



# Valuation Report of the Immovable Property



## **Details of the property under consideration:**

Name of Owner: Mr. Dinesh Krishna Banjan & Mrs. Sharada Dinesh Banjan

Residential Flat No. 6, 1st Floor, Building No. L-2/3, "New Nilgiri Co-Op. Hsg. Soc. Ltd.", Sector – 7, Village - Panchpakhadi, Shree Nagar, Wagle Estate, Thane (West), PIN Code - 400 604, State - Maharashtra, Country - India.

> Latitude Longitude - 19°11'29.4"N 72°56'38.3"E Think.Innovate.Create

## **Valuation Done for:**

## Cosmos Bank

Mulund (West) Branch

Apporva Co-op Hsg. Society, Gowardhan Nagar, Lbs Marg, Mulund (West), Mumbai – 400 080, State - Maharashtra, Country - India.



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

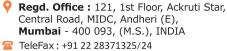
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Valuation Report Prepared For: Cosmos Bank / Mulund (West) Branch / Mr. Dinesh Krishna Banjan (31047/2300221)

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Vastu/Thane/04/2023/31047/2300221 22/04-216-NIPA

Date: 22.04.2023

## **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 6, 1<sup>st</sup> Floor, Building No. L-2/3, "**New Nilgiri Co-Op. Hsg. Soc. Ltd.**", Sector – 7, Village - Panchpakhadi, Shree Nagar, Wagle Estate, Thane (West), PIN Code – 400 604, State – Maharashtra, Country – India belongs to **Mr. Dinesh Krishna Banjan & Mrs. Sharada Dinesh Banjan**.

#### Boundaries of the property.

North : Internal Road South : Vasant Bangla East : Naviai CHSL

West : Om Shree Dutt CHSL

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 72,51,920.00 (Rupees Seventy Two Lakh Fifty One Thousand Nine Hundred Twenty 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 valuation report.

Hence certified

## For VASTUKALA CONSULTANTS (I) PVT. LTD.

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#### **Director**

Auth. Sign.

Sharadkumar B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl: Valuation report in Form - 01



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

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Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

TeleFax: +91 22 28371325/24

mumbai@vastukala.org

## Valuation Report of Residential Flat No. 6, 1st Floor, Building No. L-2/3, "New Nilgiri Co-Op. Hsg. Soc. Ltd.",

Sector - 7, Village - Panchpakhadi, Shree Nagar, Wagle Estate, Thane (West), PIN Code - 400 604,

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**:

		(R)
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 22.04.2023 for Banking Purpose
2	Date of inspection	20.04.2023
3	Name of the owner/ owners	Mr. Dinesh Krishna Banjan &
		Mrs. Sharada Dinesh Banjan.
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the shares undivided?	Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 6, 1st Floor, Building
		No. L-2/3, "New Nilgiri Co-Op. Hsg. Soc. Ltd.",
		Sector – 7, Village - Panchpakhadi, Shree Nagar,
		Wagle Estate, Thane (West), PIN Code – 400 604, State – Maharashtra, Country – India.
		State – Mariarashira, Country – India.
		Contact Person:
		Chetan Banjar (Son)
		Contact No. 9653698892
6	Location, street, ward no	Shree Nagar Road, Wagle Estate, Thane (West),
7	Survey/ Plot no. of land	Sector – 7, Survey No. 427 to 435 & 485 of Revenue Village - Panchpakhadi
8	Is the property situated in residential/ OVC 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.	Carpet Area in Sq. Ft. = 422.00
	Shape, dimension and physical features	(Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 520.00
		(Area as per Agreement for Sale)
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13	Roads, Streets or lanes on which the land is abutting	Sector – 7, Survey No. 427 to 435 & 485 of Revenue Village - Panchpakhadi
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	$\bigcirc$ $\bigcirc$ $\bigcirc$
	Lessor in the event of sale or transfer	
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
21	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 reate
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 15,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix cookir	parate amount being recovered for the use tures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for es charges? If so, give details	N. A.
29		details of the water and electricity charges, , to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		it is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges thing of common space like entrance hall, passage, compound, etc. owner or tt?	N. A.
34		is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the all premium	Information not available
36		y dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37	Has premi	any standard rent been fixed for the ises under any law relating to the control of:  1. The control of the cont	N.A. ute.Create
	SALE	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale price and area of land sold.	As per sub registrar of assurance records
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	COST	OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion - 1986 (As per Occupancy





