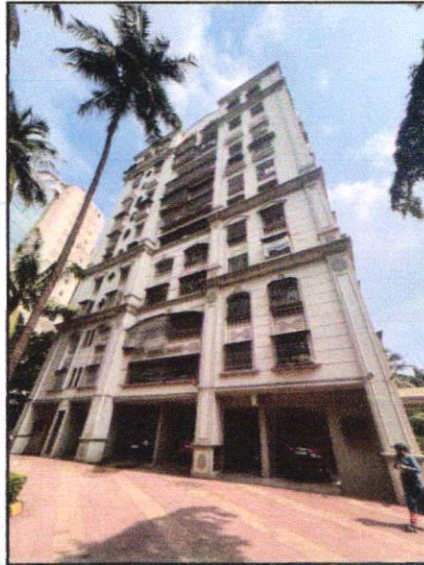


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Anand Shetty & Mrs. Vidya Anand Shetty**

Residential Flat No. 1201, 12th Floor, " **Victoria Classic Co-Op. Hsg. Soc. Ltd.**", Opp. Asha Nagar,
35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West),
Mumbai – 400 080, State – Maharashtra, Country – India.

Latitude Longitude - 19°10'06.3"N 72°56'32.7"E

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Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
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

Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
✉ mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 1201, 12th Floor, " **Victoria Classic Co-Op. Hsg. Soc. Ltd.**", Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India belongs to **Mr. Anand Shetty & Mrs. Vidya Anand Shetty.**

Boundaries of the property.

North : Indus Construction Company
South : K. Kamarajar Road
East : A-3 Minerva Industrial Estate
West : 02 Twin Towers

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 **₹ 3,33,69,450.00 (Rupees Three Crore Thirty Three Lakh Sixty Nine Thousand Four Hundred Fifty 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.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admn,
2.5.4.20=9822b6c4fad15dc073e0cf39e26865913490cf3d334133311
5279b17a18b5652, postalCode=400069, st=Maharashtra,
serialNumber=41a56a596ab8cc89d8b2a55a8f0c3cfcb31f11bd2e39
4e2879e79a327b6298fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.19 16:03:18 +05'30'

Auth. Sign.



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

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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Thane Nanded Indore Raipur
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Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



Valuation Report of Residential Flat No. 1201, 12th Floor, "Victoria Classic", Victoria Classic Co-Op. Hsg. Soc. Ltd., Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 19.10.2023 for Bank Loan Purpose
2	Date of inspection	06.10.2023
3	Name of the owner/ owners	Mr. Anand Shetty & Mrs. Vidya Anand Shetty
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. 1201, 12 th Floor, "Victoria Classic Co-Op. Hsg. Soc. Ltd.", Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India. Contact Person: Mrs. Vidya Anand Shetty (Owner) Contact No. 9820908925
6	Location, street, ward no	T – Ward, Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai
	Survey/ Plot no. of land	Survey No. 551/60, 115(Part), 116(Part), 117(Part) Of Village - Nahur
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. = 731.00 Balcony Area in Sq. Ft. = 212.00 Terrace Area in Sq. Ft. = 437.00 Total Carpet Area in Sq. Ft. = 1,380.00 (Area as per Actual Site Measurement)



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		Built Up Area in Sq. Ft. = 1,015.00 Open Terrace Area in Sq. Ft. = 1,105.00 (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai
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
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	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 83,000.00 Expected rental income per month
	(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.
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 – 2000 (As per Full Occupation 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, Naupada Thane Branch to assess fair market value as on 19.10.2023 for Residential Flat No. 1201, 12th Floor, " **Victoria Classic Co-Op. Hsg. Soc. Ltd.**", Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India belongs to **Mr. Anand Shetty & Mrs. Vidya Anand Shetty.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 25.11.2005 (14 pages from documents) Between Mr. Anthony Arulraj (the Transferor) and Mr. Anand Shetty & Mrs. Vidya Anand Shetty (the Transferees).
2	Copy of Commencement Certificate No. CE / 4153 / BPES / AT dated 22.10.1996 issued by Municipal Corporation of Greater Mumbai.
3	Copy of Full Occupancy Certificate No. CE / 4153 / BPES / AT dated 11.10.2000 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at Survey No. 551/60, 115(Part), 116(Part), 117(Part) Of Village - Nahur, Mulund (West), Mumbai – 400 080. The property falls in Residential Zone. It is at a travelling distance 2.2 Km. from Mulund railway station.

