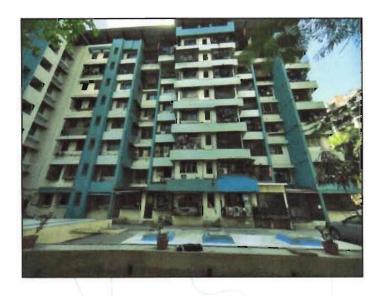
CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Dolly Mahendra Singh

Residential Flat No. 705, 7th Floor, Building No. 5, Type - E, "Gaurav City E5 & E6 Co-Op. Hsg. Soc. Ltd.", Near Cine Prime, Beverly Park, Village - Navghar, Mira Road (East), Taluka & District - Thane, PIN Code - 401 107, State - Maharashtra, Country - India

Latitude Longitude - 19°17'31.2"N 72°52'39.7"E

#### Valuation Prepared for: Cosmos Bank

#### Malad (East) Branch

Shop No. 1, 2 & 3 Khandwala Lane, Khandwala Arcade, Off Daffatry Road, Malad East, Mumbai 400097, State - Maharashtra, Country - India.



0	ur Pan	India Prese	ence at:	
P	Mumbai	Aurangabad	Pune	<b>♀</b> Rajkot
P	Thone	Nanded	Indore	Raipur P
Q	Delhi NCR	Noshik	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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank - Malad (East) Branch / Dolly Mahendra Singh (007182/2305153)

Page 2 of 20

Vastu/Mumbai/02/2024/007182/2305153 19/05-375-PANI Date: 26.02.2024

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 705, 7<sup>th</sup> Floor, Building No. 5, Type – E, "Gaurav City E5 & E6 Co-Op. Hsg. Soc. Ltd.", Near Cine Prime, Beverly Park, Village - Navghar, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State - Maharashtra, Country – India belongs to Dolly Mahendra Singh.

#### Boundaries of the property.

North : Vinay Heights CHSL South : Jagannath Tower

East : Internal Road & Symphony Building

West : Kanakia Mira 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 ₹ 39,31,956.00 (Rupees Thirty Nine Lakh Thirty One Thousand Nine Hundred Fifty Six 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 Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastok; Consultants (I) Pvt. Ltd., ou=Mumba email=manoj@vastukala.org, c=IN Date: 2024.02,26 13:51:31+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

Encl: Valuation report in Form - 01



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. 705, 7th Floor, Building No. 5, Type – E, "Gaurav City E5 & E6 Co-Op. Hsg. Soc. Ltd.", Near Cine Prime, Beverly Park, Village - Navghar, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, 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 26.02.2024 for Banking Purpose
2	Date of inspection	24.02.2024
3	Name of the owner/ owners	Dolly Mahendra Singh
4	If the property is under joint ownership / cownership, share of each such owner. Are the shares undivided?	
5	Brief description of the property	Address: Residential Flat No. 705, 7th Floor, Building No. 5, Type – E, "Gaurav City E5 & E6 Co-Op. Hsg. Soc. Ltd.", Near Cine Prime, Beverly Park, Village - Navghar, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State - Maharashtra, Country – India  Contact Person: Azra Khan (Tenant)
6	Location, street, ward no	Kanakia Mira Road
	Survey/ Plot no. of land	Old Survey No. 435, 436, New Survey No. 109, 107, Hissa No. 2 of Village - Navghar
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ midd class/poor class	dle Middle Class
10	Proximity to civic amenities like schools, Hospita Units, market, cinemas etc.	ls, All the amenities are available in the vicinity
11	Means and proximity to surface communication which the locality is served	by Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary pro Shape, dimension and physical features	of. Carpet Area in Sq. Ft. = 366.00 (Area as per actual site measurement)
		Carpet Area in Sq. Ft. = 315.00 (Area as Agreement for Sale)
		Built up Area in Sq. Ft. = 378.00 (Area as per Agreement for Sale)



13	Roads, Streets or lanes on which the land is abutting	Kanakia Mira 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	N. A.
	Lessor in the event of sale or transfer	R
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	1
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 e. Create
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied – Sugra Khan
	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 MBMC norms percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Sugra Khan
	(ii) Portions in their occupation	Fully Occupied
	(iii) Monthly or annual rent /compensation	₹ 8,000.00 rental income per month
	/license fee, etc. paid by each	





