



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Balkrishna Babu Shetty & Mrs. Vidya Balkrishna Shetty

Residential Flat No. 1404, 14th Floor, Wing – A, "Siddhivinayak Towers", Indralok Phase - 8, Annapurna Estate, Village – Navghar, Bhayander (East), Thane – 401 105, State - Maharashtra, Country – India.

Latitude Longitude - 19°17'59.7"N 72°52'15.3"E

Think Innovate Create Valuation Prepared for:

Cosmos Bank

Dadar Branch

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.





Read. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

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





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Balkrishna Babu Shetty (007587/ 2305492)

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Vastu/Mumbai/03/2024/007587/2305492 13/22-240-PRBS

Date: 13.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1404, 14th Floor, Wing – A, **"Siddhivinayak Towers"**, Indralok Phase - 8, Annapurna Estate, Village – Navghar, Bhayander (East), Thane – 401 105, State - Maharashtra, Country – India belongs to **Mr. Balkrishna Babu Shetty & Mrs. Vidya Balkrishna Shetty.**

Boundaries of the property.

North : Wing – B & Open Plot

South : Meenatai Thackray Road

East : Shubham Heights

West : Vandana Pearl Building

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 ₹ 1,00,02,500.00 (Rupees One Crore Two Thousand Five 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.V at e.



Director Auth. Sign.

Manoj B. Chalikwar Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Residential Flat No. 1404, 14th Floor, Wing – A, **"Siddhivinayak Towers",** Indralok Phase - 8, Annapurna Estate, Village – Navghar, Bhayander (East), Thane – 401 105, 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 13.03.2024 for Banking Purpose		
2	Date of inspection	12.03.2024		
3	Name of the owner/ owners	Mr. Balkrishna Babu Shetty & Mrs. Vidya Balkrishna Shetty		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 1404, 14th Floor, Wing – A, "Siddhivinayak Towers", Indralok Phase - 8, Annapurna Estate, Village – Navghar, Bhayander (East), Thane – 401 105, State - Maharashtra, Country – India.		
		Contact Person: Mr. Balkrishna Babu Shetty (Owner) Mobile No: 9967799280		
6	Location, street, ward no	Village – Navghar, Bhayander (East), Thane – 401		
7	Survey/ Plot no. of land	Old Survey No. 240, New Survey No. 185, Hissa No. 8A, 8B of Village – Navghar		
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, Auto and Private cars			
	LAND			
12				





		Carpet Area in Sq. Ft. = 667.00 (Area as per Agreement for Sale)	
		Built up Area in Sq. Ft. = 800.00 (Carpet Area + 20%)	
13	Roads, Streets or lanes on which the land is abutting	Village – Navghar, Bhayander (East), Thane – 401 105	
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.	N. A.	
	(i) Initial Premium	N. A.	
	(ii) Ground Rent payable per annum		
	(iii) Unearned increased payable to the Lessor in the event of sale or transfer		
16	Is there any restriction covenant in regard to	As per documents	
10	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.	of /	
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	ne.Create	
	IMPROVEMENTS		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available	
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied	
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized – Details not available	
26	RENTS		





	(i) Names of tenants/ lessees/ licensees, etc	N. A.	
	(ii) Portions in their occupation	N. A.	
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 21,000.00 Expected rental income per month	
	(iv) Gross amount received for the whole property	N. A.	
27	Are any of the occupants related to, or close to business associates of the owner?	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?	NA.Create	
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 commencement of construction - 2014 (As per Previous Valuation Report)
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:	(B)

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 13.03.2024 for Residential Flat No. 1404, 14th Floor, Wing – A, **"Siddhivinayak Towers"**, Indralok Phase - 8, Annapurna Estate, Village – Navghar, Bhayander (East), Thane – 401 105, State - Maharashtra, Country – India belongs to **Mr. Balkrishna Babu Shetty & Mrs. Vidya Balkrishna Shetty**.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 21.08.2014 between M/s. Estate & Properties (The Builders) And Mr.
	Balkrishna Babu Shetty & Mrs. Vidya Balkrishna Shetty (The Purchasers).
2	Copy of Commencement Certificate No. MB / MNP / NR / 3361 / 09 - 10 dated 19.10.2009 issued by Mira
	Bhayander Municipal Corporation.
3	Copy of Previous Valuation Report dated 08.03.2018 in the name of Mr. Balkrishna Babu Shetty & Mrs.
	Vidya Balkrishna Shetty issued by Vastukala Consultants Pvt. Ltd.

