



## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot

Residential Flat No. 402, 4th Floor, Building No. 3, "Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.

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#### Valuation Prepared for: Cosmos Bank

#### **Dadar Branch**

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



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gd. Office: B1-001, U/B Floor, Boomerang, andivali Farm Road, Andheri (East), ımbai - 400 072, (M.S.), INDIA

eFax: +91 22 28371325/24 mumbai@vastukala.org

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





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Vastu/Mumbai/03/2024/007600/2305530 15/18-278-JABS

Date: 15.03.2024

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 402, 4th Floor, Building No. 3, " **Jaswanti Gold Co-op. Hsg. Soc. Ltd.**", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to **Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot**.

Boundaries of the property.

North : Jewel Palace
South : Marriage Hall
East : Subhash Lane
West : Khandelwal CHSL

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 ₹ 3,08,39,000.00 (Rupees Three Crore Eight Lakh Thirty-Nine Thousand 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 Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.03.15 17:08:34 +05'30'

Auth. Sign.



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



Our Pan	India Prese	ence at :	18.8	
Mumbai Thane Delhi NCR	Aurangabad Nanded Nashik	Pune Indore Ahmedabad	Rajkot Raipur Jaipur	

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mumbai@vastukala.org

# Valuation Report of Residential Flat No. 402, 4th Floor, Building No. 3, "Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067,

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 15.03.2024 for Bank Loan Purpose		
2	Date of inspection	13.03.2024		
3	Name of the owner/ owners	Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot		
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. 402, 4th Floor, Building No. 3, "Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India.  Contact Person:		
		Mr. Anil Narayabhai Barot (Owner) Contact No.: 9892667632		
6	Location, street, ward no	Netaji Subhash Road, R/S Ward		
7	Survey/ Plot no. of land	C.T.S. No. 316, 316/1 to 86, 317 & 317/1 to 8 of Village Malad North		
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 and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 894.00 Balcony Area in Sq. Ft. = 333.00 (Area as per Actual Site Measurement)		



		Carpet Area in Sq. Ft. = 929.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 1,115.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Netaji Subhash 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	N. A.
	(ii) Ground Rent payable per annum	1
	(iii) Unearned increased payable to the	1
	Lessor in the event of sale or transfer	\
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.	
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 Think Innove	ite Create
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	N.A.
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	REN	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	₹ 64,000.00 Expected rental income per month			
	(iv)	Gross amount received for the whole property	N.A.			
27		any of the occupants related to, or close to less associates of the owner?	N. A.			
28	of fix	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.			
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.			
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.			
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.			
32		oump is installed, who is to bear the cost of itenance and operation- owner or tenant?	N. A.			
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.			
34	1	t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available			
35	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available			
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.			
37	1	any standard rent been fixed for the nises under any law relating to the control nt?	N. A.			
	SAL	ES				
38	in the	instances of sales of immovable property elocality on a separate sheet, indicating the elocality and address of the property, registration 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.			





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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 – 2014 (As per Part 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.
	Sq. Ft 333.00 Sq. Ft. = 1,227.00 Sq. Ft. is more Agreement provided to us. We have considered are	Actual Carpet area = 894.00 Sq. Ft. + Balcony Area in e than Carpet area 929.00 Sq. Ft. mentioned in the a mentioned in the Agreement. Hence, to give proper ate i.e. 33,196/- per Sq. Ft. (After Depreciation) is

# PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 15.03.2024 for Residential Flat No. 402, 4th Floor, Building No. 3, "Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot.

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

1	Copy of Agreement for Sale dated 11.04.2018 between Mr. Kirit M. Shah & Mrs. Geeta K. Shah (the
	Transferors) AND Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot (the Transferees).
2	Copy of Commencement Certificate SRA / ENG / 2378 / RS / PL / AP dated 23.04.2014 issued by Slum
	Rehabilitation Authority.
3	Copy of Amended IOA cum Part Occupancy Permission No. SRA / ENG / 2378 / RS PL / AP dated
	29.11.2014 to Sale Building No. 3, issued by Slum Rehabilitation Authority (SRA).

