insured and the annual premium	Information not available
36	-	dispute between landlord and tenant regarding nding in a court of rent?	N. A.
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES		
37	locality address	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price a of land sold.	As per sub registrar of assurance records
38	Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39		nstances are not available or not relied up on, is of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2011 (As Per Society Letter)
42		vas the method of construction, by contract/By ing Labour directly/ both?	N. A.



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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: At the time of visit flat was occupied by seller Mr. Niraj J	itendra Dedhia and used as commercial office.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 13.08.2024 for Residential Flat No. 1113, 11th Floor, Building No 3 AD, "Saidatt (SRA) Co-op. Hsg. Soc. Ltd.", N. S. Phadke Marg, Saiwadi, Village -Gundavali, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, 400 069, State - Maharashtra, India belongs to Mr. Bharat Khima Makwana.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.13478/2024 Dated 25.07.2024 between Mr. Niraj Jitendra Dedhia(The Vendor) And Mr. Bharat Khima Makwana(The Purchaser).
2)	Copy of Share Certificate No.070 Dated 01.12.2019.
3)	Copy of Society Letter Document No Dated 22.07.2024regarding no outstanding dues of the society against the seller and No Objection for sale of the Flat and transferred it to purchaser

Location

The said building is located at Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, 400 069. The property falls in Residential Zone. It is at a traveling distance 1.6 km. from Andheri Railway Station.

Building

The building under reference is having Ground + 12 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. 11th Floor is having 11 Residential Flat. The building is having 4 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 11th Floor The composition of Residential Flat is Living Room + Kitchen + Bathroom + WC + Passage. This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 13th August 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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Deduct Depreciation:



Since 1989



Year of Construction of the building	:	2011 (As Per Society Letter)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	13 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,900.00 = ₹ 7,83,000.00
Depreciation {(100 - 10) X (13 / 60)}	:	19.50%
Amount of depreciation	:	₹ 1,52,685.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,82,710/- per Sq. M. i.e. ₹ 16,974/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,70,503/- per Sq. M. i.e. ₹ 15,840/- per Sq. Ft.
Value of property as on 13th August 2024	:	225.00 Sq. Ft. X ₹ 27,200 = ₹61,20,000.00

(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 13th August 2024	:	₹ 61,20,000.00 - ₹ 1,52,685.00 = ₹ 59,67,315.00
Total Value of the property	:	₹₹ 59,67,315.00
The realizable value of the property		₹53,70,584.00
Distress value of the property	\ : _/	₹47,73,852.00
Insurable value of the property (270.00 X 2,900.00	X	₹7,83,000.00
Guideline value of the property (270.00 X 15840.00)	\ :	₹42,76,800.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1113, 11th Floor, Building No 3 AD, **"Saidatt (SRA) Co-op. Hsg. Soc. Ltd."**, N. S. Phadke Marg, Saiwadi, Village - Gundavali, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, 400 069, State - Maharashtra, India for this particular purpose at ₹ 59,67,315.00 (Rupees Fifty Nine Lakhs Sixty Seven Thousands Three Hundred And Fifteen Only) as on 13th August 2024

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 13th August 2024 is ₹ 59,67,315.00 (Rupees Fifty Nine Lakhs Sixty Seven Thousands Three
 Hundred And Fifteen 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.



Valuers & Appraisers
Architects &
Interior Designers
Interior Designers
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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 + 12 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 11 th Floor
3	Year of construction	:	2011 (As Per Society Letter)
4	Estimated future life	:	47 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	V	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 flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified tiles flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	Ŀ	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
	1		



Technical details

Main Building

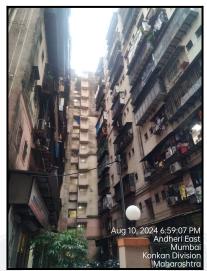
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior linary.	:	
17	_	nd wall nd length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	4 Lifts (TM)
19	Undergro	ound sump – capacity and type of tion	:	Connected to Municipal Sewerage System
20		ad tank , capacity construction	:	Connected to Municipal Sewerage System
21	Pumps- ı	no. and their horse power		May be provided as per requirement
22		nd paving within the compound nate area and type of paving	i	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





