

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Vishakha Rahul Waghmare & Mr. Rahul Siddharth Waghmare**

Residential Flat No. 208, 2<sup>nd</sup> Floor, "Sai Icon (Previously known as A – Type)", Sai Icon Co-op. Hsg. Soc. Ltd.,  
Titwala – Ambivli Road, Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane,  
PIN Code – 421 102, State - Maharashtra, Country – India.

Latitude Longitude -19°15'49.0"N 73°10'15.9"E

### Valuation Done for:

**Cosmos Bank  
Ghodbandar Road**

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road,  
Manpada, Thane West 400 610, State - Maharashtra, Country – India.



#### Our Pan India Presence at :

- |   |  |   |  |
|---|--|---|--|
|  Mumbai    |  Aurangabad |  Pune      |  Rajkot |
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|  Delhi NCR |  Nashik     |  Ahmedabad |  Jaipur |

Vastu/Mumbai/02/2024/2305087  
21/25-309-PASH  
Date: 21.02.2024

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 208, 2<sup>nd</sup> Floor, “Sai Icon (Previously known as A – Type)”, Saiicon Co-op. Hsg. Soc. Ltd., Titwala – Ambivli Road, Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane, PIN Code – 421 102, State - Maharashtra, Country – India belongs to **Mrs. Vishakha Rahul Waghmare & Mr. Rahul Siddharth Waghmare.**

### Boundaries of the property.

North : Titwala – Ambivli Road  
South : Open Plot  
East : Under Construction Building  
West : 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 **₹ 43,07,700.00 (Rupees Forty Three Lakh Seven Thousand Seven Hundred 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  
Chalikwar  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.22 10:37:44 +05'30'

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



### Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot  
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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. 208, 2nd Floor, "Sai Icon (Previously known as A – Type)", Saiicon Co-op. Hsg. Soc. Ltd., Titwala – Ambivli Road, Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane, PIN Code – 421 102, 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 21.02.2024 for Banking Purpose
2	Date of inspection	20.02.2024
3	Name of the owner/ owners	<b>Mrs. Vishakha Rahul Waghmare &amp; Mr. Rahul Siddharth Waghmare</b>
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	<b>Address:</b> Residential Flat No. 208, 2 <sup>nd</sup> Floor, "Sai Icon (Previously known as A – Type)", Saiicon Co-op. Hsg. Soc. Ltd., Titwala – Ambivli Road, Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane, PIN Code – 421 102, State - Maharashtra, Country – India.  <b>Contact Person:</b> Mrs. Pawar (Tenant's Wife) Contact No. 8452094874
6	Location, street, ward no	Titwala – Ambivli Road
7	Survey/ Plot no. of land	Survey No. 60/6, 66/3/2, 66/4/2, 66/2/2, 68/14, 68/11, C.T.S. No. 4433, 4431
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 361.00 Dry Balcony Area in Sq. Ft. = 34.00 Terrace Area in Sq. Ft. = 250.00 (Area as per Actual Site measurement)

		<p><b>Carpet Area in Sq. Ft. = 386.00</b>  <b>Balcony Area in Sq. Ft. = 30.00</b>  <b>Open Terrace Area in Sq. Ft. = 103.00</b>  <b>(40% of Terrace Area = 257.00 Sq. Ft.)</b>  <b>Total Carpet Area in Sq. Ft. = 519.00</b>  <b>(Area as per Agreement for Sale)</b></p> <p>Built Up Area in Sq. Ft. = 571.00  (Total Carpet Area + 10%)</p>
13	Roads, Streets or lanes on which the land is abutting	Titwala – Ambivli Road
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 (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	Yes
	<b>IMPROVEMENTS</b>	
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?	Tenant 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 KDMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Gangaram Pawar
	(ii) Portions in their occupation	Fully Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 11,000.00 Present rental income per month
	(iv) Gross amount received for the whole property	Details not available
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.
	<b>SALES</b>	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration	As per sub registrar of assurance records

