

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Proposed Purchaser: **Mr. Shrikant Raghunath Dewlalkar, Mr. Kalpak Shrikant Dewlalkar & Mrs. Dipali Kalpak Dewlalkar**

Name of Owner: **Mrs. Namita Nandkishor Borker & Mr. Nandkishor Yeshwant Borker**

Residential Flat No. 05, 2<sup>nd</sup> Floor, "Sadguru Chhaya Co-Op. Hsg. Soc. Ltd.", Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State - Maharashtra, Country – India.

Latitude Longitude - 19°14'30.2"N 73°08'07.5"E

### Valuation Prepared for:

**Cosmos Bank**

**Dombivali (East) Branch**

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka – Kalyan, District – Thane – 400 605, State – Maharashtra, Country – India.



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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 OPINION REPORT

The property bearing Residential Flat No. 05, 2<sup>nd</sup> Floor, "Sadguru Chhaya Co-Op. Hsg. Soc. Ltd.", Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State - Maharashtra, Country – India belongs to **Mrs. Namita Nandkishor Borker & Mr. Nandkishor Yeshwant Borker**. Name of Proposed Purchaser is **Mr. Shrikant Raghunath Dewlalkar, Mr. Kalpak Shrikant Dewlalkar & Mrs. Dipali Kalpak Dewlalkar**.

### Boundaries of the property.

North	: Sapta Shrunji Darshan CHSL
South	: Swami Samarth Math
East	: Om Sadguru Krupa Building
West	: Rambaug Lane No. 2 / Yashoda Apartment

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 ₹ **51,27,570.00 (Rupees Fifty One Lakh Twenty Seven Thousand Five Hundred Seventy 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**

**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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.29 12:51:54 +05'30'

Auth. Sign.



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📞 TeleFax : +91 22 28371325/24  
✉️ mumbai@vastukala.org

Valuation Report of Residential Flat No. 05, 2<sup>nd</sup> Floor, "**Sadguru Chhaya Co-Op. Hsg. Soc. Ltd.**", Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, 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 29.02.2024 for Banking Purpose
2	Date of inspection	26.02.2024
3	Name of the owner/ owners	<b>Name of Proposed Purchaser:</b> Mr. Shrikant Raghunath Dewlalkar, Mr. Kalpak Shrikant Dewlalkar & Mrs. Dipali Kalpak Dewlalkar  <b>Name of Owner:</b> Mrs. Namita Nandkishor Borker & Mr. Nandkishor Yeshwant Borker
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. 05, 2 <sup>nd</sup> Floor, "Sadguru Chhaya Co-Op. Hsg. Soc. Ltd.", Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State - Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Kalpak Shrikant Dewlalkar (Proposed Purchaser)
6	Location, street, ward no	Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane
	Survey/ Plot no. of land	Survey No. 93-A 1/1 (Part) of Village - Chikanghar
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	<p>Carpet Area in Sq. Ft. = 502.00 (Area as per actual site measurement)</p> <p><b>Carpet Area in Sq. Ft. = 525.00 (Area as Agreement for Sale)</b></p> <p>Built up Area in Sq. Ft. = 630.00 (Area as per Agreement + 20%)</p> <p><b>All the above areas are 5% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</b></p>
13	Roads, Streets or lanes on which the land is abutting	Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, 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 (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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KMC norms percentage actually utilized - Details not available
26	<b>RENTS</b>	
	(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	₹ 13,000.00 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 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 upon, 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 Completion – 1981 (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>Remarks:</b>	

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 29.02.2024 for Residential Flat No. 05, 2<sup>nd</sup> Floor, “Sadguru Chhaya Co-Op. Hsg. Soc. Ltd.”, Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State - Maharashtra, Country – India belongs to **Mrs. Namita Nandkishor Borker & Mr. Nandkishor Yeshwant Borker**. Name of **Proposed Purchaser** is **Mr. Shrikant Raghunath Dewlalkar, Mr. Kalpak Shrikant Dewlalkar & Mrs. Dipali Kalpak Dewlalkar**.

