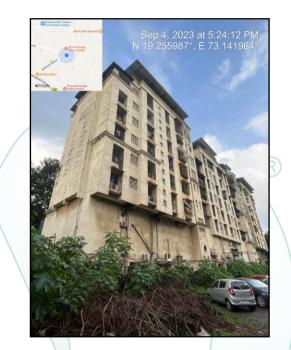


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Sunil Gopiram Sharma/

Residential Flat No. 302, 3rd Floor, Wing - B, "Avon Co-Op. Hsg. Soc. Ltd.", Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village - Barave, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, Country - India.

> Latitude Longitude - 19°14'28.9"N 73°08'42.4"E 1111K.[[]]

Valuation Prepared for: **Cosmos Bank** Kalyan Branch

Ground Floor, Shiv Villa Apartment Opp. Gagangiri Society Near Patel R Mart, Khadakpada, Kalyan (West) - 421 301. State - Maharashtra, Country - India



0

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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🖀 TeleFax : +91 22 28371325/24 🖂 mumbai@vastukala.org





Valuation Report Prepared For: Cosmos Bank – Kalyan Branch / Mr. Sunil Gopiram Sharma (3553/2302411) Page 2 of 18

Vastu/Thane/09/2023/3553/2302411 05/05-55-PSVS Date: 05.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 302, 3rd Floor, Wing - B, **"Avon Co-Op. Hsg. Soc. Ltd."**, Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Mr. Sunil Gopiram Sharma**.

Boundaries of the property.

North		Barave Road
South	:	Open Plot
East	:	Wing - A
West	:	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 ₹ 73,12,225.00 (Rupees Seventy Three

Lakh Twelve Thousand Two Hundred Twenty Five 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



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 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

 Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East),
 Mumbai - 400 072, (M.S.), INDIA
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🖂 mumbai@vastukala.org

Valuation Report of Flat No. 302, 3rd Floor, Wing - B, "Avon Co-Op. Hsg. Soc. Ltd.", Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane,

<u> PIN Code - 421 301, 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 05.09.2023 for Banking Purpose
2	Date of inspection	04.09.2023
3	Name of the owner/ owners	Mr. Sunil Gopiram Sharma
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. 302, 3 rd Floor, Wing - B, "Avon Co-Op. Hsg. Soc. Ltd.", Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India.
		Contact Person: Mr. Sunil Sharma (Owner) Contact No. 8850669985
6	Location, street, ward no	Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane.
	Survey/ Plot no. of land	Survey No. 6/17, 63 of Village - Barave
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	Served by Buses, Taxies, Auto and Private cars
	by which the locality is served	
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 844.00 (Area as per actual site measurement)
		Carpet Area in Sq. Ft. = 812.00 (Area as per Deed of Gift)





		Puilt Aroa in Sa. Et $= 0.74.00$
		Built Area in Sq. Ft. = 974.00 (Carpet Area as per Deed of Gift + 20%)
13	Roads, Streets or lanes on which the land is abutting	Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane.
14	If freehold or leasehold land	Freehold
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	\bigcirc \bigcirc \bigcirc
	(iii) Unearned increased payable to the	
	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	Yes
	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
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KDMC norms percentage actually utilized – Details not available
26	RENTS	





1			1
	(i)	Names of tenants/ lessees/ licensees, etc	NA
	(ii)	Portions in their occupation	NA
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹15,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix cookii	barate amount being recovered for the use stures, like fans, geysers, refrigerators, ang ranges, built-in wardrobes, etc. or for ses 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	2 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		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 al premium	Information not available
36		y dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control at?	N. A.
	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	If sale	e instances are not available or not relied	N. A.





Valuation Report Prepared For: Cosmos Bank – Kalyan Branch / Mr. Sunil Gopiram Sharma (3553/2302411) Page 6 of 18

	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2012 (As per Occupancy 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. R
45	Remark:	

PART II- VALUATION

<u>GENERAL</u>:

Under the instruction of Cosmos Bank, Kalyan Branch to assess fair market value as on 05.09.2023 for Residential Flat No. 302, 3rd Floor, Wing - B, **"Avon Co-Op. Hsg. Soc. Ltd."**, Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Mr. Sunil Gopiram Sharma**.

