

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Dimple Bijal Shah & Mr. Bijal Vijay Shah

Residential Flat No. 426, 4th Floor, **"Dev Ashish Co-Op. Hsg. Soc. Ltd."**, Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India.

Latitude Longitude - 19°11'07.3"N 72°50'18.6"E

Valuation Prepared for: Cosmos Bank Thin Malad (West) Branch Create

Shop No. 6, 7 & 8, Kewal Towers, B. J. Patel Road, Near Liberty Garden, Kanchpada, Malad (West), Mumbai – 400 028, State – Maharashtra, Country – India.



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✓ mumbai@vastukala.org





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Vastu/Mumbai/07/2269/2301406 04/07-31-PRSH Date: 04.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 426, 4th Floor, **"Dev Ashish Co-Op. Hsg. Soc. Ltd."**, Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India belongs to **Mrs. Dimple Bijal Shah & Mr. Bijal Vijay Shah.**

Boundaries of the property,

North:Jay Deep CHSLSouth:Sai Bela CHSLEast:Navya Nagar RoadWest:Internal Road

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 ₹ 1,32,38,478.00 (Rupees One Crore Thirty Two Lakh Thirty Eight Thousand Four Hundred Seventy Eight 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.



Director

Auth. Sign.

Think.Innovate

Manoj 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



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<u>Valuation of Residential Flat No. 426, 4th Floor, **"Dev Ashish Co-Op. Hsg. Soc. Ltd."**, Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India.</u>

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 the Fair Market Value as on 04.07.2023 for Bank Loan Purpose		
2	Date of inspection	03.07.2023		
3	Name of the owner/ owners	Mrs. Dimple Bijal Shah & Mr. Bijal Vijay Shah		
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. 426, 4th Floor, "Dev Ashish Co-Op. Hsg. Soc. Ltd.", Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India. Contact Person: Mr. Bijal Shah (Owner) Contact No. 9322194924		
6	Location, street, ward no	Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064		
	Survey/ Plot no. of land	C.T.S No. 1 & 2 of Village – Malad		
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 te.Create		
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. = 473.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 627.00 (Area as per Agreement)		
13	Roads, Streets or lanes on which the land is abutting	Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064		



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	
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	
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 MCGM norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied	
	(ii) Portions in their occupation	Fully occupied	
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 33,000.00 Expected rental income per month	

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	(iv) Gross amount received for the whole property	N.A.		
27	Are any of the occupants related to, or close to business 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. R		
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.		
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.		
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.		
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available		
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available		
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.		
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.		
	SALES			
38	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		
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	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.		
	COST OF CONSTRUCTION			
41	Year of commencement of construction and year of completion	Year of Completion – 1990 (As per occupancy certificate)		
42	What was the method of construction, by contract/By employing 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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Malad (West) Branch to assess fair market value as on 04.07.2023 for Residential Flat No. 426, 4th Floor, **"Dev Ashish Co-Op. Hsg. Soc. Ltd."**, Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India belongs to **Mrs. Dimple Bijal Shah & Mr. Bijal Vijay Shah.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 21.04.2014 Between Shri. Ketan Manilal Chauhan & Shri. Manilal Bhikubhai Chauhan (the Vendor's) and Mrs. Dimple Bijal Shah & Mr. Bijal Vijay Shah (the Purchaser's).
2	Copy of Occupancy Certificate dated 29.01.1990 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at C.T.S No. 1 & 2 of Village – Malad, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 600 Mt. from Malad Metro station.

BUILDING:

The building under reference is having Part Ground + Part Stilt + 1st to 7th 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 building external condition is good. The building is used for residential purpose. 4th Floor is having 08 Residential Flat. The building is having 2 Lifts.

Residential Flat:

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The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage (i.e., 1BHK + WC + Bath). The residential flat is finished with Vitrified flooring, Teak wood door frame with Solid flush doors, Powder Coated Aluminum sliding windows, Concealed electrification & concealed plumbing etc.





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Valuation as on 04th July 2023

The Built Up Area of the Residential Flat	:	627.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1990 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	33 Years
Cost of Construction	:	627.00 X 2,800.00 = ₹ 17,55,600.00
Depreciation {(100-10) X 33 / 60}	:	49.50%
Amount of depreciation	:)	₹ 8,69,022.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 1,34,160.00 per Sq. M.
Reckoner for new property		i.e. ₹ 12,464.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,09,242.00 per Sq. M.
		i.e. ₹ 10,149.00 per Sq. Ft.
Prevailing market rate	:	₹ 22,500.00 per Sq. Ft.
Value of property as on 04.07.2023	:	627.00 Sq. Ft. X ₹ 22,500.00 = ₹ 1,41,07,500.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 04.07.2023	/:	₹ 1,41,07,500.00 - ₹ 8,69,022.00 =
	(₹ 1,32,38,478.00
Total Value of the property	:	₹ 1,32,38,478.00
The realizable value of the property	: ,	₹ 1,19,14,630.00
Distress value of the property		₹ 1,12,52,706.00
Insurable value of the property (627.00 X 2,800.00)	:	₹ 17,55,600.00
Guideline value of the property (627.00 X 10,149.00) V	ate	₹ 63,63,423.00 ─