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Page	h	ΩT	П	۲

	year of completion	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, Mulund (West) Branch to assess fair market value as on 22.04.2023 for Residential Flat No. 6, 1st Floor, Building No. L-2/3, "New Nilgiri Co-Op. Hsg. Soc. Ltd.", Sector – 7, Village - Panchpakhadi, Shree Nagar, Wagle Estate, Thane (West), PIN Code – 400 604, State – Maharashtra, Country – India. belongs to Mr. Dinesh Krishna Banjan & Mrs. Sharada Dinesh Banjan.

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

1	Copy of Copy of Agreement for sale dated 15.09.2022.			
4	Copy of Occupancy Certificate V. P. No. 874 / TMC / TDI	dated 13.09	9.1986 issued by	Thane Municipal
	Corporation, Thane.			

#### **LOCATION:**

The said building is located at Sector – 7, Survey No. 427 to 435 & 485 of Revenue Village - Panchpakhadi. The property falls in Residential Zone. It is at a travelling distance 4.7 Km. from Thane railway station.

#### **BUILDING:**

The building under reference is having Ground + 4<sup>th</sup> Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 1st Floor is having 4 Residential Flat. Lift is not provided in building.

#### **Residential Flat:**

The residential flat under reference is situated on the 1<sup>st</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. 1 BHK + W.C. + Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door with safety door, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing.





#### Valuation as on 22<sup>nd</sup> April 2023

The Built Up Area of the Residential Flat	:	520.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	1986 (As per Occupancy Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	37 years
Cost of Construction	:	520.00 Sq. Ft. X ₹ 2,800.00 = ₹ 14,56,000.00
Depreciation {(100-10) X 37 / 60}	:	55.50%
Amount of depreciation	/	₹ 8,08,080.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 1,01,800.00 per Sq. M.
Reckoner for new property		i.e. ₹ 9,457.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 81,154.00 per Sq. M.
		i.e. ₹ 7,539.00 per Sq. Ft.
Prevailing market rate	:	₹ 15,500.00 per Sq. Ft.
Value of property as on 22.04.2023	:	520.00 Sq. Ft. X ₹ 15,500.00 = ₹ 80,60,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 22.04.2023	:	₹ 80,60,000.00 - ₹ 8,08,080.00 = ₹ 72,51,920.00
Total Value of the property	: ,	₹ 72,51,920.00
The realizable value of the property	/.	₹ 65,26,728.00
Distress value of the property	:	₹ 58,01,536.00
Insurable value of the property	:	₹ 14,56,000.00
Guideline value of the property Think. Innovat	e;(	₹ 39,20,280.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 6, 1<sup>st</sup> Floor, Building No. L-2/3, "New Nilgiri Co-Op. Hsg. Soc. Ltd.", Sector – 7, Village - Panchpakhadi, Shree Nagar, Wagle Estate, Thane (West), PIN Code – 400 604,State – Maharashtra, Country – India for this particular purpose at ₹ 72,51,920.00 (Rupees Seventy Two Lakh Fifty One Thousand Nine Hundred Twenty Only). as on 22<sup>nd</sup> April 2023.





