

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Jayshree Deepak Dubey**

Residential Flat No. 312, 3rd Floor, "Siddhi Ganesh SRA Co-Op. Hsg. Soc. Ltd.", Jawahar Nagar, Road No. 4,
S. V. Road, Goregaon (West), Mumbai, PIN Code – 400 104, State – Maharashtra, Country – India.

Latitude Longitude - 19°09'41.8"N 72°50'47.0"E

Think.Innovate.Create

Valuation Done for:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West),
Mumbai - 400 067, State - Maharashtra, Country - India.



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. 312, 3rd Floor, "Siddhi Ganesh SRA Co-Op. Hsg. Soc. Ltd.", Jawahar Nagar, Road No. 4, S. V. Road, Goregaon (West), Mumbai, PIN Code – 400 104, State – Maharashtra, Country – India belongs to **Mrs. Jayshree Deepak Dubey**.

Boundaries of the property.

North	:	Internal Road
South	:	Shiv Ganga Building
East	:	Ground
West	:	Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 41,32,845.00 (Rupees Forty One Lakh Thirty Two Thousand Eight Hundred Forty Five Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**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: 2024.03.01 11:08:55 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



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 Report of Residential Flat No. 312, 3rd Floor, "Siddhi Ganesh SRA Co-Op. Hsg. Soc. Ltd.",
Jawahar Nagar, Road No. 4, S. V. Road, Goregaon (West), Mumbai, PIN Code – 400 104,
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 01.03.2024 for Banking Purpose
2	Date of inspection	28.02.2024
3	Name of the owner/ owners	Mrs. Jayshree Deepak Dubey
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 312, 3rd Floor, "Siddhi Ganesh SRA Co-Op. Hsg. Soc. Ltd.", Jawahar Nagar, Road No. 4, S. V. Road, Goregaon (West), Mumbai, PIN Code – 400 104, State – Maharashtra, Country – India. Contact Person: Mr. Deepak Dubey (Owner's Husband) Contact No.:-- 9004986003
6	Location, street, ward no	P – South Ward
	Survey/ Plot no. of land	CTS No. 697,697 / 1 to 73 of Village – Pahadi Goregaon
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum Commercial 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. = 227.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 225 Built Up Area in Sq. Ft. = 270.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	S. V. Road, Goregaon (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.	As Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan.
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 Self Occupied
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	NA
	(ii) Portions in their occupation	N.A.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	N.A.
	(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?	N.A.
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 – 2011 (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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 01.03.2024 for Residential Flat No. 312, 3rd Floor, "Siddhi Ganesh SRA Co-Op. Hsg. Soc. Ltd.", Jawahar Nagar, Road No.4, S. V. Road, Goregaon (West), Mumbai, PIN Code – 400 104, State – Maharashtra, Country – India belongs to Mrs. Jayshree Deepak Dubey.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 28.07.2023 between Mrs. Radhabai Shyam Deshmukh (the Sellers) and Mrs. Jayshree Deepak Dubey (the Purchaser)
2	Copy of Occupancy Certificate No. SRA / Eng / 1596 / PS / PL / AP dated 31.05.2011 issued by Slum Rehabilitation Authority
3	Copy of Commencement Certificate No. SRA / ENG / 1596 / PS / PL / AP dated 20.04.2006 issued by Slum Rehabilitation Authority
4	Copy of Society Registration Certificate

LOCATION:

The said building is located at CTS No. 697,697 / 1 to 73 of Village – Pahadi Goregaon, Goregaon (West), Taluka – Borivali, Mumbai. The property falls in Residential Zone. It is at a travelling distance 650 Mt. from Goregaon Railway station.

BUILDING:

The building under reference is having Basement + Ground + 1st & 2nd Commercial + 3rd to 5th Residential Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential & Commercial purpose. 3rd Floor is having 18 Residential Flat. 1 Lift is provided in building.

Residential Flat:

The property is a Residential Flat located on 3rd Floor. The composition of Flat is having Living + Kitchen + 1 Toilet. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing.

Valuation as on 28th February 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
--	---	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	2011 (As per Occupancy Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	13 years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,700.00 = ₹ 7,29,000.00
Depreciation $\{(100-10) \times 13 / 60\}$:	19.5%
Amount of depreciation	:	₹1,42,155.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,46,780.00 per Sq. M. i.e. ₹ 13,636.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after Depreciation)	:	₹ 1,32,498.00 per Sq. M. i.e. ₹12,309.00 per Sq. Ft.
Value of property as on 01.03.2024	:	225.00 Sq. Ft. X ₹ 19,000.00 = ₹ 42,75,000.00

(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)