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 426, 4th Floor, **"Dev Ashish Co-Op. Hsg. Soc. Ltd."**, Nahar Nagar, Near Mittal College, Mamlatdar Wadi Ext. Road, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India for this particular purpose at ₹ 1,32,38,478.00 (Rupees One Crore Thirty Two Lakh Thirty Eight Thousand Four Hundred Seventy Eight Only) as on 04th July 2023.





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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 04th July 2023 is ₹ 1,32,38,478.00 (Rupees One Crore Thirty Two Lakh Thirty Eight Thousand Four Hundred Seventy Eight 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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	Technical details	Main Building		
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 1 st to 7 th 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	1990 (As per Occupancy Certificate)		
4	Estimated future life	27 Years Subject to proper, preventive periodic		
		maintenance & structural repairs		
5	Type of construction- load bearing	R.C.C. Framed Structure		
	walls/RCC frame/ steel frame			
6	Type of foundations	R.C.C. Foundation		
7	Walls	All external walls are 9" thick and partition walls		
		are 6" thick.		
8	Partitions	6" thick brick wall		
9	Doors and Windows	Teak wood door frame with Solid flush doors,		
		Aluminum sliding windows		
10	Flooring	Vitrified tiles flooring		
11	Finishing	Cement plastering with POP finished		
12	Roofing and terracing	R.C.C. Slab		
13	Special architectural or decorative features,	Yes		
	if any			
14	(i) Internal wiring – surface or	Concealed electrification		
	conduit (ii) Class of fittings: Superior/	Concealed Plumbing		
	Ordinary/ Poor.	Concealed Fidmbing		
15	Sanitary installations			
	(i) No. of water closets	As per Requirement		
	(ii) No. of lavatory basins			
	(iii) No. of urinals			
	(iv) No. of sink			
16	Class of fittings: Superior colored / superior	Ordinary		
17	white/ordinary. Think.Inno	R.C.C. Framed Structure with 9" thick external		
	Height and length	walls and 6" thick internal brick walls		
	Type of construction			
18	No. of lifts and capacity	2 Lifts		
19	Underground sump – capacity and type of	R.C.C tank		
	construction			
20	Over-head tank	R.C.C tank on terrace		
	Location, capacity			
21	Type of construction Pumps- no. and their horse power	May be provided as per requirement		
21	Roads and paving within the compound	Cement concrete in open spaces, etc.		
22	approximate area and type of paving	Cement concrete in open spaces, etc.		
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System		
	public sewers, if septic tanks provided, no.			
	and capacity			