BUILDING:

The building under reference is having Stilt + 12 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 is used for residential purpose. 12th Floor is having 2 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 12th Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Balcony + Terrace (i.e., **2BHK with 2 Toilets + Terrace**). The residential flat is finished with Italian Marble & Wooden flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 19th October 2023

The Built Up Area of the Residential Flat	:	1,015.00 Sq. Ft.
The Open Terrace Area	:	1,105.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2000 (As per Full Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	23 Years
Cost of Construction	:	1,015.00 X 2,600.00 = ₹ 26,39,000.00
Depreciation $\{(100-10) \times 23 / 60\}$:	34.50%
Amount of depreciation	:	₹ 9,10,455.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,64,945.00 per Sq. M. i.e. ₹ 15,324.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,44,251.00 per Sq. M. i.e. ₹ 13,401.00 per Sq. Ft.
Prevailing market rate	:	₹ 23,800.00 per Sq. Ft.
Value of property as on 19.10.2023	:	1,015.00 Sq. Ft. X ₹ 23,800.00 = ₹ 2,41,57,000.00

(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 (A) 19.10.2023	:	₹ 2,41,57,000.00 - ₹ 9,10,455.00 = ₹ 2,32,46,545.00
Rate for flat comes to	:	₹ 22,903.00 per Sq. Ft.
Rate for terrace (40% of ₹ 22,903.00 per Sq. Ft.)	:	₹ 9,161.00 per Sq. Ft.
Open Terrace Area (B)	:	1,105.00 Sq. Ft. X ₹ 9,161.00 = ₹ 1,01,22,905.00
Total Value of the property (A + B)	:	₹ 3,33,69,450.00
The realizable value of the property	:	₹ 3,00,32,505.00
Distress value of the property	:	₹ 2,66,95,560.00
Insurable value of the property (1,015 X 2,600.00)	:	₹ 26,39,000.00
Guideline value of the property (1,015 X 13,401.00)	:	₹ 1,36,02,015.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1201, 12th Floor, " **Victoria Classic Co-Op. Hsg. Soc. Ltd.**", Opp. Asha Nagar, 35/38 Dalmia Estate, Off. P. K. Extension Road, Village – Nahur, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India for this particular purpose at **₹ 3,33,69,450.00 (Rupees Three Crore Thirty Three Lakh Sixty Nine Thousand Four Hundred Fifty Only)** as on **19th October 2023**.

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 **19th October 2023 is ₹ 3,33,69,450.00 (Rupees Three Crore Thirty Three Lakh Sixty Nine Thousand Four Hundred Fifty 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

