

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Narendra Madhukar Gavale & Ms. Suman Madhukar Gavale

Residential Flat No. 1104, 11th Floor, Building No L07, "Mass Housing Scheme (LIG)", Plot No. 01, Sector - 11, Village - Uran Dronagiri, Taluka - Uran, District - Raigad, Navi Mumbai, PIN - 400 702, State - Maharashtra, Country - India.

Latitude Longitude: 18°53'46.8"N 72°58'54.3"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

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Vastu/Mumbai/09/2024/011055/2308448 30/19-454-PRVS Date: 30.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1104, 11th Floor, Building No L07, "Mass Housing Scheme (LIG)", Plot No. 01, Sector - 11, Village - Uran Dronagiri, Taluka - Uran, District - Raigad, Navi Mumbai, PIN - 400 702, State - Maharashtra, Country - India belongs to Mr. Narendra Madhukar Gavale & Ms. Suman Madhukar Gavale .

Boundaries of the property

North Building No. L02

South : Road

East Building No. L08

West Building No. L06

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 ₹ 32,10,000.00 (Rupees Thirty Two Lakhs Ten Thousands 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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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India



mumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 1104, 11th Floor, Building No L07, **"Mass Housing Scheme (LIG)"**, Plot No. 01, Sector - 11, Village - Uran Dronagiri, Taluka - Uran , District - Raigad, Navi Mumbai , PIN - 400 702, 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 30.09.2024 for Bank Loan Purpose.		
1	Date of inspection	26.09.2024		
3	Name of the owner / owners	Mr. Narendra Madhukar Gavale & Ms. Suman Madhukar Gavale		
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: Residential Flat No. 1104, 11 th Floor, Building No L07, "Mass Housing Scheme (LIG)", Plot No. 01, Sector - 11, Village - Uran Dronagiri, Taluka - Uran , District - Raigad, Navi Mumbai , PIN - 400 702, State - Maharashtra, Country - India. Contact Person: Miss. Nutan Rai (Tenant) Contact No. 8976946070		
6	Location, Street, ward no	Village - Uran Dronagiri, District - Raigad		
7	Survey / Plot No. of land	Village - Uran Dronagiri, Plot No - 01, Sector - 11		
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. = 385.47 (Area as per Site measurement) Carpet Area in Sq. Ft. = 350.00 Cupboard Area in Sq. Ft. = 26.00 Niche Area in Sq. Ft. = 9.00 Carpet Area in Sq. Ft. = 321.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 353.10 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Village - Uran Dronagiri, Taluka - Uran , District - Raigad, Pin - PIN - 400 702
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Miss. Nutan Rai Occupied Since - Last 1 Year



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	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 CIDCO norms Percentage actually utilized – Details not available		
26	RENT	S			
			Tenant Occupied - Miss. Nutan Rai Occupied Since - Last 1 Year		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each		6,700.00 (Expected 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?	Information not available		
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.		
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.		
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.		
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.		
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.		
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.		
34		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available		
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.		
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.		
26	SALES	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		



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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 – 2021 (As per Possession Receipt)		
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: As per Site Inspection, Actual Total Carpet area 385.00 Sq. Ft (Including Cupboard & Nich Area) is more than Carpet area 321.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents.			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 30.09.2024 for Residential Flat No. 1104, 11th Floor, Building No L07, **"Mass Housing Scheme (LIG)"**, Plot No. 01, Sector - 11, Village - Uran Dronagiri, Taluka - Uran , District - Raigad, Navi Mumbai , PIN - 400 702, State - Maharashtra, Country - India belongs to **Mr. Narendra Madhukar Gavale & Ms. Suman Madhukar Gavale**.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.3221 / 2022 Dated 19.09.2022 between M/s. City & Industrial Development Corporation of Maharashtra Ltd.(The The Corporation) And Mr. Narendra Madhukar Gavale & Ms. Suman Madhukar Gavale (The Purchasers).
2)	Copy of Possession Receipt Dated 19.09.2022 in the name of Mr. Narendra Madhukar Gavale & Ms. Suman Madhukar Gavale issued by CIDCO .
3)	Copy of Occupancy Certificate No.CIDCO / Sr. Arch(BP-IHP) / BP - IHP - 33 / 2021 / 000025 Dated 25.06.2021 issued by CIDCO.

Location

The said building is located at bearing Plot No - 01, Sector - 11 inVillage - Uran Dronagiri, Taluka - Uran , District - Raigad, PIN - 400 702. The property falls in Residential Zone. It is at a traveling distance 1.00 Km. from Nhava Sheva Railway Station.



