

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik

Residential Flat No. 405, 4th Floor, Wing - B, "Sewree Ashirwad Co-Op. Hsg. Soc. Ltd. ", A.D. Marg , Village - Parel Sewree Division , Municipality Ward No. F/South, District - Mumbai , Sewree, Mumbai, PIN - 400 015, State - Maharashtra, India.

Latitude Longitude: 18°59'52.1"N 72°51'4.2"E

Intended User:

Cosmos Bank Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, 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/09/2024/011115/2308173 14/6-179-PRVS

Date: 14.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 405, 4th Floor, Wing - B, "Sewree Ashirwad Co-Op. Hsg. Soc. Ltd. ", A.D. Marg , Village - Parel Sewree Division , Municipality Ward No. F/South, District - Mumbai , Sewree, Mumbai, PIN - 400 015, State - Maharashtra, India belongs to Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik.

Boundaries		Building	Flat
North	:	Acharya Donde Marg	Entrance
South	:	Slum Area	Passage
East	:	RBL Bank	Flat No. 406
West		Shree Datta Mandir	Flat No. 404

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 ₹ 91,63,152.00 (Rupees Ninety One Lakhs Sixty Three Thousands One Hundred And Fifty Two 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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Read. Office

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Residential Flat No. 405, 4th Floor, Wing - B, "Sewree Ashirwad Co-Op. Hsg. Soc. Ltd.", A.D. Marg, Village - Parel Sewree Division, Municipality Ward No. F/South, District - Mumbai, Sewree, Mumbai, PIN - 400 015, 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 14.09.2024 for Bank Loan Purpose.
1	Date of inspection	06.09.2024
3	Name of the owner / owners	Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik
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. 405, 4 th Floor, Wing - B, "Sewree Ashirwad Co-Op. Hsg. Soc. Ltd. ", A.D. Marg, Village - Parel Sewree Division, Municipality Ward No. F/South, District - Mumbai, Sewree, Mumbai, PIN - 400 015, State - Maharashtra, India. Contact Person: Mr. Shridhar Govind Mahadik (Owner) Contact No. 8652695233
6	Location, Street, ward no	Municipality Ward No - F/South, A.D. Marg Village - Parel Sewree Division , District - Mumbai
7	Survey / Plot No. of land	CTS No - 172, 6/172 of Village - Parel Sewree Division
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. = 258.22 (Area as per Site measurement) Carpet Area in Sq. Ft. = 270.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 324.00 (Carpet Area + 20%)
		,
13	Roads, Streets or lanes on which the land is abutting	Village - Parel Sewree Division , District - Mumbai , Pin - PIN - 400 015
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?	Owner Occupied - Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied



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25		s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per MHADA norms Percentage actually utilized – Details not available
26	RENT	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	20,000.00 (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	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29		etails of the water and electricity charges, If any, corne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
32		mp is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, 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		puilding insured? If so, give the policy no., at for which it is insured and the annual premium	Information not available
36		dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	S	
37	locality addres	nstances of sales of immovable property in the on a separate sheet, indicating the Name and as of the property, registration No., sale price and f land sold.	As per sub registrar of assurance records
38	Land r	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	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 – 1993 (As per agreement)
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.
	•	area. The above calculations and detail measurements taken bitantly inflated. Hence, valuation is based on the Agreement

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch Branch to assess Fair Market Value as on 14.09.2024 for Residential Flat No. 405, 4th Floor, Wing - B, **"Sewree Ashirwad Co-Op. Hsg. Soc. Ltd."**, A.D. Marg, Village - Parel Sewree Division, Municipality Ward No. F/South, District - Mumbai, Sewree, Mumbai, PIN - 400 015, State - Maharashtra, India belongs to **Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik**.

We are in receipt of the following documents:

1)	Copy of Sale Deed No.6775 / 2018 Dated 30.05.2018 between Mr. Amritlal Panalal Soni (The Vendor) And Mr. Shridhar Govind Mahadik & Mrs. Suvidha Shridhar Mahadik(The Purchasers).
2)	Copy of Electricity Bill Consumer No.519-173-096*1 dated 21.08.2024 in the name of Mr. Shridhar Govind Mahadik.