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We are in receipt of the following documents:

1	Copy of Draft Agreement for Sale for the Year 2024 between Mrs. Namita Nandkishor Borker & Mr. Nandkishor Yeshwant Borker (the Transferors / Sellers) and Mr. Shrikant Raghunath Dewlalkar, Mr. Kalpak Shrikant Dewlalkar & Mrs. Dipali Kalpak Dewlalkar (Purchaser / Transferees)
2	Copy of Agreement for Sale dated 20.05.2010 between Mr. Sadanand Appaji Deshmukh (Seller / Transferor) and Mrs. Namita Nandkishor Borker & Mr. Nandkishor Yeshwant Borker (Purchaser / Transferees)
3	Copy of Occupancy Certificate Javak No. PWD / 22 dated 03.04.1981 issued by Kalyan Municipal Council, Kalyan.



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**LOCATION:**

The said building is located at Survey No. 93-A 1/1 (Part) of Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at walkable distance of 1 Km. from Kalyan railway station.

**BUILDING:**

The building under reference is having Ground + 4 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. 2<sup>nd</sup> Floor is having 2 Residential Flats. Lift is not provided in the building.

**Residential Flat:**

The residential flat under reference is situated on the 2<sup>nd</sup> Floor. The composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + Bath + WC + Passage (i.e. 1 BHK + Bath + WC). The residential flat is finished with Ceramic tiles flooring, Teak Wood door framed with flush shutter door with MS Safety door, Aluminum sliding windows & Concealed plumbing & Casing Capping electrification.

**Valuation as on 29<sup>th</sup> February 2024**

<b>The Built-up Area of the Residential Flat</b>	<b>:</b>	<b>630.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	1981 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	43 Years
Cost of Construction	:	630.00 Sq. Ft. X 1,800.00 = ₹ 11,34,000.00
Depreciation $\{(100-10) \times 43 / 60\}$	:	64.50%
Amount of depreciation	:	₹ 7,31,430.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 56,790.00 per Sq. M. i.e. ₹ 5,276.00 per Sq. Ft.
Guideline rate (After Depreciation)	:	₹ 42,690.00 per Sq. M. i.e. ₹ 3,966.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,300.00 per Sq. Ft.
<b>Value of property as on 29.02.2024</b>	<b>:</b>	<b>630.00 Sq. Ft. X ₹ 9,300.00 = ₹ 58,59,000.00</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>Depreciated fair value of the property as on 29.02.2024</b>	<b>:</b>	<b>₹ 58,59,000.00 - ₹ 7,31,430.00 =</b> <b>₹ 51,27,570.00</b>
<b>Total Value of the property</b>		<b>₹ 51,27,570.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 46,14,813.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 41,02,056.00</b>
<b>Insurable value of the property (630.00 X ₹ 1,800.00)</b>	<b>:</b>	<b>₹ 11,34,000.00</b>
<b>Guideline value of the property (630.00 X ₹ 3,966.00)</b>	<b>:</b>	<b>₹ 24,98,580.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 05, 2<sup>nd</sup> Floor, "**Sadguru Chhaya Co-Op. Hsg. Soc. Ltd.**", Near Swami Samarth Math, Rambaug Lane No. 2, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State - Maharashtra, Country – India for this particular purpose at **₹ 51,27,570.00 (Rupees Fifty One Lakh Twenty Seven Thousand Five Hundred Seventy Only)** as on **29<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 **29<sup>th</sup> February 2024 is ₹ 51,27,570.00 (Rupees Fifty One Lakh Twenty Seven Thousand Five Hundred Seventy 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	Ground + 4 Upper Floors
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	1981 (As per Occupancy Certificate.)
4.	Estimated future life	17 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing	R.C.C. Framed Structure



	walls/RCC frame/ steel frame	
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak Wood door framed with flush door with MS safety door, Aluminium sliding windows
10	Flooring	Ceramic 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	No
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'0" High, R.C.C. column with B. E. masonry wall
18	No. of lifts and capacity	No Lift
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