Valuers & Appraisers

Architects & Appraisers

Characteristics

Characteristics

Lander's Engineer

My2010 PVUM

Building

The building under reference is having Ground + 14 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 Residential purpose. 11th Floor is having 6 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 11th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Wooden frame openable widow with M. S. Grill, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 30th September 2024

The Carpet Area of the Residential Flat	:	321.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2021 (As per Possession Receipt)
Expected total life of building		60 Years
Age of the building as on 2024	:	3 Years
Cost of Construction	1	353.10 Sq. Ft. X ₹ 2,500.00 = ₹ 8,82,750.00
Depreciation {(100 -) X (3 / 60)}		N.A. Age of Property below 5 year
Amount of depreciation	\	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	X	₹ 23,430/- per Sq. M. i.e. ₹ 2,177/- per Sq. Ft.
Guideline rate (after depreciate)		N.A. Age of Property below 5 year
Value of property as on 30th September 2024	:	321.00 Sq. Ft. X ₹ 10,000 = ₹32,10,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 30th September 2024	:	₹ 32,10,000.00 - ₹ 0.00 = ₹ 32,10,000.00
Total Value of the property	,	₹₹ 32,10,000.00
The realizable value of the property		₹28,89,000.00
Distress value of the property	:	₹25,68,000.00
Insurable value of the property (353.10 X 2,500.00	:	₹8,82,750.00
Guideline value of the property (353.10 X 2076.00)		₹7,33,036.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1104, 11th Floor, Building No L07, **"Mass Housing Scheme (LIG)"**, Plot No. 01, Sector - 11, Village - Uran Dronagiri, Taluka - Uran , District - Raigad, Navi Mumbai , PIN - 400 702, State - Maharashtra, Country - India for this particular purpose at ₹ 32,10,000.00 (Rupees Thirty Two Lakhs Ten Thousands Only) as on 30th September 2024



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Interfollosigners (I)

To Consultants

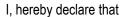
Lander's Engineer

MH 2010 VICTOR

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 30th September 2024 is ₹ 32,10,000.00 (Rupees Thirty Two Lakhs Ten Thousands 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



- 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

			4//
1	No. of floors and height of each floor	• •	Ground + 14 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		2021 (As per Possession Receipt)
4	Estimated future life		57 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure
6	Type of foundations	:	R.C.C. Foundation
7	Walls	•	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows		Teak Wood Door frame with Solid flush door, Wooden frame openable widow with M. S. Grill, .
10	Flooring	• •	Vitrified Tile Flooring.



Valuers & Appraisers (I)
Architects & Service (I)
Architects & Service

Technical details

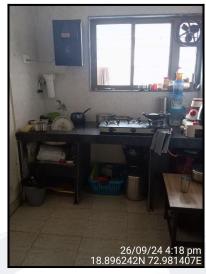
Main Building

11	Finishing		:	Cement Plastering + POP Finish.
12	Roofing and terracing		:	R. C. C. Slab.
13	Special ar	rchitectural 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 in	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins	Æ	
	(iii)	No. of urinals		(TM)
	(iv)	No. of sink		
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	:/	2 Lifts
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		:	Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity			Connected to Municipal Sewerage System



Actual Site Photographs

















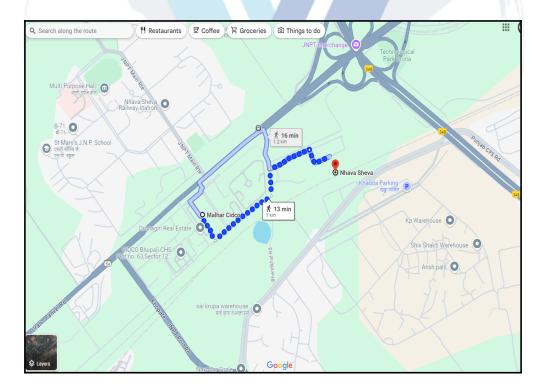




Route Map of the property



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



Longitude Latitude: 18°53'46.8"N 72°58'54.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Nhava Sheva - 1.00 Km.).



Valuers & Appraisers

Valuers & Appraisers

Chartered Engineers (1)

Lander's Engineer

MH2010 PVLL

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	21300			
Increase by 10% on Flat Located on 11 th Floor	2130			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	23,430.00	Sq. Mtr.	2,177.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	1780			
The difference between land rate and building rate(A-B=C)	21,650.00			
Percentage after Depreciation as per table(D)	5%			
Rate to be adopted after considering depreciation [B + (C X D)]	22,348.00	Sq. Mtr.	2,076.00	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



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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	