	No., sale price and area of land sold.	
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.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Year of commencement of construction – 2019 (As per Commencement Certificate) Year of Completion – 2023 (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.
45	<b>Remark:</b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Ghodbunder Road Branch to assess fair market value as on 21.02.2024 for Residential Flat No. 208, 2<sup>nd</sup> Floor, “Sai Icon (Previously known as A – Type)”, Saiicon Co-op. Hsg. Soc. Ltd., Titwala – Ambivli Road, Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane, PIN Code – 421 102, State - Maharashtra, Country – India belongs to **Mrs. Vishakha Rahul Waghmare & Mr. Rahul Siddharth Waghmare.**

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

1	Copy of Agreement for Sale dated 21.08.2023
2	Copy of RERA Certificate Document No. P51700020449 dated 09.09.2021
3	Copy of Commencement Certificate No. KDMC / NRV / BP / K.V. / 2018 – 19 / 49 dated 18.01.2019 issued by Kalyan Dombivli Municipal Corporation.
4	Copy of Occupancy Certificate No. KDMC / TPD / CC / KD / 412 dated 17.02.2023 issued by Kalyan Dombivli Municipal Corporation

### LOCATION:

The said building is located at Survey No. 60/6, 66/3/2, 66/4/2, 66/2/2, 68/14, 68/11, C.T.S. No. 4433, 4431 of Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane, PIN Code – 421 102, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a travel distance of 1.3 Km. from Ambivli railway station.

**BUILDING:**

The building under reference is having Part Ground + Part Stilt + 1<sup>st</sup> Floor – Part Podium + Part Commercial + 2<sup>nd</sup> to 15<sup>th</sup> Upper Residential Floor. 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. 2<sup>nd</sup> Floor is having 15 Residential Flats. The building is having 4 lifts. The building external condition is good.

**Residential Flat:**

The residential flat under reference is situated on the 2<sup>nd</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bath + W.C. + Dry Balcony Area + Terrace area. (i.e., 1 BHK + Bath + W.C.). The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush door, Powder coated Aluminum sliding windows & Concealed plumbing & concealed electrification.

**Valuation as on 21<sup>st</sup> February 2024**

The Total Carpet Area of the Residential Flat	:	519.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2023 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	01 Year
Cost of Construction	:	571.00 Sq. Ft. X 2,700.00 = ₹ 15,41,700.00
Depreciation	:	N.A., as the property age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 41,400.00 per Sq. M. i.e. ₹ 3,846.00 per Sq. Ft.
<b>Value of property as on 21.02.2024</b>	:	<b>₹ 519.00 Sq. Ft. X ₹ 8,300.00 = ₹ 43,07,700.00</b>

(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)

<b>Total Value of the property</b>	:	<b>₹ 43,07,700.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 38,76,930.00</b>
<b>Distress value of the property</b>	:	<b>₹ 34,46,160.00</b>
<b>Insurable value of the property</b>	:	<b>₹ 15,41,700.00</b>
<b>Guideline value of the property</b>	:	<b>₹ 21,96,066.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 208, 2<sup>nd</sup> Floor, "Sai Icon (Previously known as A – Type)", Saiicon Co-op. Hsg. Soc. Ltd., Titwala – Ambivli Road, Village - Mohone, Ambivali (West), Taluka – Kalyan, District - Thane, PIN Code – 421 102, State - Maharashtra, Country – India for this particular purpose at **₹ 43,07,700.00 (Rupees Forty Three Lakh Seven Thousand Seven Hundred Only)**. as on 21st February 2024.

**NOTES**

1. 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 **21st February 2024 is ₹ 43,07,700.00 (Rupees Forty Three Lakh Seven Thousand Seven Hundred 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**

	<b>Technical details</b>	<b>Main Building</b>
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 1st Floor – Part Podium + Part Commercial + 2nd to 15th Upper Residential Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 <sup>nd</sup> Floor
3.	Year of construction	2023 (As per Occupancy Certificate.)
4.	Estimated future life	59 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 door Powder coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	Yes
14	(i) Internal wiring – surface or conduit	Concealed 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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	4 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