LOCATION:

The said building is located at Old Survey No. 240, New Survey No. 185, Hissa No. 8A, 8B of Village – Navghar. The property falls in Residential Zone. It is at a travelling distance 3.4 Km. from Mira Road railway station.

BUILDING:

The building under reference is having Stilt + 14th Upper Floors. It will be R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls will be 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 will be used for Residential purpose. 14th Floor will be having 4 Residential Flats. The building is having 2 lifts.





Residential Flat:

The residential flat under reference is situated on the 14th Floor. The Composition of flat is 2 Bedrooms + Living Room + Dining + Kitchen + Passage + 2 Toilets + Dry Balcony Area + Duct Area +. Flower Bed Area (i.e., 2 BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with solid flush doors, Powered Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 13th March 2024

The Carpet of the Residential Flat	:	667.00 Sq. Ft.
Deduct Depreciation:	/	
Year of Construction of the building	:/	2014 (As per Previous Valuation Report)
Expected total life of building		60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024	:	10 Years
Cost of Construction	:	800.00 Sq. Ft. X ₹ 2,800.00 = ₹ 22,40,000.00
Depreciation	:	15.00%
Amount of depreciation	:	₹ 3,36,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 92,620.00 per Sq. M. i.e., ₹ 8,605.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after deprecation)	:	₹ 86,050.00 per Sq. M. i.e., ₹ 7,994.00 per Sq. Ft.
Prevailing market rate	:	₹ 15,500.00 per Sq. Ft.
Value of property as on 13.03.2024	$\overline{}$	667.00 Sq. Ft. X ₹ 15,500.00 = ₹ 1,03,38,500.00

(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 as on 13.03.2024) V C	₹ 1,03,38,500.00 - ₹ 3,36,000.00= ₹ 1,00,02,500.00
The Fair Market value of the property	:	₹ 1,00,02,500.00
The realizable value of the property	:	₹ 90,02,250.00
Distress value of the property	:	₹ 80,02,000.00
Insurable value of the property (800.00 X 2,800.00)	:	₹ 22,40,000.00
Guideline value of the property (800.00 X 7,994.00)	:	₹ 63,95,200.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1404, 14th Floor, Wing – A, **"Siddhivinayak Towers"**, Indralok Phase - 8, Annapurna Estate, Village – Navghar, Bhayander (East), Thane – 401 105, State - Maharashtra, Country – India for this particular purpose at ₹ 1,00,02,500.00 (Rupees One Crore Two Thousand Five Hundred Only).





NOTES

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 13th March 2024 is ₹ 1,00,02,500.00 (Rupees One Crore Two Thousand Five 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

Technical details

Main Building

1.	No. of floors and height of each floor	Stilt + 14th Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 14th Floor	
3	Year of construction	2014 (As per Previous Valuation Report)	
4	Estimated future life	50 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 solid flush doors,	





			Powdered Coated Aluminium sliding windows	
10	Flooring		Vitrified Tiles flooring	
11	Finishing		Cement plastering with POP finished	
12	Roofing	and terracing	R.C.C. Slab	
13	Special a	architectural or decorative features,	No	
14	(i)	Internal wiring – surface or conduit	Concealed 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	17 Compound wall Height and length Type of construction		6'.0" High, R.C.C. column with B. B. masonry	
			wall	
18	No. of lift	ts and capacity	2 Lifts	
19	Underground sump – capacity and type of construction		R.C.C tank	
20	Over-h	ead tank	R.C.C tank on terrace	
	Locatio	n, capacity		
	Type of construction Think Inno		vate.Create	
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	