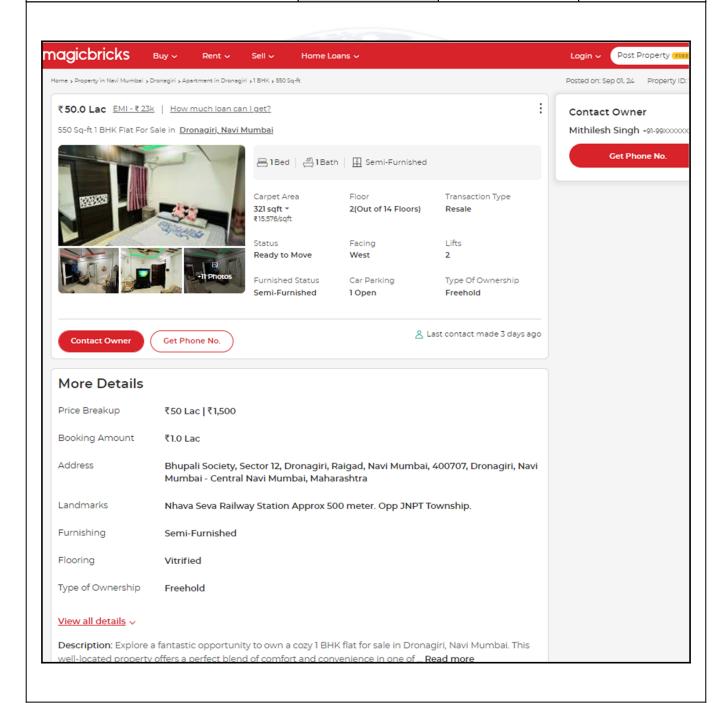






Price Indicators

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	321.00	353.10	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹15,576.00	₹14,160.00	-

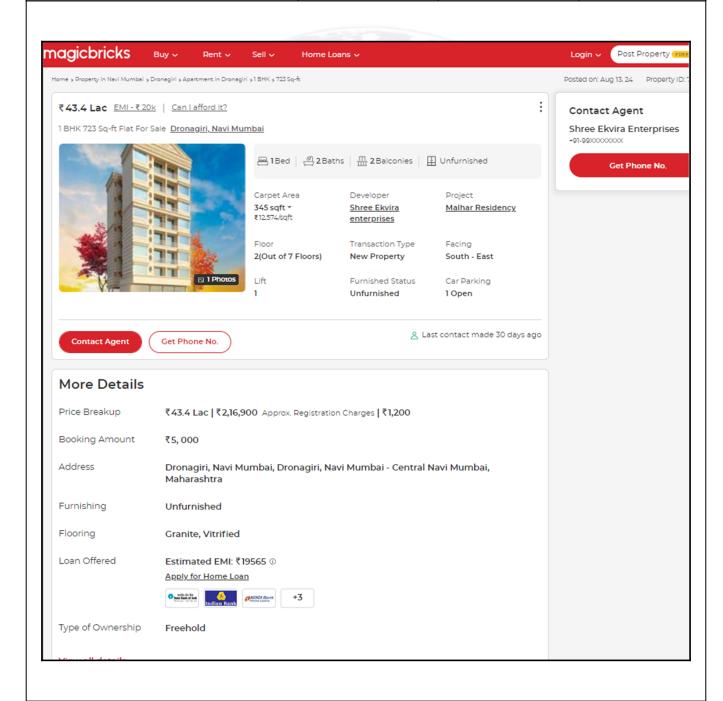






Price Indicators

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	345.00	379.50	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹12,580.00	₹11,436.00	-







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	321.00	353.10	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹9,401.00	₹8,546.00	-

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29-08-2024	6	दस्त क्रमांक : 3544/2024
Note:-Generated Through eSearch		नोढंणी :
Module,For original report please contact concern SRO office.		Regn:63m
	गावाचे नाव: उरण	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3017683	
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	3017683	
(4) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: अपार्टमेंट नं.0304,तिसरा मजला,मास हाऊसिंग,बिल्डिंग नं. एल 07,प्लॉट नं.1,सेक्टर नं.11 मौजे द्रोणागिरी नोड नवी मुंबई ता उरण जि.रायगड क्षेत्र 29.82 चौ.मी.कारपेट एरिया .((Plot Number : 1 ; SECTOR NUMBER : 11 ;))	
(5) क्षेत्रफळ	29.82 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून	1): नाव:-सिटी अँड इंडस्ट्रियल डेवेलपेमेंट कार्पोरेशन ऑफ महाराष्ट्र लिमिटेड तर्फे अधिकृत	
ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी	स्वाक्षरी करिता आशिष गावंड वय:- पत्त	ा:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	रोड नं: निर्मल,दुसरा मजला,नरिमन पॉईंट, कोड:-400021 पॅन नं:-AACCC3303K	महाराष्ट्र, मुम्बई., महाराष्ट्र, मुम्बई. पिन
(8)दस्तंपेवज करून पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-विनायक रंगराव खामकर वय:-42; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रा- कपिलेश्वर , ता - राधानगरी , कोल्हापूर , महाराष्ट्र, कॉळ्-आपूर. पिन कोड:-416211 पॅन नं:-BSNPK9523Q	
(9) दस्तऐवज करुन दिल्याचा दिनांक	26/08/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	28/08/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	3544/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण द्स्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील द्स्तप्रकारनुसार आवश्यक नाही	
मुद्रांक गुल्क आकारताना निवडलेला अनुन्धेद :- :	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as pethe Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th September 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 ₹ 32,10,000.00 (Rupees Thirty Two Lakhs Ten Thousands 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