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rox.)
3





Valuation Report Prepared For: Cosmos Bank – Malad (East) Branch / Dolly Mahendra Singh (007182/2305153)

Page	6	of	20

44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
45	Remarks:	

#### **PART II- VALUATION**

#### **GENERAL:**

Under the instruction of Cosmos Bank, Malad (East) Branch to assess fair market value as on 26.02.2024 for Residential Flat No. 705, 7th Floor, Building No. 5, Type – E, "Gaurav City E5 & E6 Co-Op. Hsg. Soc. Ltd.", Near Cine Prime, Beverly Park, Village - Navghar, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State - Maharashtra, Country – India belongs to Dolly Mahendra Singh.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.11.2017 b/w. Sneha Chandrashekhar Surve (Transferor) and Dolly		
	Mahendra Singh (Transferee)		
2	Copy of Society Share Certificate Document No. 47 dated 30.09.2018 in the name of Smt. Dolly		
	Mahendra Singh		

#### LOCATION:

The said building is located at Old Survey No. 435, 436, New Survey No. 109, 107, Hissa No. 2 of Village - Navghar, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at travelling distance of 3.1 Km. from Mira Road railway station.

#### **BUILDING:**

The building under reference is having Ground + 7 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 Ceramic tile floor finish. The building is used for residential purpose. 7th Floor is having 6 Residential Flats. 1 Lift provided in building.

#### **Residential Flat:**

The residential flat under reference is situated on the 7<sup>th</sup> Floor. The composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + 1 Toilet. (i.e. 1 BHK + 1 Toilet). The residential flat is finished with Ceramic tiles flooring & Carpet flooring, Teak Wood door framed with flush door, Aluminum sliding windows & Concealed plumbing & Concealed electrification.





#### Valuation as on 26th February 2024

	The Built-up Area of the Residential Flat	:	378.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2005 (Approx.)
Expected total life of building	;	60 Years
Age of the building as on 2024	;	19 Years
Cost of Construction	;	378.00 Sq. Ft. X 2,800.00 = ₹ 10,58,400.00
Depreciation {(100-10) X 19 / 60}	;	28.50%
Amount of depreciation	:	₹ 3,01,644.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 1,03,215.00 per Sq. M. i.e. ₹ 9,589.00 per Sq. Ft.
Guideline rate (After Depreciation)		₹ 89,295.00 per Sq. M. i.e. ₹ 8,296.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,200.00 per Sq. Ft.
Value of property as on 26.02.2024	:	378.00 Sq. Ft. X ₹ 11,200.00 = ₹ 42,33,600.00

(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	:	₹ 42,33,600.00 - ₹ 3,01,644.00 =
26.02.2024		₹ 39,31,956.00
Total Value of the property		₹ 39,31,956.00
The realizable value of the property	:	₹ 35,38,760.00
Distress value of the property	1	₹ 31,45,565.00
Insurable value of the property		₹ 10,58,400.00
Guideline value of the property	V.	₹ 31,35,888.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 705, 7<sup>th</sup> Floor, Building No. 5, Type – E, "Gaurav City E5 & E6 Co-Op. Hsg. Soc. Ltd.", Near Cine Prime, Beverly Park, Village - Navghar, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State - Maharashtra, Country – India for this particular purpose at ₹ 39,31,956.00 (Rupees Thirty Nine Lakh Thirty One Thousand Nine Hundred Fifty Six Only) as on 26<sup>th</sup> 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 26<sup>th</sup> February 2024 is ₹ 39,31,956.00 (Rupees Thirty Nine Lakh Thirty One Thousand Nine Hundred Fifty Six Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

#### PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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#### ANNEXURE TO FORM 0-1

#### Technical details

#### Main Building

1.	No. of floors and height of each floor		Ground + 7 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 7 <sup>th</sup> Floor	
3	Year of construction		2005 (Approx.)	
4	Estimated future life		41 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 t	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	- 11		Teak Wood door framed with flush door, Aluminium sliding windows	
10			Ceramic tiles flooring & Carpet flooring	
11	Finishing	N N	Cement plastering	
12	Roofing and terracing		R.C.C. Slab	
13	Special architectural or decorative features, if any		No	
14	(i)	Internal wiring – surface or conduit	Concealed electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15	Sanitary installations		vate.Create	
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	6 Class of fittings: Superior colored / superior white/ordinary.		Ordinary	
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry	
	Height and length		wall	
	Type of construction			
18			1 Lift	