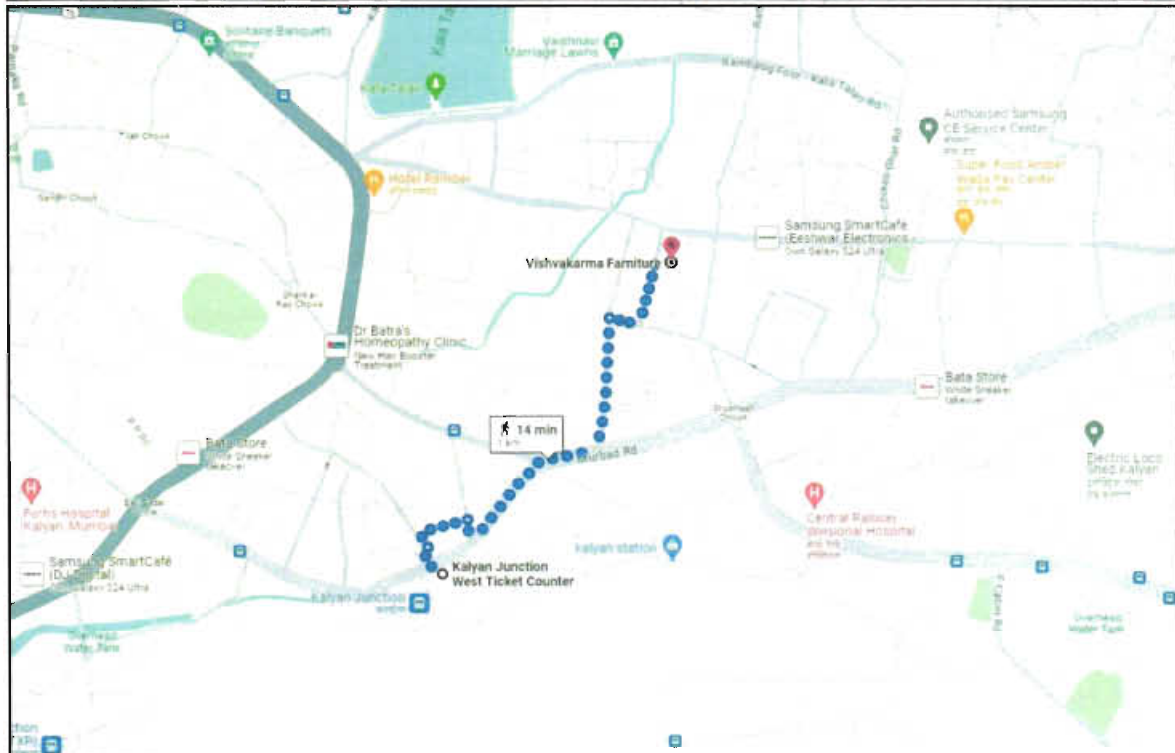


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## Route Map of the property

Site u/r



**Latitude Longitude - 19°14'30.2"N 73°08'07.5"E**

**Note:** The Blue line shows the route to site from nearest railway station (Kalyan – 1 Km.)



## Ready Reckoner Rate

वर्ष	चुनी जमीन	निवडी मरिफत	जमीन दर	जमीन मूल्य	एकक (Sq. Ft.)	Attribute
2/16-विवरण ९- उपरोक्त बागाईत विकसनी इतर विकसनीय वि. व. व. बागाईत बागाईत विकसनी	24000	63100	72500	80100	72500	व. मीटर

Stamp Duty Ready Reckoner Market Value Rate for <b>Flat</b>	63,100.00			
Reduced by 10% on Flat Located on 2 <sup>nd</sup> Floor	6,310.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>56,790.00</b>	<b>Sq. Mtr.</b>	<b>5,276.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for <b>Land (B)</b>	24,000.00			
The difference between land rate and building rate (A – B = C)	32,790.00			
Depreciation Percentage as per table (D) [100% - 43%] (Age of the Building – 43 Years)	57%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>42,690.00</b>	<b>Sq. Mtr.</b>	<b>3,966.00</b>	<b>Sq. Ft.</b>