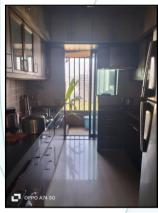
Actual site photographs



















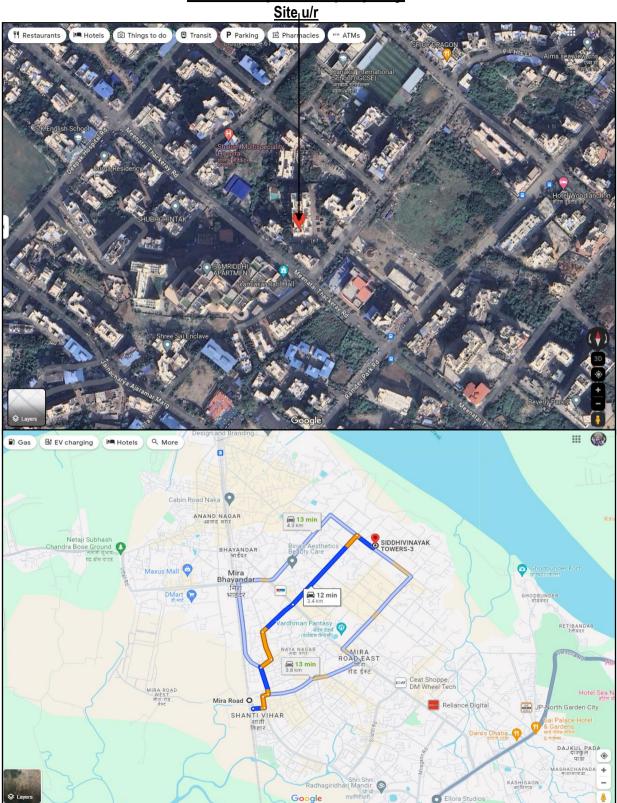








Route Map of the property



Latitude Longitude - 19°17'59.7"N 72°52'15.3"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 3.4 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	84,200.00			
Increase by 10% on Flat Located on 14th Floor	8,420.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	92,620.00	Sq. Mtr.	8,605.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	26,920.00			
The difference between land rate and building rate (A – B = C)	65,700.00			
Depreciation Percentage as per table (D) [100% - 10%]	90% /			
(Age of the Building – 10 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	86,050.00	Sq. Mtr.	7,994.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

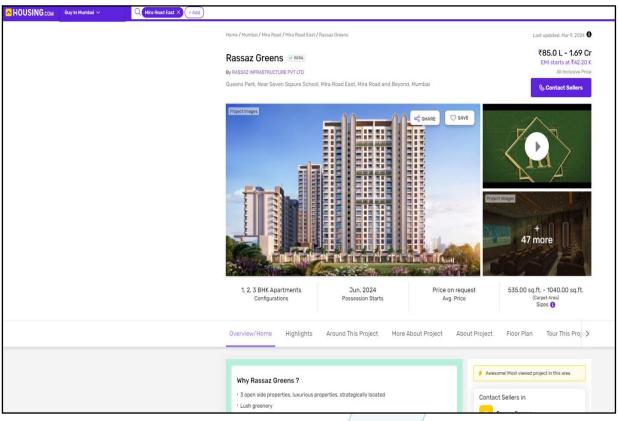
	Location of Flat / Commercial Unit in	Rate
	the building	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

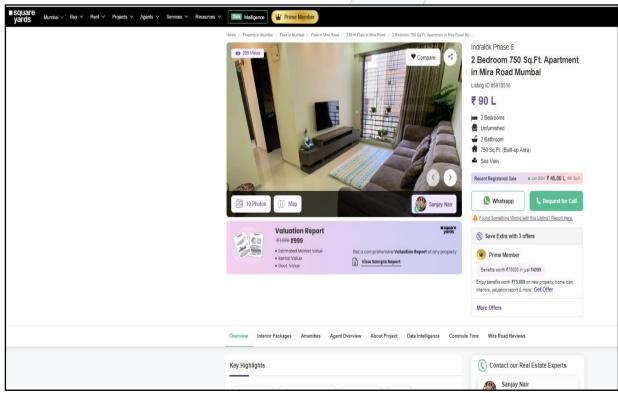
Table - D: Depreciation Percentage Table