Location

The said building is located at Municipality Ward No - F/South, Village - Parel Sewree Division District - Mumbai , PIN - 400 015. The property falls in Residential Zone. It is at a traveling distance 550 Mtrs. from Sewri Railway Station.

Building

The building under reference is having Ground + 5 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. 4th Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 1 Bedroom + Living



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Room + Kitchen + 2 Passage + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 14th September 2024

The Carpet Area of the Residential Flat	:	270.00 Sq. Ft.
-----------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1993 (As per agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024		31 Years
Cost of Construction		324.00 Sq. Ft. X ₹ 2,800.00 = ₹ 9,07,200.00
Depreciation {(100 - 10) X (31 / 60)}	:	46.50%
Amount of depreciation	:	₹ 4,21,848.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,10,384/- per Sq. M. i.e. ₹ 10,255/- per Sq. Ft.
Guideline rate (after depreciate)	i	₹ 93,141/- per Sq. M. i.e. ₹ 8,653/- per Sq. Ft.
Value of property as on 14th September 2024	:	270.00 Sq. Ft. X ₹ 35,500 = ₹95,85,000.00

(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 14th September 2024	:	₹ 95,85,000.00 - ₹ 4,21,848.00 = ₹ 91,63,152.00
Total Value of the property	:/	₹₹ 91,63,152.00
The realizable value of the property	/ :	₹82,46,837.00
Distress value of the property	:	₹73,30,522.00
Insurable value of the property (324.00 X 2,800.00	:	₹9,07,200.00
Guideline value of the property (324.00 X 8653.00)	-	₹28,03,572.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4th Floor, Wing - B, "Sewree Ashirwad Co-Op. Hsg. Soc. Ltd. ", A.D. Marg , Village - Parel Sewree Division , Municipality Ward No. F/South, District - Mumbai , Sewree, Mumbai, PIN - 400 015, State - Maharashtra, India for this particular purpose at ₹ 91,63,152.00 (Rupees Ninety One Lakhs Sixty Three Thousands One Hundred And Fifty Two Only) as on 14th September 2024

NOTES

1. 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 14th September 2024 is ₹ 91,63,152.00 (Rupees Ninety One Lakhs Sixty Three Thousands



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One Hundred And Fifty Two 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 floors and height of each floor	V	Ground + 5 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction	:	1993 (As per agreement)
4	Estimated future life		29 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, Powder coated Aluminum sliding windows with M. S. Grills, .
10	Flooring	• •	Vitrified Tile Flooring.
11	Finishing	• •	Cement Plastering + POP Finish.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No



Since 1989





Technical details

Main Building

(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
Sanitary	/ installations	:	As per Requirement
(i)	No. of water closets		
(ii)	No. of lavatory basins		
(iii)	No. of urinals		
(iv)	No. of sink		
			Ordinary
Height a	and length	:	All external walls are 9" thick and partition walls are 6" thick.
No. of li	fts and capacity	:	Not Provided
_		ŀ	Connected to Municipal Sewerage System
Location	n, capacity	:	Connected to Municipal Sewerage System
Pumps-	no. and their horse power		May be provided as per requirement
		:	Chequred tiles in open spaces, etc.
_		1	Connected to Municipal Sewerage System
	Sanitary (i) (ii) (iii) (iii) (iv) Class or white/or Composite Height a Type of No. of li Undergo construct Over-hete Location Type of Pumps- Roads a approxion Sewage	(ii) Class of fittings: Superior/Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals	(ii) Class of fittings: Superior/Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public :