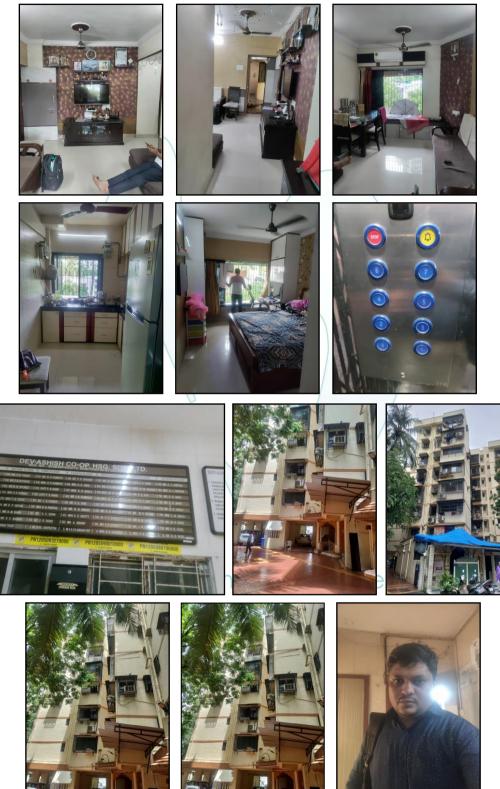
ANNEXURE TO FORM 0-1





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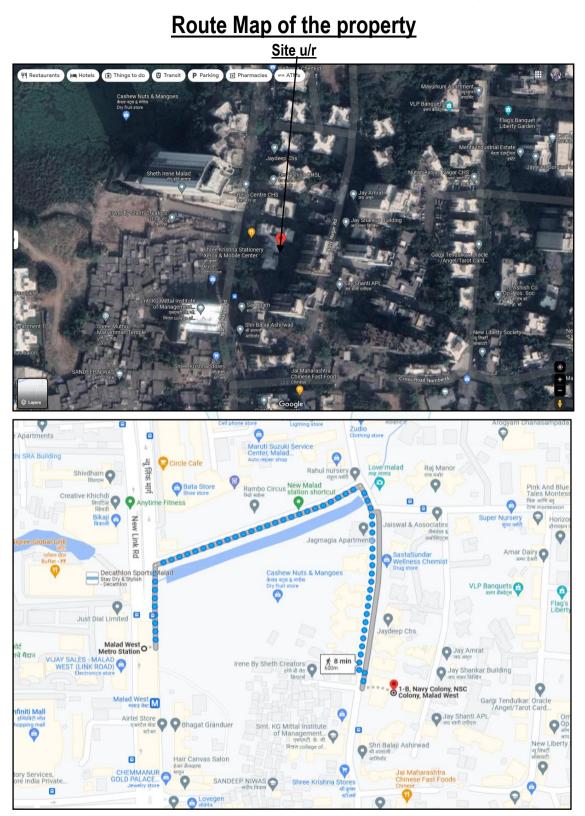
Actual site photographs







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Latitude Longitude - 19°11'07.3"N 72°50'18.6"E Note: The Blue line shows the route to site from nearest Metro station (Malad – 600 M.)



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Ready Reckoner Rate

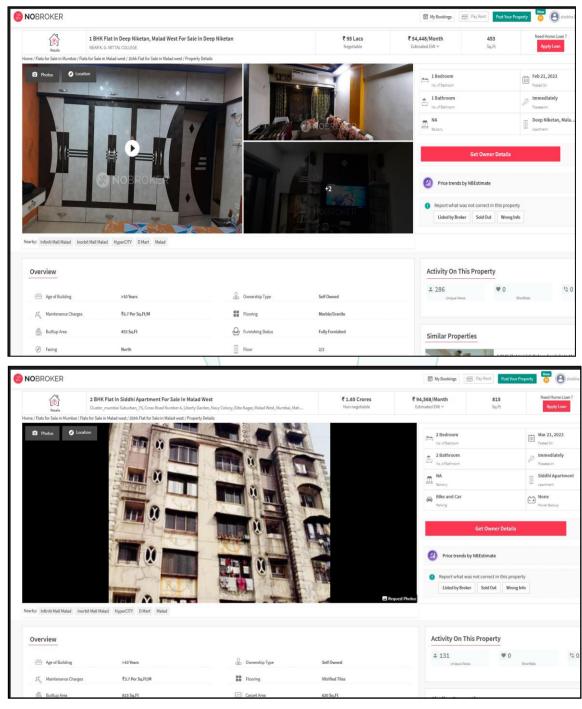
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Valuation Home Rule Guidline							LOGOUT
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			welcome		in or properties i	manarasina	
Location Details							
Division Name		Mumbai	~			Help on Division	
District Name	मुंबई(उपनगर)	~	Zone Name		63-मालाड	(दक्षिण)(वोः ~	
Attribute	सि.टी.एस. नंबर	×	i		SubZone	Name	भुभागः उत्तरेस मामलेदार र 🗸
	Onen Land	Residence	Office	Chan	Induction	Unit	
	Open Land 58650	134160	154280	Shop 193400	Industry 134160	Square Meter	