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		



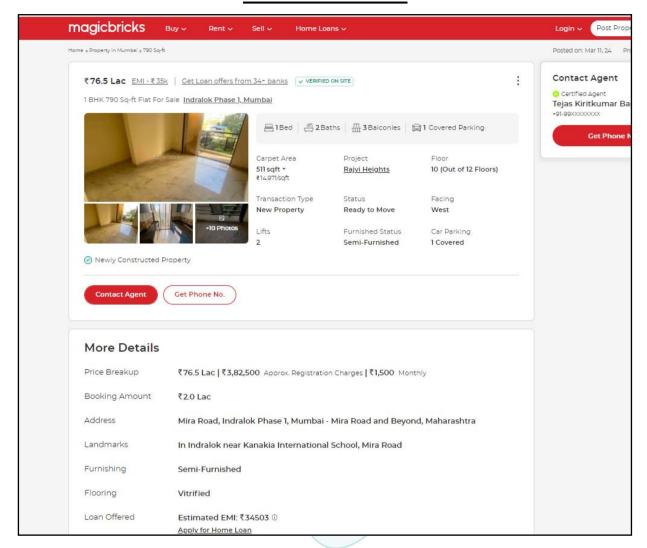
Price Indicators







Price Indicators



Think.Innovate.Create



Sales Instance

3337 43-2024 te -Generated Through eSearch Module, For original report please contact concern SRIO office.	सूची क्र.2	दुप्पम निकंपक : सह दु नि ठाणे 7 स्ना क्यांक : \$78.2024 नोसंगी : Rean San
गावाचे नाव : नवघर		
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	5400000	
 (3) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) 	5366133.36	
 भू.मापन, पोटहिस्सा व घरक्रमांक(असत्यास) 	1) पातिकेचे नावःसिरा-भाईदर मनपाइतर वर्णन ;, इतर माहितीः , इतर माहितीः मोजे नवधर, वोर्ड क्र. डब्स्यू इस्टेट, इंद्रतोक फेस 9, भाईदर पू. ठाणे 401105. एकूण क्षेत्रफळ 50.58 चौ. मी. कारपेट आहे((Survey Nu	विभाग 11/41, सदनिका क्र. 702.ए विग,7वा मजला.चुभम हाईट्स को. ऑफ. हो. सोसा. लि.,अन्नापूर्ण nber - Old Survey No. 248/1C, 240/9 New Survey No. 183/1C, 185/9;))
(5) क्षेत्रफळ	50.58 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेत तेव्हा.		
(१) दस्तऐवज करुन देणाऱ्या लिहुन ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यापालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाट-स्वींद्र मकांजी सोतंकी वय:-65 पत्ताः प्लॉट नं: -, माळा नं: -, इमारतीबे नाव: -, ब्लॉक नं: -, रोड नं: सदनिका क्र. 702 ए कोड:-401105 पेंन नं:-AACPS0853R	विंग, 7वा मजता, शुभम हाईट्स को. ऑफ. हो. सोसा. ति., अञ्जपूर्ण इस्टेट, इंद्रतीक फेस 9, भाईंदर पू. ठाणे, महाराष्ट्र, ठाणे. पिन
(इ) दस्त्रेष्टन करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास् प्रतिवादिने नाय व पत्ता	पॅन नं:-ANBPM7700K	ए हिंग, राज देश्य को ऑफ, हो, सोसा रि., ईरतोक फेज ६, सिद्धी मेंरेंज हॉल जवळ, शाईंदर पू. ठानें, महाराष्ट्र, ठानें रंग, राज देश्य को, ऑफ, हो, सोसा रि., ईरतोक फेज ६, सिद्धी मेंरेंज हॉल जवळ, शाईंदर पू. ठानें, महाराष्ट्र, ठानें, पि. राज देश्य को, ऑफ, हो, सोसा रि., ईरतोक फेज ६, सिद्धी मेंरेंज हॉल जवळ, शाईंदर पू. ठानें, महाराष्ट्र, ठानें,
(७) दस्तऐवज करुन दित्याचा दिनांक	15/01/2024	
(10)वस्त नोंवणी केल्याचा दिनांक	15/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	878/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुत्क	378000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)चेंस		
मुल्यांकनासाठी विचारात घेतलेला तपशील∴		
मुद्रांक शुरुक आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