#### **NOTES**

- I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 22<sup>nd</sup> April 2023 is ₹ 72,51,920.00 (Rupees Seventy Two Lakh Fifty One Thousand Nine Hundred Twenty 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- DECLARATION

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:

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#### **ANNEXURE TO FORM 0-1**

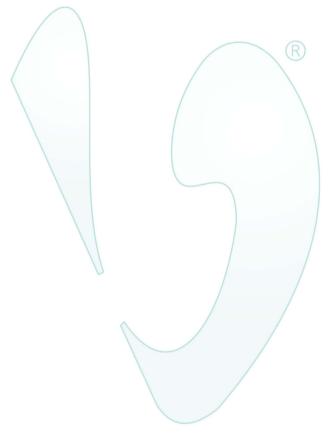
#### **Technical details**

## **Main Building**

No. of floo	rs and height of each floor	Ground + 4 Upper Floors
Plinth area	Plinth area floor wise as per IS 3361-1966 N.A. as the said property is a Ressituated on 1st Floor	
Year of construction		1986 (As per Occupancy Certificate.)
Estimated	future life	23 Years Subject to proper, preventive periodic maintenance & structural repairs
		R.C.C. Framed Structure
Type of for	undations	R.C.C. Foundation
Walls		All external walls are 9" thick and partition walls are 6" thick.
Partitions		6" thick brick wall
Doors and	Windows	Teak wood door frame with flush shutters with safety door
Flooring		Vitrified tiles flooring
Finishing		Cement plastering with POP finishing
Roofing ar	nd terracing	R.C.C. Slab
Special architectural or decorative features, if any		No
(i)	Internal wiring – surface or conduit	Concealed electrification
(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
(i)	No. of water closets	As per Requirement
(ii)	No. of lavatory basins	
(iii)	No. of urinals in k. In no	vate.Create
(iv)	No. of sink	
Class of fittings: Superior colored / superior		Ordinary
Compound	d wall	6'.0" High, R.C.C. column with B. B. masonry
Height and	l length	wall
Type of co	nstruction	
No. of lifts and capacity		Not Provided
Underground sump – capacity and type of construction		R.C.C tank
Over-hea	nd tank	R.C.C tank on terrace
Location,	capacity	
Type of c	construction	
	Year of contestinated  Type of convalls/RCC Type of for Walls  Partitions Doors and Flooring Finishing Roofing ar Special arcif any  (i)  (ii)  (iii)  (iii)  (iv)  Class of fit white/ordined the incompound the incomp	Estimated future life  Type of construction- load bearing walls/RCC frame/ steel frame  Type of foundations  Walls  Partitions  Doors and Windows  Flooring  Finishing  Roofing and terracing  Special architectural or decorative features, if any  (i) Internal wiring – surface or conduit  (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



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



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# **Actual site photographs**











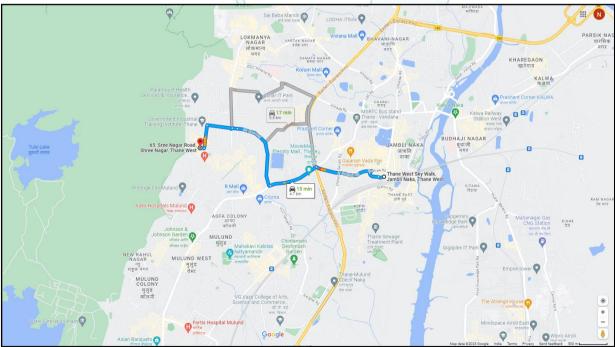






# Route Map of the property Site u/r





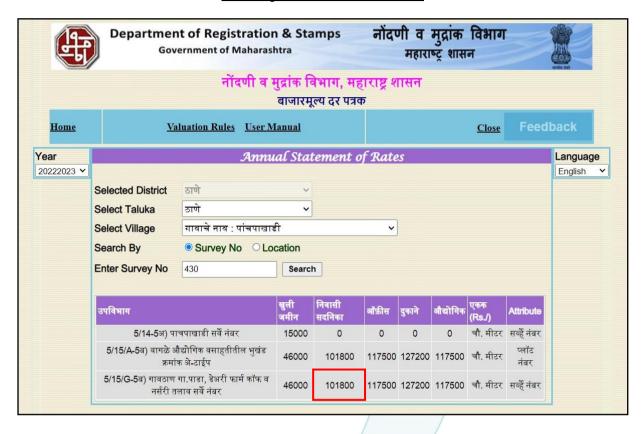
## Latitude Longitude - 19°11'29.4"N 72°56'38.3"E