Actual Site Photographs







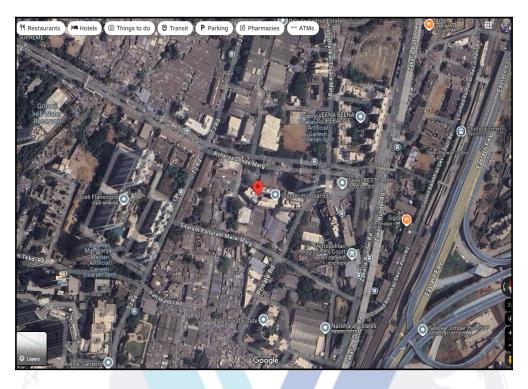




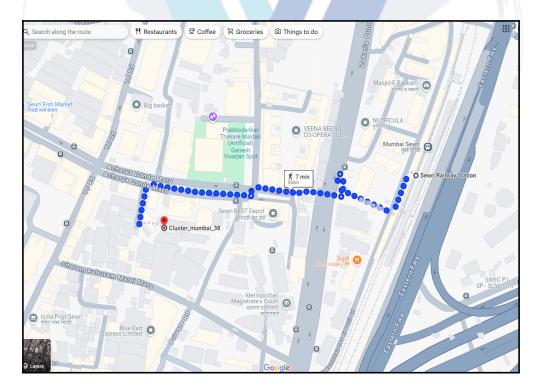




Route Map of the property



Note: Red marks shows the exact location of the property



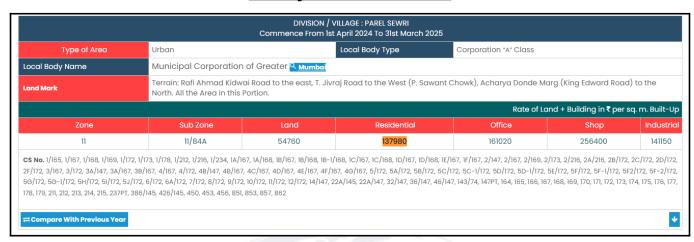
Longitude Latitude: 18°59'52.1"N 72°51'4.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Sewri - 550 Mtrs.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	137980		TIM	
Decrease by 20% on Flat Located on 4 th Floor	27596			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,10,384.00	Sq. Mtr.	10,255.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	54760	Α.		
The difference between land rate and building rate(A-B=C)	55,624.00			
Percentage after Depreciation as per table(D)	31%			
Rate to be adopted after considering depreciation [B + (C X D)]	93,141.00	Sq. Mtr.	8,653.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

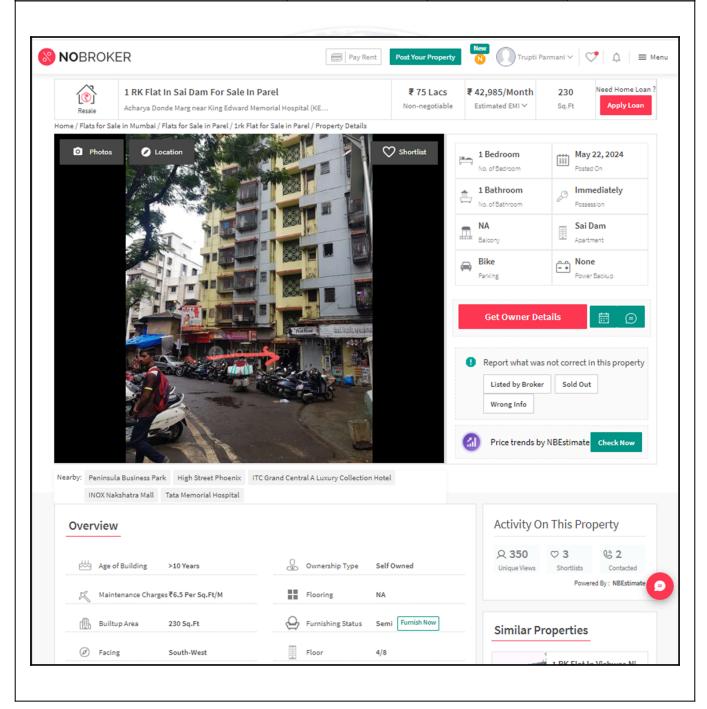
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation 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	191.67	230.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹39,130.00	₹32,609.00	-