Actual Site Photographs





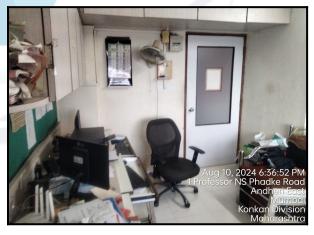




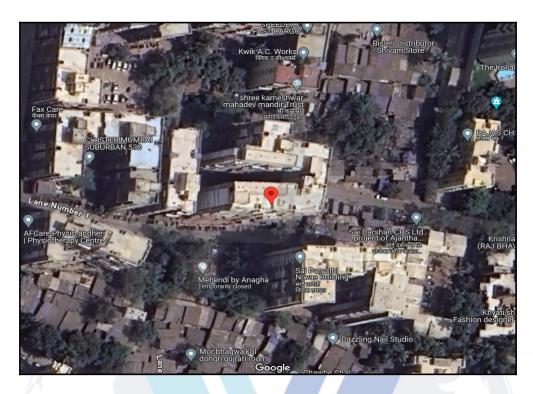




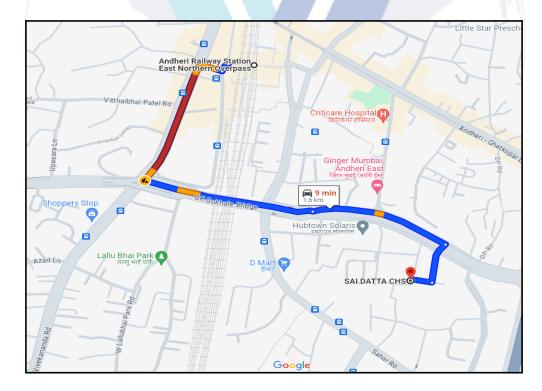




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°6'47.8"N 72°51'4.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Andheri - 1.6 km.).



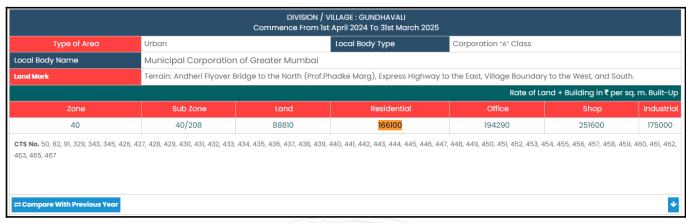
Valuers & Appraisers

Architects & Marchitects & Charlest Engineers (1)

Lander's Engineer (1)

MH2010 PVCLTM

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	166100			
Increase by 10% on Flat Located on 11 th Floor	16610		(TM)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,82,710.00	Sq. Mtr.	16,974.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	88810			
The difference between land rate and building rate(A-B=C)	93,900.00	Λ		
Percentage after Depreciation as per table(D)	13%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,70,503.00	Sq. Mtr.	15,840.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

Depreciation Percentage Table

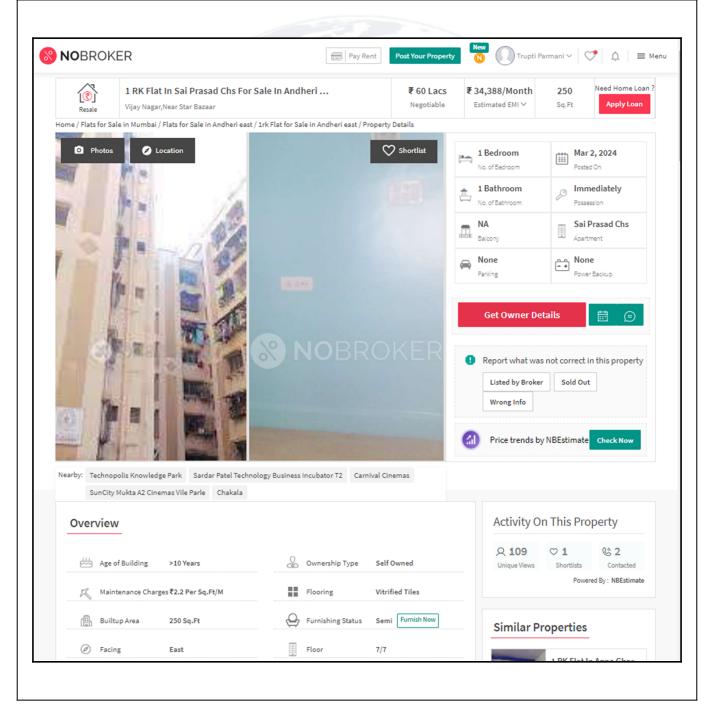
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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