19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
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**







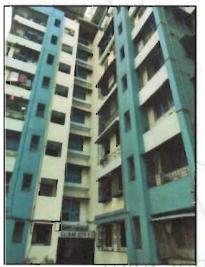


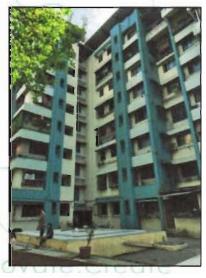


## **Actual site photographs**









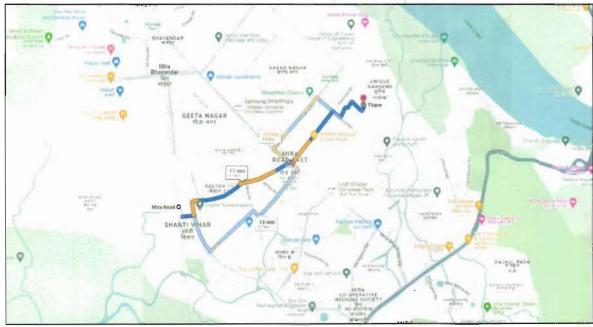






## Route Map of the property Site,u/r





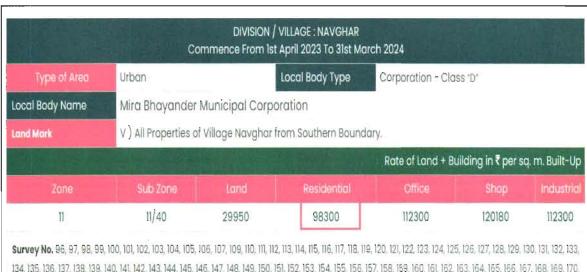
Latitude Longitude - 19°17'31.2"N 72°52'39.7"E

**Note**: The Blue line shows the route to site from nearest railway station (Mira Road – 3.1 Km.)





## **Ready Reckoner Rate**



134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176



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## **Sale Instances**

438393 3-02-2024	सूची क्र.2	दुष्यम निबंधक : सह दु.नि. ठाणे 10
lote:-Generated Through eSearch		दस्त कमीक : 3438/2023
fodule, For original report please		नोदणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : नवघर	
(1)विलेखाचा प्रकार	करारनामा	
(२)मोबदला	3750000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3307000	
(4) भू-मापन्,पोटहिस्सा व परक्रमीक(असत्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहिती: विलेज नवपर स्रोन व्ही 11/40,सदनिका नं 005,तळ मजला,बिल्डींग नं 6,टाईप ई,गौरव सिटी ई5 व ई6 को. ऑप. हो. सो. ली.,बेवर्ली पार्क,सिने प्राईम जवळ,मीरा रोड पूर्व,ठाणे. क्षेत्रफळ-33.63 चो. मी. बांधीव,जुना सर्वे न 435,436/2 नवीन सर्वे न 109,107/2( ( Survey Number : 109, 107/2 ; ) )	
(5) क्षेत्रफळ	33.63 चै।.मीटर	
(६)आकारणी किंवा जुड़ी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यापालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव-प्रदीप पोंडुरंग कदम वय:-50 पत्ता:-ग्लॉट ने: सदिनका ने 005, माळा ने: तळ मजला. इमारतीचे नाव: बिल्हींग ने 6, टाईप ई. गौरव सिटी ई5 व ई6 की. ऑप. ती. सो. ती., ब्लॉक ने: बेवर्ली पार्क, सिने प्राईम जवळ, रोड ने: मीरा रोड पूर्व,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन ने:- ANBPK1246C 2): नाव-प्राजकता प्रदीप कदम वय:-47 पत्ता:-ग्लॉट ने: सदिनिका ने 005, माळा ने: तळ मजला, इमारतीचे नाव: बिल्डींग ने 6, टाईप ई. गौरव सिटी ई5 व ई6 को. ऑप. हो. सो. ली., ब्लॉक ने: बेवर्ली पार्क, सिने प्राईम जवळ, रोड ने: मीरा रोड पूर्व,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन ने:- BCWPK5494F	
(४)टस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव-दीपक प्रकाश विश्वकर्मा वय:-39, पत्ता:-प्लॉट नं: रूम नं 13/बी-27, माळा नं:-, इमारतीचे नाव: वीर हनुमान चाल. ब्लॉक नं: आकृती रोड, क्रांती नगर., रोड नं: क्रांदिवली पूर्व मुंबई , महाराष्ट्र, मुम्बई. पिन क्रोड:-400101 पेंन नं:-AHNPV7140G 2): नाव:-पित्यी दीपक विश्वकर्मा वय:-36: पत्ता:-प्लॉट नं: रूम नं 13/बी-27, माळा नं:-, इमारतीचे नाव: वीर हनुमान चाल. ब्लॉक नं: आकृती रोड, क्रांती नगर., रोड नं: क्रांदिवली पूर्व मुंबई , महाराष्ट्र, मुम्बई. पिन क्रोड:-400101 पेंन नं:-ALSPV3277B	
<ul><li>(9) दस्तऐवज करुन दिल्याचा दिनांक</li></ul>	27/02/2023	
(10)दस्त नोदणी केल्याचा दिनाक	27/02/2023	
(11)अनुक्रमीक,खंड व पृष्ठ	3438/2023	
(12)बाजारभाव प्रमाणे मुद्रीक गुल्क	262500	
(13)बाजारभावाजमाणे नोदणी मुल्क	30000	
(14)फोरा		
मुल्योकनासाठी विचारात पेतलेला तपशील:-:		
मुद्रोक गुल्क आकारताना निवडलेला अनुखेद	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