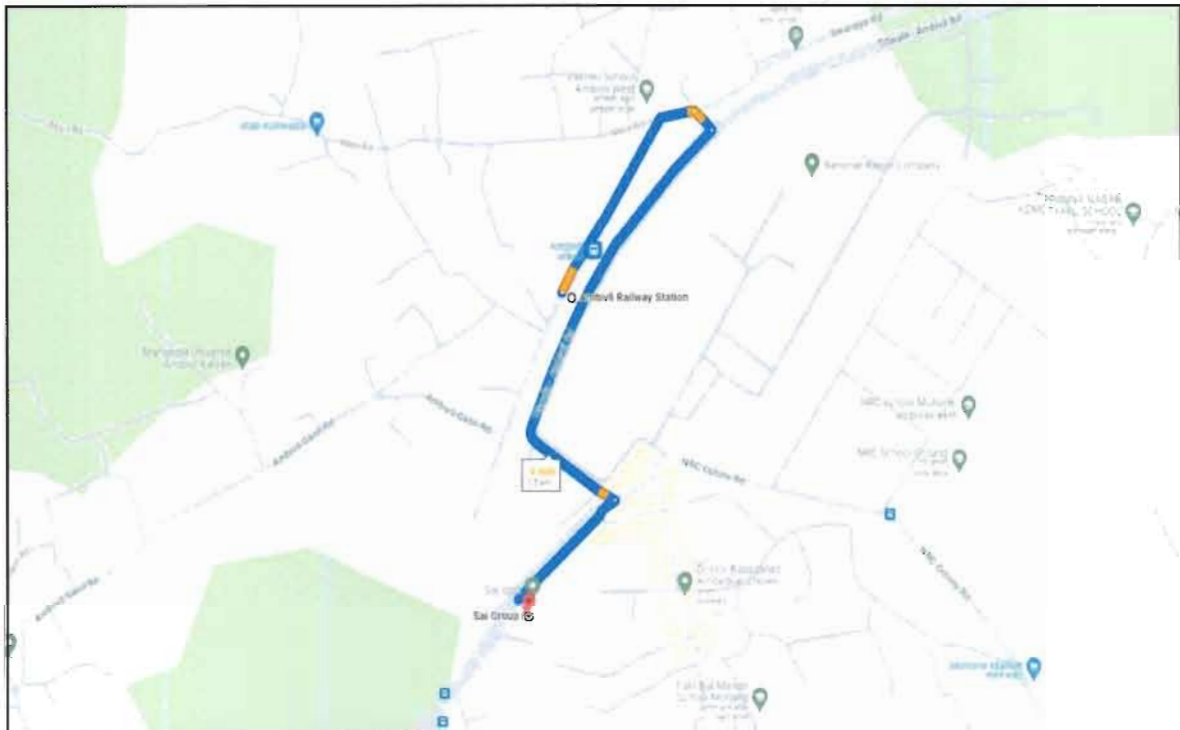
## Actual site photographs





## Route Map of the property

Site u/r



**Latitude Longitude -19°15'49.0"N 73°10'15.9"E**

**Note:** The Blue line shows the route to site from nearest railway station (Ambivali – 1.3 Km.)




## Ready Reckoner Rate

DIVISION / VILLAGE : MOHANEGAON Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation - Class "C"		
Local Body Name	Kalyan Dombivili Municipal Corporation					
Land Mark	Zone 5.2 Mohone : All the Properties of Atali Village.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
33	33/95	7100	41400	47600	51900	47600
<b>Survey No.</b> 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74						

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## Price Indicators



**Sai Shradha Sai Icon** ♥  
by Sai Shradha Developers Ambivali

Ambernath West, Mumbai [show on map](#)

[Download Brochure](#)

1 BHK Apartment	268 - 386 sq ft Carpet Area	₹ 40.00 L - ₹ 43.62 L Budget Price
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[Overview](#) | [Floor Plan](#) | [Amenities](#) | [Gallery](#) | [Neighbourhood](#)

**Overview**

Dec'23 Project Start Date	Under Construction Status	2 Acres Total Area
190 Total Launching Apartments	May'19 Launch Date	New and Resale Availability

We will take care of your search

Name \_\_\_\_\_

+91  Mobile No. \_\_\_\_\_

I agree to be contacted by PropTiger via WhatsApp, SMS, Phone, Email etc.