**Note:** The Blue line shows the route to site from nearest railway station (Thane – 4.7 Km.)



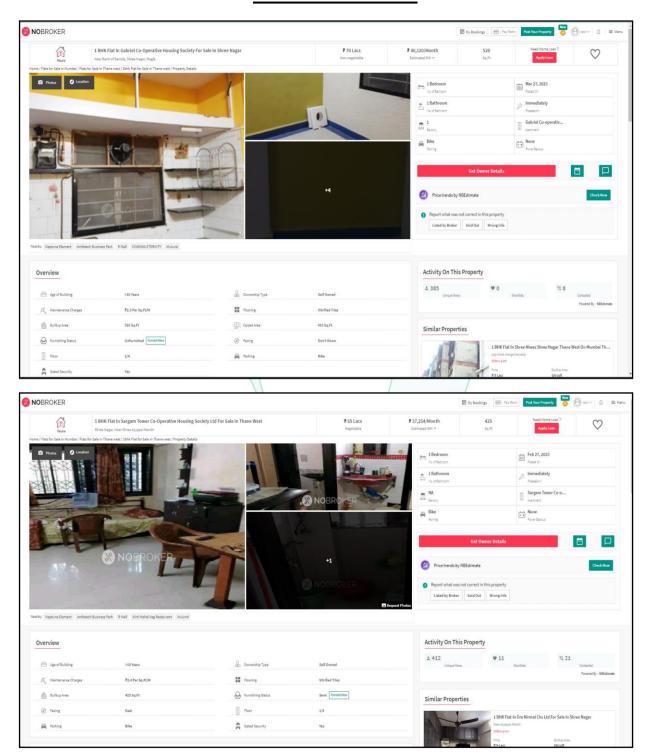


## **Ready Reckoner Rate**

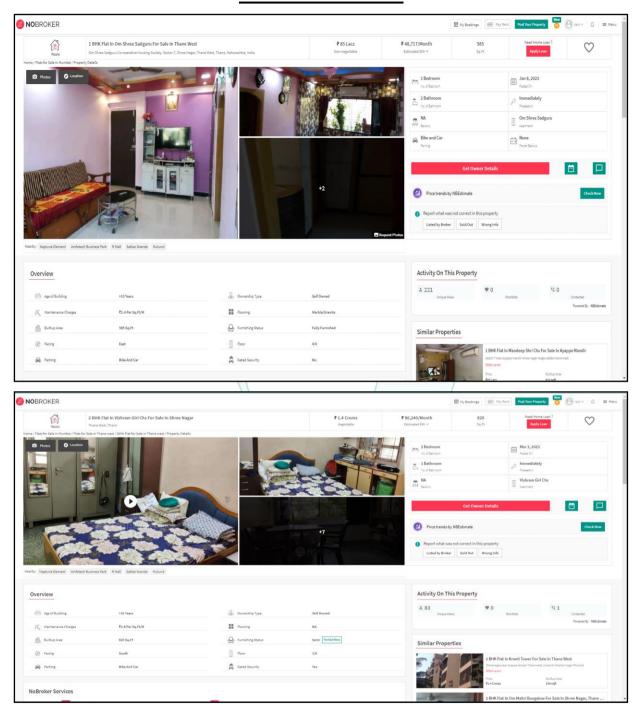




# **Price Indicators**



# **Price Indicators**





# **Sales Instances**

	<del></del>	
98673 8-05-2021	सूची क्र.2	दुय्यम निर्वर्थक : दु.नि. ठाणे 1 दस्त कमांक : 6986/2021
ote:-Generated Through eSearch Module,For original report		दस्त क्रमाक : 6986/2021 मोदणी -
lease contact concern SRO office.		Regn:63m
	गावाचे नाव: पांचपाखाडी	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6400000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3860274.08	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 02, माळा नं: तळ रोड नं: इतर माहिती: सदनिकेचे क्षेत्र 490 चौ. फूट बांधीव.( ( Survey I	मजला.ए विंग, इमारतीचे नावः रमा माधव को-ऑप. ही सोसा.लि. ब्लॉक नं: श्रीनगर वागळे इस्टेट,ठाणे Number : 428 to 435 & 485 ; ) )
(5) क्षेत्रफळ	490 ਕੀ.ਯੂਟ	
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तरेवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव क्रिवा दिवाणी न्यायालयाचा हुकुमनामा क्रिवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नावः-सलील सदाशिव बेर्डे . वयः-४०; पत्ताः-प्लॉट ने: कोर हाऊस ने माजिवडे, ठाणे प , रोड ने: ., महाराष्ट्र, ठाणे. पिन कोड:-४००६१० पॅन ने:	ए -12, व्लस्टर प्लॉट नं. एडी -103, माळा नं, इमारतीचे नाव: माजिवडे सोम सोसायटी, ब्लॉक नं: -AMCP80999H
(८) दस्तपेवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-माधवी शिवाजी नाईक . वय:-49: पत्ता:-प्लॉट नं: रूम नं. 27. इस्टेट, ठाणे प , महाराष्ट्र, ठाणे. धिन कोड:-400604 पॅन नं:-ALFPN0	माळा नं इमारतीचे नाव: अष्टविनायक बिल्डिंग, ब्लॉक नं: रोड नं. 16, किंसन नगर 3, रोड नं. वागळे 628P
(९) दस्तऐवज करुन दिल्याचा दिनांक	12/05/2021	
(10)दस्त नोंदणी केल्याचा दिनांक	12/05/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	6986/2021	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	384000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मल्यांकनासाठी विचारात घेतलेला तपशील:-:		

Index 2		
3475	सूची क्र.2	दुय्यम निबंधक : सह दू.नि. ठाणे 3
3-05-2021	* <u>-</u>	दस्त क्रमांक : 884/2021
ote:-Generated Through eSearch Module,For original report		नोदंणी :