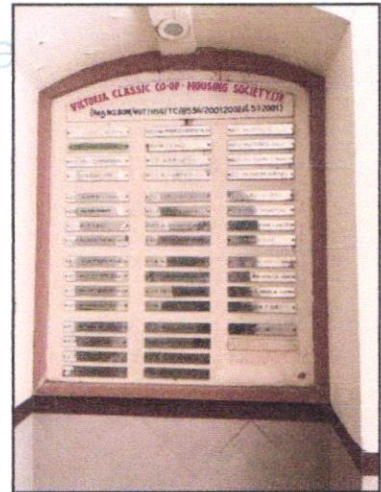
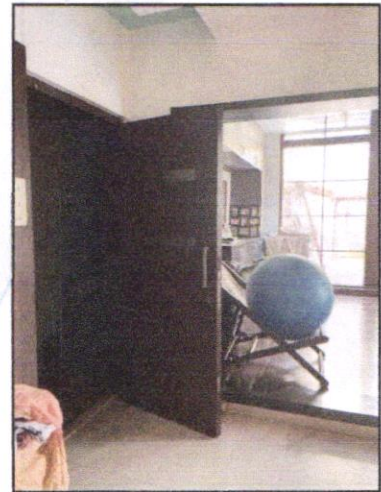
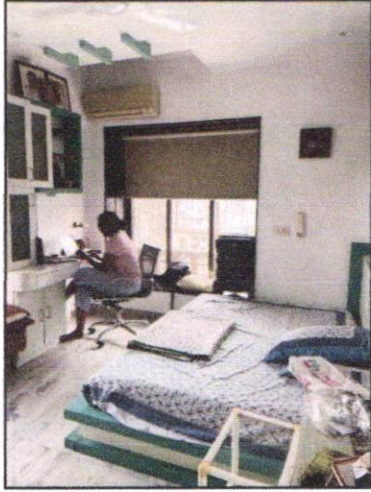
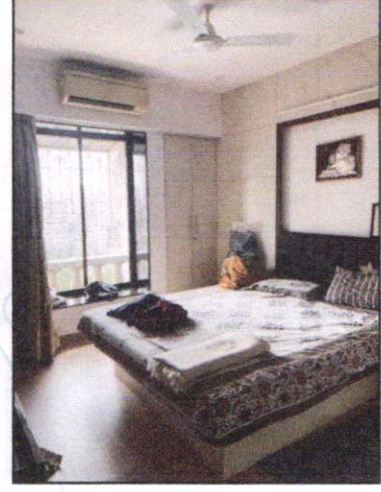
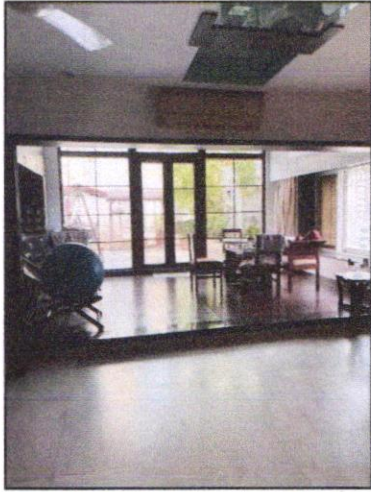
I hereby declare that

- (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:

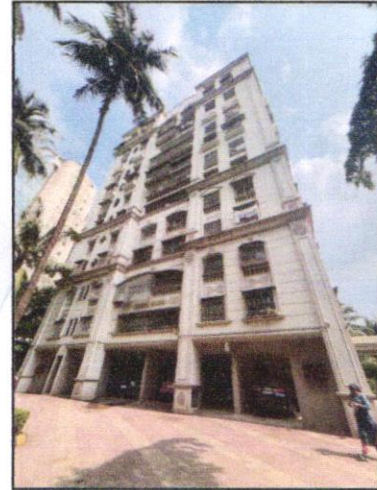
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 12 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 12 th Floor
3.	Year of construction	2000 (As per Full Occupancy Certificate)
4.	Estimated future life	37 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 frame with flush shutter door, Powder Coated Aluminum sliding windows
10.	Flooring	Italian Marble & Wooden flooring
11.	Finishing	Cement plastering with POP false ceiling
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	POP false ceiling
14.	(i) Internal wiring – surface or conduit	Concealed Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Not Provided
18.	No. of lifts and capacity	2 Lifts
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°10'06.3"N 72°56'32.7"E

Note: The Blue line shows the route to site from nearest railway station (Mulund – 2.2 Km.)



Ready Reckoner Rate

Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home

Valuation Guidelines | User Manual

Year: 2023-2024

Selected District: MumbaiSubUrban

Language: English

Select Village: नाटुर - कुर्ली

Search By: Survey No. Location

Select	उपविभाग	खुली जमीन	निवासी सडविका	खोलीय दुकाने	खोलीय एकक (Rs./)
SurveyNo	122/564-पुणे: पूर्व दुर्गवासीच्या पुणेकरांचे बाजारमूल्य रेट मिळवणी.	22220	52470	60340	98800
SurveyNo	122/565-दुर्ग: वॉर्ड इट्टादुर भावणी बाजार.	74020	157090	180650	196360
SurveyNo	122/561A-पुणे: बाजारमूल्य रेट मिळवणी बाजारमूल्य रेट मिळवणी.	71670	149500	234400	293800
SurveyNo	122/561B-पुणे: पुणे बाजारमूल्य रेट मिळवणी बाजारमूल्य रेट मिळवणी.	74970	149950	172440	249300
SurveyNo	122/561C-पुणे: पुणे बाजारमूल्य रेट मिळवणी बाजारमूल्य रेट मिळवणी.	71280	161400	185610	213400

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,49,950.00			
Increase by 10% on Flat Located on 12 th Floor	14,995.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,64,945.00	Sq. Mtr.	15,324.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	74,970.00			
The difference between land rate and building rate (A – B = C)	89,975.00			
Depreciation Percentage as per table (D) [100% - 23%] (Age of the Building – 23 Years)	77%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,44,251.00	Sq. Mtr.	13,401.00	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.