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Price Indicators

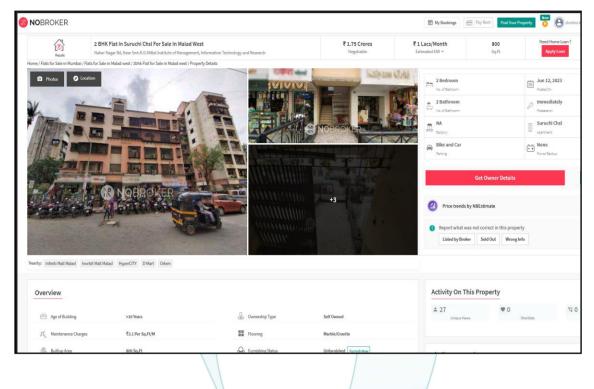






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Price Indicators







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Sales Instance

1768324 03-07-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 1 दस्त क्रमांक : 1768/2022 नोदंणी : Regn:63m
	गावाचे नाव : मालाड	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	7500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5051565	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इ 32(सोसायटी प्रमाणे सदनिका नं 432),4 देव आशिष सीएचएस लिमिटेड,नाहर नग रोड,मालाड पश्चिम,मुंबई 400064 मिळ आहे सदर मिळकत सीटीएस नं 1 आ C.T.S. Number : 1 आणि 2 ;))	था मजला,मसालावाला अपार्टमेंट,ऑफ गर,मामलतदारवाडी एक्सटेंशन उकतीचे क्षेत्रफळ 436 चौ फुट बांधीव
(5) क्षेत्रफळ	40.50 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या।/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-रेखा बाबूलाल त्रिवेदी वय:-59 पत्ता:-प्लॉ इमारतीचे नाव: मसालावाला अपार्टमेंट, ऑफ देव पश्चिम, मुंबई, रोड नं: नाहर नगर, मामलतदारवार्ड कोड:-400064 पॅन नं:-ACYPT7790G 2): नाव:-सचिन बाबूलाल त्रिवेदी वय:-40 पत्ता:-प्द मजला, इमारतीचे नाव: मसालावाला अपार्टमेंट, अ मालाड पश्चिम, मुंबई, रोड नं: नाहर नगर, मामलत कोड:-400064 पॅन नं:-AJMPT0402G	ी एक्सटेंशन रोड, महाराष्ट्र, मुम्बई. पिन नॉट नं: 32 (सदनिका नं 432), माळा नं: 4 था ॉफ देव आशिष सीएचएस लिमिटेड, ब्लॉक नं:
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नाव:-आरोक्या स्वामी - वय:-43; पत्ता:-प्लॉट सी/6, नाबार्ड स्टाफ काटर्स, ब्लॉक नं: कांदिवली प् महाराष्ट्र, मुम्बई. पिन कोड:-400101 पॅन नं:-BC 2): नाव:-मेरी विमला आरोक्यास्वामी - वय:-42; बिल्डिंग नं सी/6, नाबार्ड स्टाफ काटर्स, ब्लॉक नं: व जवळ, महाराष्ट्र, मुम्बई. पिन कोड:-400101 पॅन 	र्यूत, मुंबई , रोड नं: हॉटेल सुरुची च्या जवळ, :GPS4181M पत्ता:-प्लॉट नं: 34, माळा नं: -, इमारतीचे नाव: कांदिवली पूर्व, मुंबई , रोड नं: हॉटेल सुरुची च्या
(9) दस्तऐवज करुन दिल्याचा दिनांक	07/02/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	08/02/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	1768/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	375000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





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Sales Instance

9603324	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 1	
03-07-2023		दस्त क्रमांक : 9603/2023	
Note:-Generated Through eSearch Module,For original report please		नोदंणी :	
contact concern SRO office.		Regn:63m	
	गावाचे नाव : मालाड		
(1)विलेखाचा प्रकार	सेल डीड		
(2)मोबदला	14000000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	13217856.8		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इ माळा नं: 6 वा मजला, इमारतीचे नाव: प सोसायटी लि., ब्लॉक नं: मालाड(वेस्ट),मुं कॉम्प्लेक्स,लिंक रोड, इतर माहिती: क्षेत्रप Number : 1406A/3/8 ;))	ाल्म कोर्ट ए अँड बी को-ऑप हाऊसिंग	
(5) क्षेत्रफळ	71.93 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 नाव:-संतोष बी कुशवाह वय:-44 पत्ता:-प्लॉट नं: 405, के विंग, माळा नं: 4, इमारतीचे नाव: पाल्म कोर्ट, ब्लॉक नं: मालाड वेस्ट, रोड नं: लिंक रोड, महाराष्ट्र, MUMBAI. पिन कोड:-400064 पॅन नं:-AAMPK9839P नाव:-शक्ती बी कुशवाह वय:-38 पत्ता:-प्लॉट नं: 405, के विंग, माळा नं: 4, इमारतीचे नाव: पाल्म कोर्ट, ब्लॉक नं: मालाड वेस्ट, रोड नं: लिंक रोड, महाराष्ट्र, MUMBAI. पिन कोड:-400064 पॅन नं:-AKAPK3039M 		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-निष्ठा अग्रवाल वय:-37; पत्ता:-प्लॉट नं: अग्रवाल वार्ड, मुरवारा , रोड नं: कटनी, मधई मंदि कोड:-483501 पॅन नं:-AJTPA6625P	-, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: बी डी र रोड , ंआढूॉा प्रदेश, KATNI. पिन	
(9) दस्तऐवज करुन दिल्याचा दिनांक	22/06/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	23/06/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	9603/2023		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	840000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 04th July 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.





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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 ₹ 1,32,38,478.00 (Rupees One Crore Thirty Two Lakh Thirty Eight Thousand Four Hundred Seventy Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

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