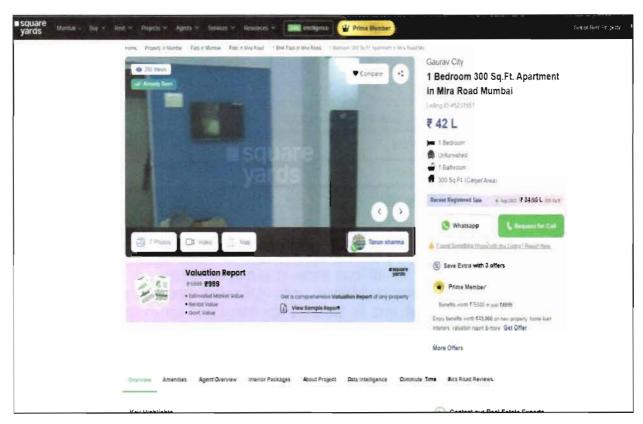
## **Sale Instances**

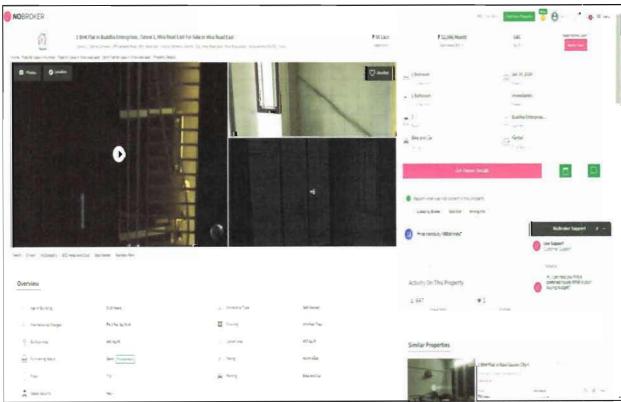
9997393 15-02-2024	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. ठाणे 10	
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Module, For original report please		नोदणी :	
contact concern SRO office.		Regn:63m	
गावाचे नाव: नवघर			
(1)विलेखाचा प्रकार	क रारनामा		
(2)मोबदल	3800000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3625942.95		
(4) भू-मापन् पोटहिस्सा व घरक्रमोक(असल्यास)	1) पालिके चे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहितीं: मौजे नवघर,वॉर्ड-व्ही,विभाग क्रमांक:-11/40.मध्ये,,सदनिका क्रं. इ 5 - 006,तळमजला,बिल्डिंग नं. 5,टाईप - ई.गौरव सिटी,गौरव सिटी इ 5 व इ 6 को. ऑप. हो. सोसा. लि.,बेव्हर्ली पार्क,मीरा रोठ पूर्व,ठाणे - 401107. जुना सर्वे नं. 435,436/2,नवीन सर्वे नं. 109,107/2,क्षेत्रफळ 35.13 चौ.मी. बिल्टअप.( ( Survey Number : 109 ; ) )		
(5) क्षेत्रफळ	35.13 चौ.मीटर		
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्याघालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-देशमुख मनीषा भीमराव वय:-49 पत्ता:-प्लॉट ने: सदनिका ने ई-5:006 , माळा ने: तळमजला, इमारतीचे नाव: बिल्डिंग ने 5:टाईप - ई.गौरव सिटी गौरव सिटी इ 5 व इ 6 को. ऑप. हो. सोसा. लि. ब्लॉक ने: बेव्हर्ली पार्क, रोड ने: मीरा रोड पूर्व,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन ने:-AIAPD9682R		