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

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

NOBROKER

2 BHK Flat in Suresh Splendor For Sale in Mulund West
 Price: ₹ 2.54 Crores
 Carpet Area: 631 sq ft
 Possession: Sep 11, 2023

Overview

Apartment	Ready to Move	Ownership Type	Self Owned
Workmen Charges	NA	Flooring	Vitrified Tiles
Buyer's Fee	1.28 Lakhs	Construction	100 %
Furnishing Status	Unfurnished	Facing	North East
Pool	12.00	Transport	Bus and Car

Similar Properties

2 BHK Flat in Suresh Splendor For Sale in Mulund West
 Price: ₹ 2.54 Crores
 Carpet Area: 631 sq ft

HOUSING.COM

Marathon Monte Vista, Asha Nagar, Mulund West, Mumbai

Property Overview

Project Name	Marathon Monte Vista	Workstage	72.4 Lacs
Price	₹ 2.4 Cr	Carpet Area	631 sq ft
Bathroom	2	Construction	30 days ago
Planning	1 Covered Parking	Facing	South East

Contact Seller

Ashish Gupta
 +91 97242...

Agree to be contacted by Housing and other agents via WhatsApp, SMS, phone, email etc.
 I am interested in Home Loans

Get Contact Details

Still checking?

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Price Indicators

Ghar.tv Select City Search

Property in Mumbai | Property in Mumbai West | 3 BHK Flat for Sale in 5 Square Rudraksh Heritage | Last updated on 17 Aug 2022

3 BHK Flat for Sale in 5 Square Rudraksh Heritage

Ajanta Nagar, Malad West, Mumbai - 400102
Building: 5 Square Rudraksh Heritage

₹ 3.77 Cr
1,298 sq. ft. / sq.m

Property Space India Agent
[Contact Now](#)

Configuration: 3 BHK, 1H1	Carpet Area: 1298 Sq.ft.	Construction: Under Construction
Bedrooms: 3	Bathrooms: 2	Foundation: Around March 2022
Flooring: Un-Furnished	Property Code: GHAR1235763	Map Marker: Higher Floor of 16

Is there any error or missing information?
[Report Error](#) [Add Missing Information](#)

About Property

Type of Ownership: Freehold	Transaction Type: Buy	Facing: East
Ownership: Individual	Ownership: Individual	

Enquire Now
₹ 3.77 Cr. Agent

NOBROKER

2 BHK Flat in Malad West Fully Co-operative Housing Society For Sale in Malad West

₹ 1.15 Lacs/Month
₹ 1.15 Lacs/Month

2 Bedrooms
2 Bathrooms
No. of Floors: 16
View and Car Parking

Get Details

Property Details

Recent what's new & correct in the property

Activity On This Property

Similar Properties

Overview

Age of Building: 10-15 Years	Construction: Ready to Move	Facing: East
Maintenance Charges: Nil	Flooring: Carpet	View: Full View
Pool Area: Nil	Ownership: Individual	Map Marker: Nil
Turnover Status: Nil	Transaction Type: Buy	Map Marker: Nil
Other: Nil	Flooring: Carpet	Map Marker: Nil

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **19th October 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 knowledgeable 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 ₹ 3,33,69,450.00 (Rupees Three Crore Thirty Three Lakh Sixty Nine Thousand Four Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,
2.5.4.20=9822bdc4fa135dc33edc779c26859f1340d43e33d41333
115279b17a18b5652, postalCode=400059, st=Maharashtra,
serialNumber=41a06a066a8bc99d6b2c55d85e3c6eb31f31bd2e
394e282e29a327b629b6, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.19 16:03:43 +05'30'

Auth. Sign.

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