We are in receipt of the following documents:

1	Copy of Deed of Gift dated 13.07.2017 between Mrs. Keshardevi G. Sharma (The Donor) & Mr. Sunil
	Gopiram Sharma (The Donee).
2	Copy of Agreement for sale dated 14.07.2009 between M/s. Rama Sai Shelters (The Promoters) and Mr.
	Sunil Gopiram Sharma & Mrs. Keshardevi G. Sharma (Purchaser/s).
3	Copy of Amended Commencement Certificate KDMC / NRV / BP / KV / 574 - 244 dated 29.12.2007
	issued by Kalyan Dombivli Municipal Corporation.
4	Copy of Occupancy Certificate KDMC / NRV / CC / KV / 139 dated 17.10.2012 issued by Kalyan Dombivli
	Municipal Corporation. Think.Innovate.Create

LOCATION:

The said building is located at Survey No. 6/17, 63 of Village - Barave, Kalyan (West), Taluka - Kalyan, District – Thane. The property falls in Residential Zone. It is at travelling distance of 4.3 KM. from Kalyan railway station.

BUILDING:

The building under reference is having Stilt + Ground + 6 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 is used for residential purpose. 3rd Floor is having 3 Residential Flats. 1 Lift provided in the building.





Residential Flat:

The residential flat under reference is situated on the 3rd Floor. The composition of residential flat consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Cupboard Area. **(i.e. 2 BHK with 2 Toilets).** The Residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush shutter with safety door, Powder Coated Aluminum sliding windows & Concealed plumbing & electrification.

The Carpet Area of the Residential Flat	:	812.00 Sq. Ft.
Deduct Depreciation:		R
Year of Construction of the building	:	2012 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	11 Years
Cost of Construction	:	974.00 X 2,500.00 = ₹ 24,35,000.00
Depreciation {(100-10) X 11 / 60}	:	16.50%
Amount of depreciation	:	₹ 40,17,75.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 67,700.00 per Sq. M. i.e. ₹ 6,289.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 62,739.00 per Sq. M. i.e. ₹ 5,829.00 per Sq. Ft.
Prevailing market rate	:	₹ 13,900.00 per Sq. Ft.
Value of property as on 05.09.2023	1:	812.00 Sq. Ft. X ₹ 9,500.00 = ₹ 77,14,000.00

Valuation as on 05th September 2023

(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	/	₹ 77,14,000.00 - ₹ 40,17,75.00 =
05.09.2023 Think Innov	2	₹ 73,12,225.00
Total Value of the property		₹73,12,225.00
The realizable value of the property	:	₹ 65,81,003.00
Distress value of the property	:	₹ 58,49,780.00
Insurable value of the property (974.00 Sq. Ft. X 2,500.00)	:	₹ 24,35,000.00
Guideline value of the property (974.00 Sq. Ft. X 5,829.00)		₹ 56,77,446.00

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. 302, 3rd Floor, Wing - B, **"Avon Co-Op. Hsg. Soc. Ltd."**, Near Patel R Mart, Opp. Mahadev Srishti Complex, Barave Road, Village – Barave, Kalyan (West), Taluka - Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India for this particular purpose at ₹ **73,12,225.00** (Rupees Seventy Three Lakh Twelve Thousand Two Hundred Twenty Five Only) as on 05th September 2023.





NOTES

- I, Manoj 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 05th September 2023 is ₹ 73,12,225.00 (Rupees Seventy Three Lakh Twelve Thousand Two Hundred Twenty Five 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:

ANNEXURE TO FORM 0-1

_	Technical details	Main Building
1.	No. of floors and height of each floor	Stilt + Ground + 6 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	2012 (As per Occupancy Certificate)
4	Estimated future life	49 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" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak Wood door framed with flush shutter with safety door, Powder Coated Aaluminium sliding windows





10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering with POP finishing
12	Roofing ar	nd terracing	R.C.C. Slab
13	Special are	chitectural or decorative features,	No
14	4 (i) Internal wiring – surface or conduit		Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary in	stallations	
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16	Class of fit white/ordir	tings: Superior colored / superior nary.	Ordinary
17	Compound	d wall	6'.0" High, R.C.C. column with B. B. masonry
	Height and		wall
10	Type of co		
18	No. of lifts and capacity		1 Lift
19	Undergro construct	bund sump – capacity and type of tion	R.C.C tank
20	Over-hea	ad tank	R.C.C tank on terrace
	Location	, capacity	
	Type of c	construction	
21	Pumps- I	no. and their horse power	May be provided as per requirement
22		nd paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.
23	-	disposal – whereas connected to wers, if septic tanks provided, capacity	Connected to Municipal Sewerage System