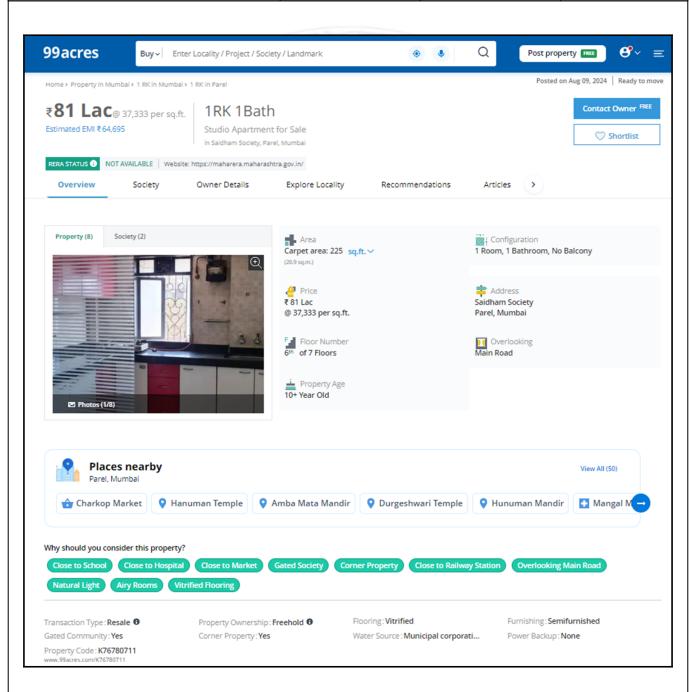






Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹36,000.00	₹30,000.00	-







Sale Instances

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	180.00	216.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹33,333.00	₹27,778.00	-

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contact concern SRO office.		Regn:63m
	गावाचे नाव : परेल-शिवर	 ብ
(1)विलेखाचा प्रकार	आँग्रीमेंट टू सेल	51
(2)मोबदला	6000000	
(-)		
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2769258.6	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	मजला,बी-विंग, इमारतीचे नाव: शि	वर्णन :सदनिका नं: बी-218, माळा नं: 2 रा वडी आशिर्वाद को. ऑप. हाऊसिंग सोसायटं ार्ग, रोड : शिवडी,मुंबई-400015((C.T.S.
(5) क्षेत्रफळ	20.07 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या:तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजय लक्ष्मण म्हसकर वय:-47 पत्ता:-प्वॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी/218, आर्थिवाद को. ऑप. हाऊसिंग सोसायटी, आचार्य दोंदे मार्ग, शिवडी मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400015 पॅन नं:-ALXPM5628E 2): नाव:-अश्विनी संजय म्हसकर वय:-43 पत्ता:-प्वॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं -, रोड नं: बी/218, आर्थिवाद को. ऑप. हाऊसिंग सोसायटी, आचार्य दोंदे मार्ग, शिवडी मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400015 पॅन नं:-AHRPJ7414P	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-जयदीप दत्तात्रय पाटणे वयः-29; पत्ताः-प्लॉट नंः बी-405, माळा नंः 4 था मजला , इमारतीचे नावः अझाद नगर एस. आर. ए. को. ऑप. हौसिंग सोसायटी, ब्लॉक नंः अझाद नगर रहीवासी संघ , रोड नंः प्लॉट नं.237, आचार्य दोंदे मार्ग, शिवडी, मुंबई, महाराष्ट्र, MUMBAI. पिन कोडः-400015 पेन नंः-CBYPP2271H 2): नावः-रचना जयदीप पाटणे लग्नापूर्वीचे नाव रचना कृष्णा पाटील वयः-29; पत्ताः-बी-405, 4 था मजला , अझाद नगर एस. आर. ए. को. ऑप. हौसिंग सोसायटी, अझाद नगर रहीवासी संघ , प्लॉट नं.237, आचार्य दोंदे मार्ग, शिवडी, मुंबई, शिवडी, MAHARASHTRA, MUMBAI, Non- Government. पिन कोडः-400015 पेन नंः-ETTPP9933F	
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/05/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/05/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	9887/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	360000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनच्छेद :- :	(i) within the limits of any Mun area annexed to it.	icipal Corporation or any Cantonment





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th 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.





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 ₹ 91,63,152.00 (Rupees Ninety One Lakhs Sixty Three Thousands One Hundred And Fifty Two 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