(\$)दस्तऐक्ज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	<ol> <li>नाव:-जितिष्ठ माणिक बार्बाना वय:-25; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: आझाद नगर वेलफेर सोसायटी , ब्लॉक नं: चंद्रभागा स्कूल जवळ , रोड नं: मालाड पूर्व, मुंबई , महाराष्ट्र, MUMBAL पिन कोड:-400097 पॅन नं:-CIXBPB1455R</li> </ol>		
(9) दस्तऐवज करुन दिल्याचा दिनांक	06/06/2023		
(10)दस्त नोंदणी केल्याचा दिनाक	06/06/2023		
(11)अनुक्रमीक,खंड व पृष्ठ	9997/2023		
(12)बाजारभावाप्रमाणे मुद्रोक मुल्क	266000		
(13)बाजारभावाप्रमाणे नोंद्रणी सुक्क	30000		
(14)मोरा			
मुत्योकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रोक गुल्क आकारताना निवडलेला अनुब्हेद : :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		





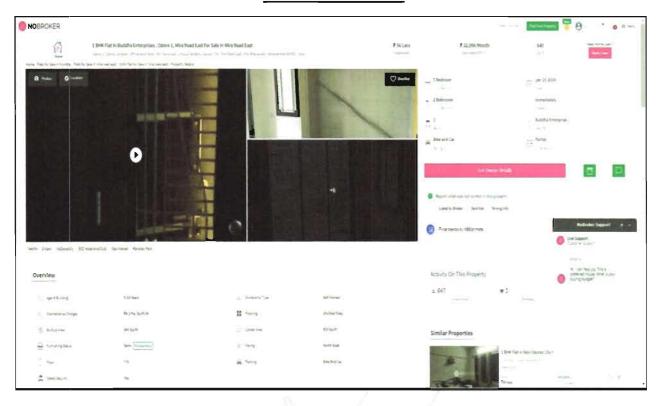
## **Price Indicators**

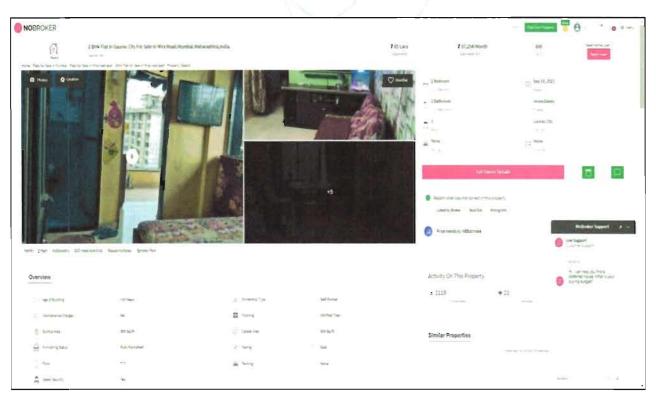






## **Price Indicators**









#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 26th 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 ₹ 39,31,956.00 (Rupees Thirty Nine Lakh Thirty One Thousand Nine Hundred Fifty Six Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

Manoj Chalikwar Director Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukal Consultants (I) Pvt. Ltd., ou=Mumbal email=manoj@vastukala.org, c= N Date: 2024.02.26 13:51:50 +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

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