Actual site photographs





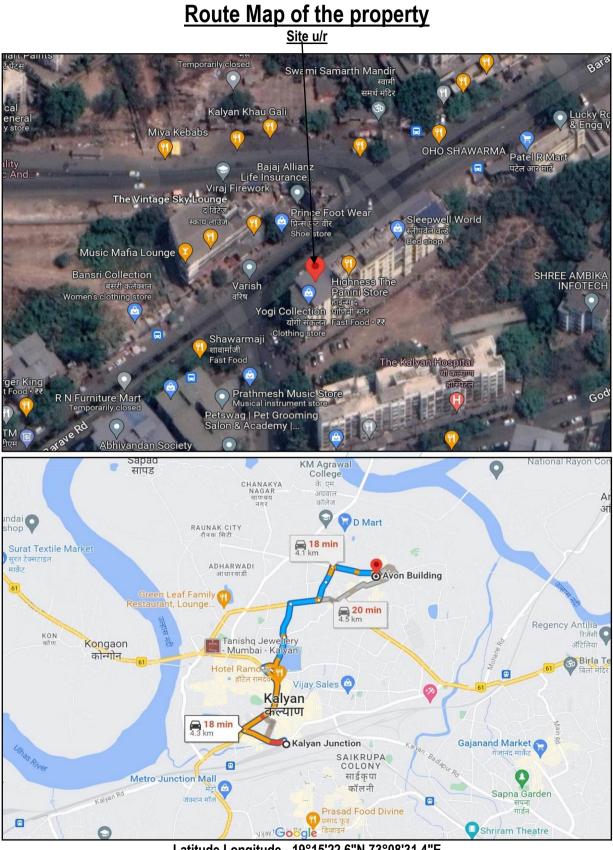


Actual site photographs

Sep 4, 2023 at 5:12:36 PM Sep 4, 2023 at 5:13 N 19.256098°, E 73.1 2023 at 5:10:23 PM 5076°, E 73.141975° THIRD FLOOR Sep 4, 2023 at 5:23:28 PM N 19.256310°, E 73.141727°







Latitude Longitude - 19°15'22.6"N 73°08'31.4"E Note: The Blue line shows the route to site from nearest railway station (Kalyan – 4.3 Km.)





Valuation Report Prepared For: Cosmos Bank – Kalyan Branch / Mr. Sunil Gopiram Sharma (3553/2302411) Page 13 of 18

Ready Reckoner Rate

		nual Statement of Rates Ver. बाजारमूल्य दर पत्रक आवृत्ती 2.0		
ome			Valuation Guid	delines 📕 User N
Year 202	3-2024 🖌		Language	English ¥
	Selected District	Thane	~	
	Select Taluka	Kalyan	~	
	Select Village	Gavache Nav : Barave (Kalyan-Dombi	~	
	Search By	Survey No. OLocation		
	Enter Survey No	6 5	earch	

Stamp Duty Ready Reckoner Market Value Rate for Flat	67,700.00			
No Increase, Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	67,700.00	Sq. Mtr.	6,289.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	22,600.00			
The difference between land rate and building rate (A – B = C)	45,100.00			
Depreciation Percentage as per table (D) [100% - 11%]	89%			
(Age of the Building – 89 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	62,739.00	Sq. Mtr.	5,829.00	Sq. Ft.

Multi-Storied building with Lift

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

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

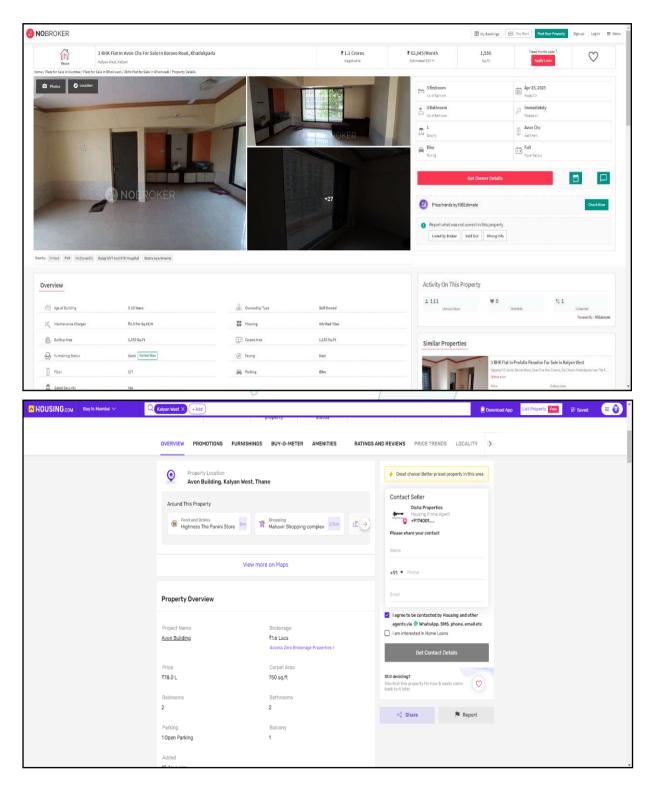
Table – D: Depreciation Percentage Table