Total Value of the property	:	₹ 41,32,845.00
The realizable value of the property	:	₹ 37,19,560.00
Distress value of the property	:	₹ 33,06,276.00
Insurable value of the property (270.00 X ₹ 2,700.00)	:	₹ 7,29,000.00
Guideline Value of the property (270.00 X ₹ 12,309.00)	:	₹ 33,23,430.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 312, 3rd Floor, "Siddhi Ganesh SRA Co-Op. Hsg. Soc. Ltd.", Jawahar Nagar, Road No. 4, S. V. Road, Goregaon (West), Mumbai, PIN Code – 400 104, State – Maharashtra, Country – India for this particular purpose at **₹ 41,32,845.00 (Rupees Forty One Lakh Thirty Two Thousand Eight Hundred Forty Five Only). as on 01st March 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 **01st March 2024 is ₹ 41,32,845.00 (Rupees Forty One Lakh Thirty Two Thousand Eight Hundred Forty Five Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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

Think.Innovate.Create

ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Basement + Ground + 1st & 2nd Commercial + 3rd to 5th Residential Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	2011 (As per Occupancy Certificate)
4	Estimated future life	47 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 shutters door
10	Flooring	Vitrified tiles 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	No
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	1 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	Chaquered tiles 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



Think.Innovate.Create

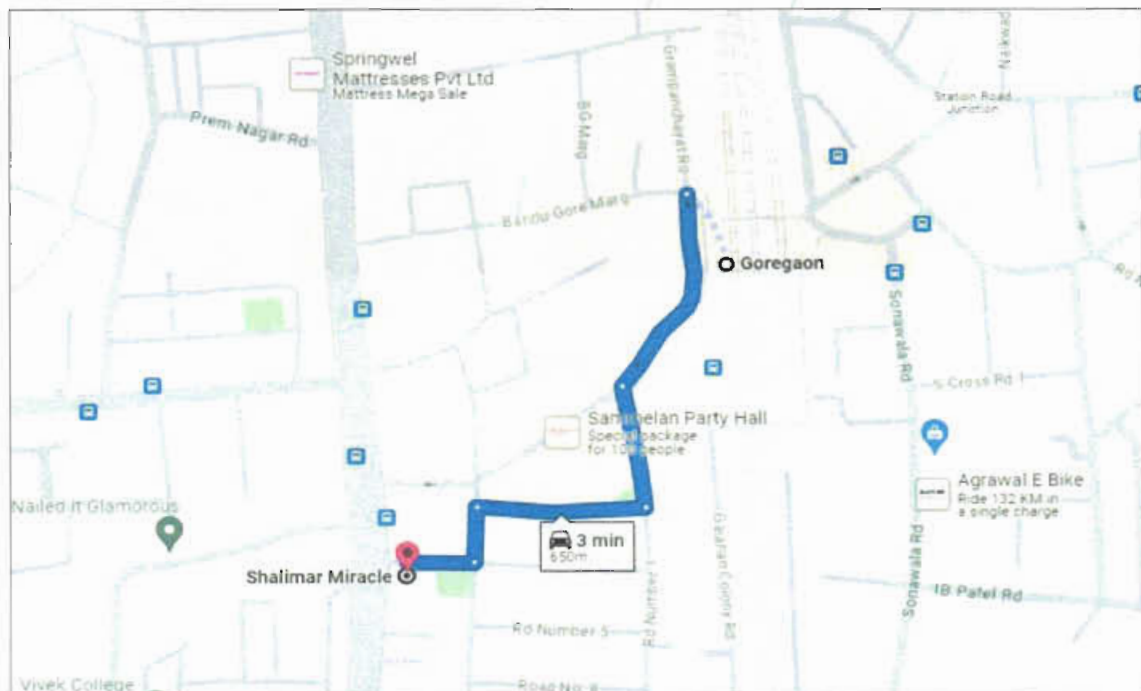


Vastukala Consultants (I) Pvt. Ltd.
An ISO 9001:2015 Certified Company www.vastukala.org



Route Map of the property

Site u/r




Latitude Longitude - 19°09'41.8"N 72°50'47.0"E

Note: The Blue line shows the route to site from nearest railway station (Goregaon – 650 Mt.)




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

Select Village: पहाडी-गारेगाव पश्चिम (बारीवली)

Search By: Survey No. Location

Enter Survey No: 697

Language: English

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
57.266-रस्ता : स्वामी विठ्ठलकानंद रोड.	73540	146780	168790	317100	150100	चौ मीटर	सि टी एस नंबर

Think.Innovate.Create



Think.Innovate.Create

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Price Indicators

magicbricks Buy Rent Sell Home Loans

Get priority access & benefits with **MB Prime** Unlock exclusively Reserved Owner Properties **Join Prime 50% OFF**

₹45.0 Lac Est. ₹20k [Get pre-approved loan](#)

1 BHK Flat for Sale in Chandrakant Ekta Sra CHS, Goregaon West, Mumbai

1 Bed 1 Bath Semi-Furnished

Carpet Area: 225 sqft - ₹30,000/sqft

Floor: 6 (Out of 7 Floors)