ease contact concern SRO office.		Regn:63m
	गावाचे नाव: पांचपाखाडी	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5750000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3387760	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकंचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: बी/1, माळा नं: तळमजला,बिल्डींग टाईप एम/6, इमारतीचे नाव: मे. मनोश्री को. ऑप.ही.सो.लि., ब्लॉक नं: सेक्टर नं 8,शीनगर, रोड नं: वागळे इस्टेट,ठाणे प., इतर माहिती: मीजे-पांचपाखाडी,ठाणे येथील सदिनिकंचे क्षेत्रफळ ४३० ची.फुट म्हणजेच ३९.९५ ची.मिटर ब्राधीव एरिया.( ( Survey Number : सर्वे नं. ४२८ पार्ट, ४८५ पार्ट, १)	
(5) क्षेत्रफळ	430 चौ.फूट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) बस्तऐवज करून देणा-या,लिहुन ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव-प्रेमा उमेश शेट्टी वय-46; पत्ताः-प्लॉट नं: सदनिका क्रं जी वागळे इस्टेट, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400604 पॅन नं:-A2	/1, माळा नं: तळमजला, इमारतीचे नाव: मनोश्री को ऑप हैं। सो व्लॉक नं: सेक्टर नं. ६, श्रीनगर, रोड नं :IPS1317D
(8) दस्तपेवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव-उमेश पोपट महाडिक वय-33; पता-प्लॉट नं. सदनिका कं.बी/24, माळा नं, इमारतीचे नाव; एक मानस को. ऑप.ही.सो., ब्लॉक नं. अय्यपा मंदिराजवळ, श्रीनगर., रोड नं. वागळे इस्टेट, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400604 पॅन नंBJGPM7753N	
(९) दस्तऐवज करुन दिल्याचा दिनांक	30/12/2020	
(10)दस्त नोंदणी केल्याचा दिनांक	14/01/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	884/2021	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	172500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		



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

This exercise is to assess Fair Market Value of the property under reference as on 22<sup>nd</sup> April 2023.

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 the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. 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 ₹ 72,51,920.00 (Rupees Seventy Two Lakh Fifty One Thousand Nine Hundred Twenty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Cosmos Emp. No. H.O./Credit/67/2019-20

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