GET CALL BACK

+

Contact Helpdesk or Whatsapp(Chat Only) **+91-96939-69347**

**commonfloor.com** Mumbai Buy Location or Builder or Project name


**Sai Icon**  
By Sai Shradha Developers in Ambivali

₹21.53 L onwards

Request a Call Back

OVERVIEW
LOCATION
BUY
RENT

**Gallery**



**1 RK, 1 BHK**

Dec-2023 (Ready to move)

Property Type: Apartment

RERA ID: P51700020449

Area: 168 - 448 sq ft

Price Range: ₹ 21.53 L - 36 L

Launched Date: Apr-2019

**Unit Configuration**

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans   Live-in Tour
1 BHK Apartment <small>Availability: Sold out</small>	NA	386 - 448 sq ft	₹ 31.01 L - 36 L	NA
1 RK Apartment <small>Availability: Sold out</small>	NA	268 sq ft	₹ 21.53 L	NA

Buy  Rent

I am looking for

- Home Loan
- Flipping Service
- Interior Design Service

REQUEST CALL BACK

**Sales Transaction**

324671 19-02-2024 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुय्यम निबंधक : सह दु.नि. कल्याण 2 दस्त क्रमांक : 3246/2024 नोंदणी : Regn.63m
<b>गावाचे नाव : मोहने</b>		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6411500	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नसुद करावे)	3688686	
(4) भू-मापन.पेटहिससा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोबिवलीइतर वर्णन : इतर माहिती: मौजे मोहने तालुका कल्याण जिल्हा ठाणे पेथील सर्व्हे नं 60 हिस्सा नं. 3/2 सर्व्हे नं 60 हिस्सा नं. 5 सर्व्हे नं 66 हिस्सा नं. 1/2 या मिळकतीवरील मोहनखेडा गार्डन्स मधील सदनिका नं. 710 सातवा मजला क्षेत्र 64.33 चौरस मीटर कारपेट + बाल्कनी एरिया 9.79 चौरस मीटर सोबत एक स्टेक/पझल कार पार्किंग व दोन टू व्हीलर पार्किंग( ( Survey Number : सर्व्हे नं 60 हिस्सा नं. 3/2 सर्व्हे नं 60 हिस्सा नं. 5 सर्व्हे नं 66 हिस्सा नं. 1/2 : ) )	
(5) क्षेत्रफळ	74.12 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता.	1): नाव.-मोहनखेडा हेरीटेज भागीदारी संस्था तर्फे भागीदार मोहित श्यामसुंदर सिरनानी - वय:-41 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: ऑफिस न 202, भाय्योदय बिल्डिंग , राम मंदिर जवळ , आग्रा रोड शिवाजी चौक , कल्याण पश्चिम तालुका कल्याण जिल्हा ठाणे , ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421301 फॅन नं.-AAVFM2614F	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता	1): नाव.-अंगद रामदिलास प्रजापती - - वय:-60; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: रुम न. १३ बी जेन मंदिर जवळ एन आर सी गेट , मोहने ,तालुका कल्याण जिल्हा ठाणे , ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421102 फॅन नं.-AGIPP5518J 2): नाव:-योगेश अंगद प्रजापती - - वय:-36; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: रुम न. १३ बी जेन मंदिर जवळ एन आर सी गेट , मोहने ,तालुका कल्याण जिल्हा ठाणे , ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421102 फॅन नं.-BALPP8429E	
(9) दस्तऐवज करून दिल्याचा दिनांक	14/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/02/2024	
(11)अनुक्रमांक.खंड व पृष्ठ	3246/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	448810	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	



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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 **21st February 2024**.

The term Value is defined as

*“The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress”.*

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

### **UNDER LYING ASSUMPTIONS**

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that 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 ₹ **43,07,700.00 (Rupees Forty Three Lakh Seven Thousand Seven Hundred Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.22 10:37:55 +05'30'

Aufh. Sign.

**Manoj 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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