Facing: East

Developer: Cooperative Group Housing Society

Transaction Type: Resale

Furnished Status: Semi-Furnished

Project: Chandrakant Ekta Sra CHS

Status: Ready to Move

Age Of Construction: 5 to 10 years

East Facing Property

Contact Owner Get Phone No. Last contact made 2 days ago

More Details

Price Breakup: ₹45 Lac | ₹2,25,000 Approx. Registration Charges

99acres Buy Rent Sell Property Services

₹42 Lac Est. ₹33,340 1BHK 2Baths

1 Bedroom, 2 Bathrooms, No Balcony

Carpet area: 225 sq ft

₹42 Lac @ 17,500 per sq ft. (18+ years) (Bangur Nagar)

5th of 6 Floors

18+ Year Old

Developer: pooja mitra co.op. hsg society ltd, Bangur Nagar, Western Mumbai

Places nearby: Bangur Nagar, Western Mumbai, Mumbai



Price Indicators

The screenshot shows a real estate listing on the Magicbricks website. The listing is for a 1 BHK flat in Goregaon West, Mumbai, with a price of ₹40.0 Lac. The property is 225 sq ft, has 1 bed and 2 baths, and is unfurnished. It is located on the 5th floor of a 6-story building. The listing includes a 'Contact Owner' button and a 'Get Phone No.' button. The owner's name is Rohan Singh. The listing also features a 'Join Prime' badge with a 50% OFF discount. The 'More Details' section shows a price breakup of ₹40 Lac | ₹2,00,000 (Approx. Registration Charges) and a booking amount of ₹10.0 Lac.

magicbricks Buy Rent Sell Home Loans Login Post Property **Post**

Home > Property in Mumbai > Goregaon West > Apartment in Goregaon West > 1 BHK > 225 sq.ft.

Posted on Nov 11 '23 Property ID 70269883

Get full support from Relationship Manager **MB Prime** Shortlists Properties Communicates with Owners Live Video Call **Join Prime 50% OFF**

₹40.0 Lac EMI: ₹1.18k | Get pre-approved loan

225 sq.ft 1 BHK Flat For Sale in **Goregaon West, Mumbai**

1 Bed 2 Baths Unfurnished

Carpet Area: 225 sqft ₹17,78/sqft

Floor: 5 (Out of 6 Floors)

Transaction Type: **Resale**

Status: **Ready to Move**

Facing: **North**

Furnished Status: **Unfurnished**

Type Of Ownership: **Co-operative Society**

Age Of Construction: **10 to 15 years**

Contact Owner Get Phone No.

More Details

Price Breakup: **₹40 Lac | ₹2,00,000** Approx. Registration Charges

Booking Amount: **₹10.0 Lac**

Think.Innovate.Create



Vastukala Consultants (I) Pvt. Ltd.
An ISO 9001:2015 Certified Company www.vastukala.org



Sales Instance

15911389 29-02-2024	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 6 दस्त क्रमांक : 15911/2023 नोंदणी : Regn.63m
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		
गावाचे नाव : पी.एस.पहाडीगोरेगांव		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3600000	
(3) बाजारभावभाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3480585.16	
(4) भू.मापन,फोटोहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: फ्लॉट क्र. 312, माळा नं: 3रा मजला, इमारतीचे नाव: सिद्धी गणेश एस आर ए को आप हौ सो लि., ब्लॉक नं: जवाहर नगर रोड क्र. 4 एस व्ही रोड, रोड : गोरेगांव पश्चिम मुंबई - 400104((C.T.S. Number : 697, 697/1 to 73 :))	
(5) क्षेत्रफळ	25.09 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:-राधाबाई श्याम देशमुख वय:-78 पत्ता:-प्लॉट नं. एच -36, माळा नं: प्लॉट क्र. 26, इमारतीचे नाव: जवाहर नगर, ब्लॉक नं: गोरेगाव पश्चिम, रोड नं: - महाराष्ट्र, मुंबई. पिन कोड:-400063 पॅन नं:-HXKPD7158G 2): नाव:-देवेंद्र श्याम देशमुख वय:-40 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: मजरी नगर लातूर, रोड नं: -, महाराष्ट्र, लातूर. पिन कोड:-413512 पॅन नं:-AJWPD2384B	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-जयश्री दिपक दुबे वय:-40: पत्ता:-प्लॉट नं: 386, 26, माळा नं: -, इमारतीचे नाव: साईछाया को आप हौ सो, ब्लॉक नं: हनुमान लेन अपना बाजार जवळ सेक्टर-३ चारकोप कादिवली पश्चिम, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400067 पॅन नं:-BOTPDS916C	
(9) दस्तऐवज करून दित्याचा दिनांक	28/07/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	28/07/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	15911/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	216000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुत्यांकनासाठी विचारात घेतलेला तपशील :-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



Think Innovate.Create

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **01st March 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 **₹ 41,32,845.00 (Rupees Forty One Lakh Thirty Two Thousand Eight Hundred Forty Five 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: 2024.03.01 11:09:59 +05'30

Auth. Sign.

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-IF-1763

Think.Innovate.Create