### **Building not having lift**

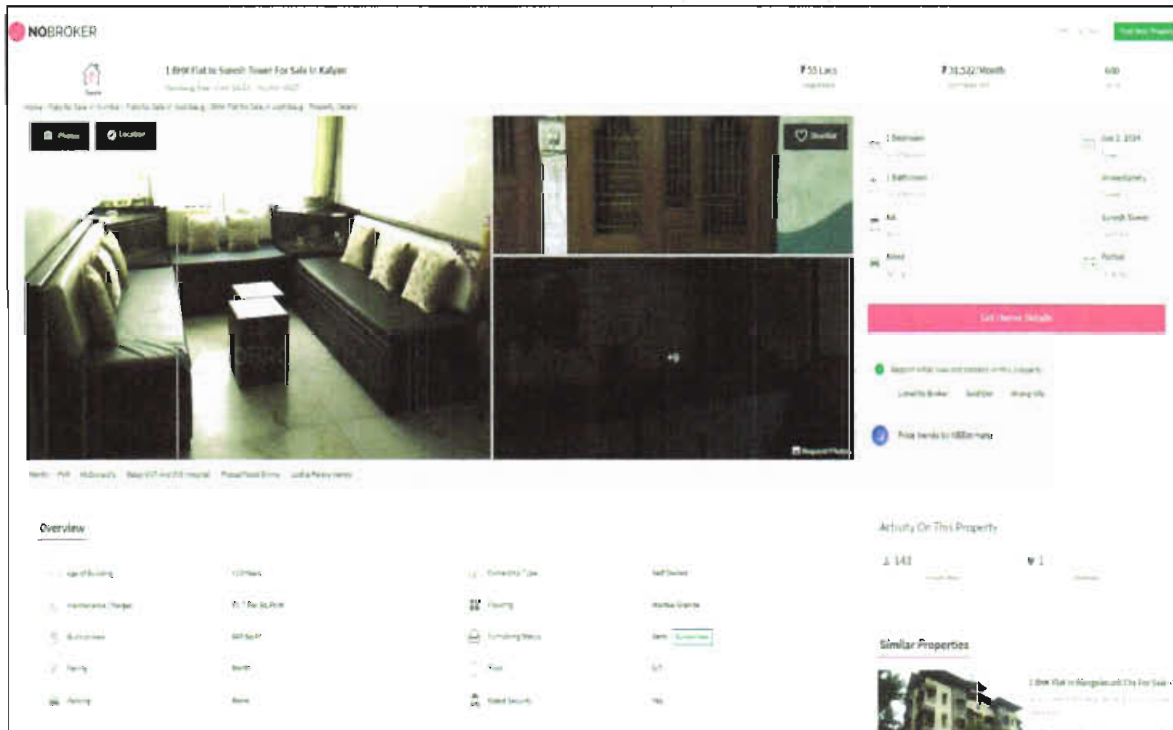
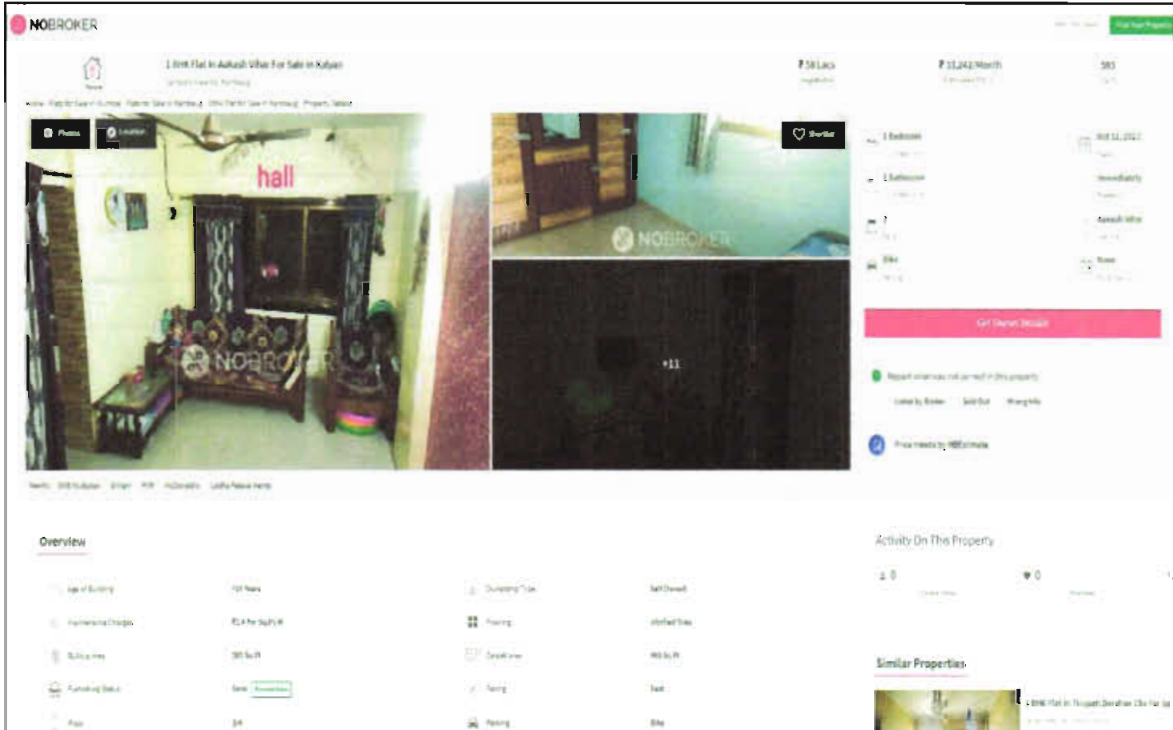
The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	<b>Second Floor</b>	<b>90%</b>
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**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