88876	सूची क्र.2 दुष्पम निकंशक : सह दु.नि. ठाणे 4	
11-03-2024	दस क्रमांक : 888/2024	
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.	नोरंगी :	
	Regn-63m	
गावाचे नाव: नवघर		
(1)वितेखाचा प्रकार	करारनामा	
(२)मोबदला	450000	
(३) बाजारभाव(भाडेपटटयाच्या बाबितेतपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4186135.296	
(४) भू-माध्य-पोटहिस्सा व पराक्रमांक(अस्तरास)	1) पातिकेचे नाव मिरा.भाईदर मनपाइतर वर्णन इतर माहिती. मीजे नवघर वार्ड क इन्तु विभाग क. 11/41, सदिनेका क. 501, पाचवा मजला थी.विंग, स्टार प्रीमियर 1 को. ऑप. ही. घो. ची. अत्रपूर्णा इस्टेट रोड. ईइलोक फेज-5, भाईदर पूर्व ठाणे (क्षेत्रफळ ४३.38 ची.मी. कारपेट, 31 मार्च 5021 चे शासन आदेश के. मुद्रांक -2021 अनु स. क्रं 12 व्यक्रं 107 म-1(धोरण)नुसार दस्त्रपेवजास महिला खरेदीदारास मुद्रांक शुक्काची सवलत देण्यात आती आहे((Survey Number: OLD SURVEY NO. 2404.5, NEW SURVEY NO. 1854.5;))	
(5) हे त्रफळ	43.38 ची.मीटर	
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तरिवज करन देणाऱ्या जिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	ा: नाव-उत्पर्ध हरवर - वय-४० पत्ता-पॉर्ट नं 501 की.विंग, माळा नं -, हमस्तीचे नाव-स्टार मीमियर 1 को ऑप ही सो.ती. लॉक नं अत्रपूर्ण इस्टेर रोड, इंडलोक केळ-५ रोड नं भईंदर पूर्व ठाणे, महत्त्वष्ट, ठाणे. पिन कोड-401105 पॅन नं-AAMPHIDSAR	
(8)दस्तर्येवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	ाः नाव-सम्मी अनंबीताल वर्मा - वय-31; पता-प्लॉट नं की 303, माळा नं इमस्तीचे नाट पूजा पेरेस नं 2 को ऑप हो सो ती, क्लॉक नं एस वही रोड, निर्मत पार्क जवक, रोड नं - भाईबर पूर्व ठाये, महत्वकू ठाये. पिन कोड-40110 पेंग नं-222930240 २) नाव-ईहा अनंबीताल वर्मा - वय-55; पता-प्लॉट नं की 303, माळा नं इमस्तीचे नाट पूजा पेरोस नं 2 को औप हो सो ती, क्लॉक नं एस वही रोड, निर्मत पार्क जवक, रोड नं - भाईबर पूर्व ठाये, महत्वकू ठाये. पिन कोड-40110 पेंग नं-2021518480	
(७) दस्तऐवज करुन दित्याचा दिनांक	1201/2024	
(१०) दस्त नींदणी केत्याचा दिनांक	12.01.2024	
(11) अनुक्रमांक,खंड व पृष्ठ	888/2024	
(12)बाजरभावाप्रमाणे मुद्रांक शुक्क	270000	
(13)बाजारभावाप्रमाणे नोंदणी शुत्क	30000	
(14)शेरा		
मुत्यांकनासाठी विचारात घेतलेला तपशील:-:		
मृद्रांक गुत्क आकारताना निवडलेला अनुन्छेद :- :	(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 13th 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 neighbourhood 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 ₹ 1,00,02,500.00 (Rupees One Crore Two Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Auth. Sign.

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