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







Price Indicators

HOUSING.COM Buy In Mumbai V	Kalyan West X + Add		Download App	List Property Free 😥 Saved	
	OVERVIEW POPULAR PROPERTIES NEARBY FURNISHINGS BUY-O-METER AMENITIES	RATINGS AND REVIEWS	PRICE TRENDS		_
	Property Location Avon Building, Kalyan West, Thane				
	Around This Property Food and Drinks Image: Shooping 21m Highness The Panini Store Image: Shooping complex 21m				
	View more on Maps				
	Property Overview				
	Project Name Brokerage <u>Avon Building</u> 75,000 Access Zero Brokerage Properties >				
	Price Carpet Area ₹77.0 L 750 sq.ft				
	Bedrooms Bathrooms 2 2				
	Parking Balcony No Parking 1				
	Added 25 days ago		/		Ŧ



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Valuation Report Prepared For: Cosmos Bank – Kalyan Branch / Mr. Sunil Gopiram Sharma (3553/2302411) Page 16 of 18

Sales Instance

795871	सूची क.२	दुय्यम निवंधक :सह दु.नि. कल्याण 2	
04-09-2023		दस्तऐवज क्रमांक.:7958/2021	
Note:-Generated Through eDisplay v2.		नोंदणी:	
Module, For original report please conta concern SRO office.	sct	Regn:63m	
गाव : बारावे			
(1)दस्तऐवज प्रकार	करारनामा		
(2)मोबदला	6100000		
(3)बाजारभाव (भाडेपटटघाच्या बाबतीतपटटकार आकारणी देतो कि पट्टेदार ते नमृद करावे)	4551000		
(4)भूमापन .पोटहिस्सा व घरक्रमांक (असल्यास)	 इतर माहिती : , इतर माहिती : मौजे बारावे सर्वे नं 6 हिस्सा नं 17,सर्वे नं 63 यावरील एवोन कॉ. ऑप हौसिंग लिमिटेड मधील सदनिका क 301,3रा मजला बी विंग,क्षेत्रफळ 708.59 चौ. फूट कारपेट. 		
(5)क्षेत्रफळ	 708.59 चौ.मीटर 		
(6)आकारणी किवा जुडी देण्यात असेल तेव्हा		OTH F	
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	 कंणुरातील चाको वर्गीस 58 प्लॉट नं : - माळा नं : - इमारतीचे नाव : एवोन कॉ. ऑप होसिंग लिमिटेड मधील सदनिका ऋ ३०१ रा मजला वी विंगओप्प माधव श्रुष्टी बारावे रोड कल्याण वेस्ट ब्लॉक नं : - रोड नं : - महाराष्ट्र ठाणे. 421301 राजी वर्गीस कंणुरातील 55 प्लॉट ने : - माळा नं : - इमारतीचे नाव : एवोन कॉ. ऑप हौसिंग लिमिटेड मधील सदनिका ऋ ३०१ रा मजला वी विंगओप्प माधव श्रुष्टी बारावे रोड कल्याण वेस्ट ब्लॉक नं : - रोड नं : - महाराष्ट्र ठाणे. 421301 		
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेज असल्यास प्रतिवादीचे नाव व पत्ता	 1) पुथपरमबिन श्रेरीन आनीना राजन तर्फे कु. मु.धारक राजन फिलिपोस 59 प्लॉट नं : - माळा नं : - इमारतीचें नाव : सदनिका के ३०३ 3रा मजला सी बिंगशंकर पॅलेस ओप्प छुत्री बंगला चिकनघर कल्याण वेस्ट. ब्लॉक नं : - रोड नं : - महाराष्ट्र टाणे. 421301 2) सिर्वा राजन मॅथ्यु 29 प्लॉट नं : - माळा नं : - इमारतीचे नाव : बी के नं १०६१ सम्राट अशोक नगर ओटी सकशन उलहसनगर-3 ब्लॉक नं : - रोड नं : - महाराष्ट्र टाणे. 421002 		
(9)दस्तऐवज करून दिल्याचा दिनाक	07/04/2021		
(10)दस्त नोंदणी केल्याचा दिनाक	07/04/2021		
(11)अमुक्रमाकालंड व पृष्ठ	7958/2021		
(12)बाजारभावाप्रमाणे मुद्रांक जुल्क	280000		
(13)बाजारभाषाप्रमाणे नोंदणी जुल्क	30000		
(14)शेरा			
मूल्यांकनासाठी विचारात घेतलेला तपत्रील :-			





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 05th September 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. e Create
- 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 ₹ 73,12,225.00 (Rupees Seventy Three Lakh Twelve Thousand Two Hundred Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

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

Auth. Sign.

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