## Sale Instances

723670 27-02-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुय्यम निबंधक : दु.नि. कल्याण 1 दस्त क्रमांक : 7236/2023 नोंदणी : Regn:63m
<b>गावाचे नाव : चिकणघर</b>		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3800000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3079000	
(4) भू-मापन,पॉटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन : , इतर माहिती: 2/16 विभाग 9 दर रु 63100/- प्रती चौ.मी. मोजे चिकणघर येथील सर्व्हे नं. 93-अ हिस्सा नं. 1/1 यावरील सद्गुरू छाया को.ऑप.हो.सो.ली. मथिल सदनिका क्रमांक 1(सदनिका क्रमांक 3)पहिला मजला,क्षेत्र 525 चौ.फूट बिल्टअप.(( Survey Number : 93-A ; ))	
(5) क्षेत्रफळ	48.79 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-नयना संजीव देशपांडे - - वय:-65 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: 11, ओम नीलकंठ तीर्थ, जनता बँके जवळ, रामबाग लेन नं. 4, कल्याण पश्चिम, महाराष्ट्र, THANE. पिन कोड:-421301 पॅन नं:-AFXPDP9186Q	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मोहन कुंडलिक हरीनामे - - वय:-47; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: बुध्द विहार जवळ, तळेगाव, इगतपुरी, जिल्हा नाशिक, महाराष्ट्र, NASHIK. पिन कोड:-422403 पॅन नं:-ACHPH4932M 2): नाव:-मंगला मोहन हरीनामे - - वय:-42; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: बुध्द विहार जवळ, तळेगाव, इगतपुरी, जिल्हा नाशिक, महाराष्ट्र, NASHIK. पिन कोड:-422403 पॅन नं:-AGZPH2920B	
(9) दस्तऐवज करून दिल्याचा दिनांक	27/06/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	27/06/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	7236/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	266000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **29<sup>th</sup> 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 ₹ 51,27,570.00 (Rupees Fifty One Lakh Twenty Seven Thousand Five Hundred Seventy Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj  
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 Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.29 12:52:05 +05'30'

Auth. Sign.

Think.Innovate.Create