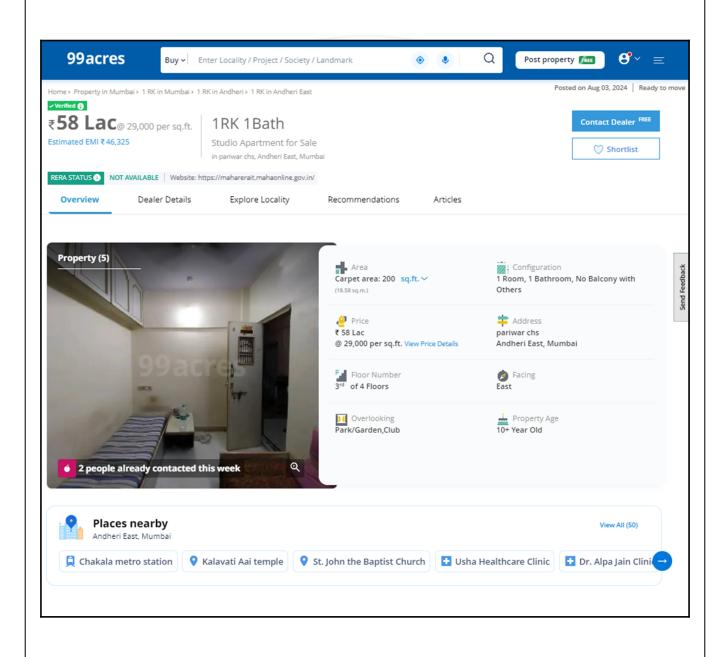
Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	208.33	250.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹28,800.00	₹24,000.00	-







Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	200.00	240.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹29,000.00	₹24,167.00	-







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹26,222.00	₹21,852.00	-

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Note:-Generated Through eSearch		दश्त क्रमाक : 13004/2024 नोटंणी :
Module,For original report please contact concern SRO office.		नादणा : Regn:63m
The same of the same.		
	गावाचे नाव : गुंदवली गुंद	वली
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5900000	
(3) बाजारभाव(भावेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4375821.45	
(4) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :, इतर माहिती: सदिनका नं.703,7 वा मजला,बिल्डिंग नं.12बी,साई गणेश एस आर ए को -ऑप.ही.सो.ली,साईवाडी,सहार रोड,अंधेरी पूर्व,मुंबई - 400069,सदिनकेचे क्षेत्र 225 चौरस फुट कार्पट,31 मार्च 2021 चे शासन आदेश क्र. मुद्रांक-2021/ अनै.स.क्र.12/व्य.क्र 107/म-1(धोरण)व दि. 26 मे 2023(असाधरण क्र 208)अन्वये सुधारीत धोरण या नुसार दस्तऐवजास महिला खरेदीदारास 1% मुद्रांक शूल्काची सवलत देण्यात आली आहे.((C.T.S. Number: 427,428, 430 (pt), 432 to 437 (pt), 439 to 443, 445, 447, 448, 450 to 452, 453 (pt), 455 (pt), 458 (pt), 459, 460 (pt) and 467 (pt);))	
(5) क्षेत्रफळ		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तपेवज करुन देणा-या।तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-जतीन किशोर पंचाल वय:-38 पत्ता:-प्लॉट नं: 703/12बी , माळा नं: -, इमारतीचे नाव: साई गणेषा को -ऑप.हो.सो.ती, ब्लॉक नं: अंधेरी पूर्व,मुंबई , रोठ नं: साईवाठी,एन.एस.फठके मार्ग,सहार रोठ , महाराष्ट्र, मुम्बई: पिन कोठ:-400069 पॅन नं:-ASUPP3299C	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा	1): नाव:-वृषाती विशात पांचाळ वय:-42; पता:-प्लॉट नं: 805, माळा नं: -, इमारतीचे नाव: पायावाडी एस आर ए को -ऑप.हो.सो.ती . ब्लॉक नं: वितेपार्ले पूर्व मुंबई . रोठ नं: प्लॉट	
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	नं.359,टीपीएस 5,नंदा पाटकर रोड , महा	राष्ट्र, मुम्बई.) पिन कोठ:-400057) पॅन नं:-BNSPS1231
(9) दस्तऐवज करुन दिल्याचा दिनांक	18/07/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	18/07/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	13064/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	295000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mu area annexed to it.	nicipal Corporation or any Cantonment



CONSULTANZO

Valuera & Appraisers

Architects & Sustained Engineers

Internal Engineers

Lander's Engineer

MH2010 PtVI

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 13th 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 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.





An ISO 9001: 2015 Certified Company

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 ₹ 59,67,315.00 (Rupees Fifty Nine Lakhs Sixty Seven Thousands Three Hundred And Fifteen 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