#### LOCATION:

The said building is located at bearing C.T.S. No. 316, 316/1 to 86 & 317, 317/1 to 8 of Village Malad North, Taluka – Borivali, R/S Ward of MCGM. The property falls in Residential Zone. It is at a travelling distance 1.2 km. from Kandivali railway station.

#### **BUILDING**:

The building under reference is having 2 Basements + Ground + 3 Podiums + 21st 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 building is used for residential purpose. 4th Floor is having 5 Residential Flats. The building has 3 Lifts.





#### Residential Flat:

The residential flat under reference is situated on the 4<sup>th</sup> Floor. It consists of Living Room + Dining Area + Kitchen + 3 Bedrooms + 3 Toilets + Passage + Dry Balcony Area + Balcony Area (i.e., 3BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

#### Valuation as on 15th March 2024

The Carpet Area of the Residential Flat	:	929.00 Sq. Ft.
7		/ 0

#### **Deduct Depreciation:**

Year of Construction of the building	- ;	2014 (As per Part Occupancy Certificate)
Expected total life of building		60 Years
Age of the building as on 2024	;	10 Years
Cost of Construction	1	1,115.00 X 2,800.00 = ₹ 31,22,000.00
Depreciation {(100-10) X 10 / 60}	:	15.00%
Amount of depreciation	;	₹ 4,68,300.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,37,130.00 per Sq. M. i.e. ₹ 12,740.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,29,164.00 per Sq. M. i.e. ₹ 12,000.00 per Sq. Ft.
Prevailing market rate	:	₹ 33,700.00 per Sq. Ft.
Value of property as on 15.03.2024	:	929.00 Sq. Ft. X ₹ 33,700.00 = ₹ 3,13,07,300.00

(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 15.03.2024	VC	₹ 3,13,07,300.00 - ₹ 4,68,300.00
Total Value of the property	:	₹ 3,08,39,000.00
The realizable value of the property	:	₹ 2,77,55,100.00
Distress value of the property	:	₹ 2,46,71,200.00
Insurable value of the property (1,115 X 2,800.00)	:	₹ 31,22,000.00
Guideline value of the property (1,115 X 12,000.00)	:	₹ 1,33,80,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 402, 4th Floor, Building No. 3, "Jaswanti Gold", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India for this particular purpose at ₹ 3,08,39,000.00 (Rupees Three Crore Eight Lakh Thirty Nine Thousand Only) as on 15<sup>th</sup> March 2024.





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#### **NOTES**

- 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 15<sup>th</sup> March 2024 is ₹ 3,08,39,000.00 (Rupees Three Crore Eight
  Lakh Thirty Nine Thousand 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.
- 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 floo	ors and height of each floor	2 Basements + Ground + 3 Podium + 21st			
	110. 01 110	ord and noight or dadn hoor	Upper Floors			
2.	Plinth are	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4th Floor			
3	Year of co	onstruction	2014 (As per Part Occupancy Certificate)			
4	Estimated future life		51 Years Subject to proper, preventive periodic			
		Z	maintenance & structural repairs			
5	walls/RC0	onstruction- load bearing C frame/ steel frame	R.C.C. Framed Structure			
6	Type of fo	oundations	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	d Windows	Teak wood door frame with flush shutters,			
			Powder coated Aluminum sliding windows			
10	Flooring		Vitrified tiles flooring			
11	Finishing		Cement plastering			
12	Roofing a	and terracing	R.C.C. Slab			
13	Special a if any	rchitectural or decorative features,	No			
14	(i)	Internal wiring – surface or conduit	Concealed electrification & plumbing			
	(ii)	Class of fittings: Superior/				
		Ordinary/ Poor.	1 - 4			
15	Sanitary i	nstallations				
	(i)	No. of water closets	As per Requirement			
	_(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
40	(iv)	No. of sink				
16	white/ordi		Ordinary Create			
17	Compoun		Existing			
	Height an	-				
18		onstructions and capacity	3 Lifts			
19		und sump – capacity and type of	R.C.C tank			
19	constructi		N.O.O Idlik			
20	Over-hea		R.C.C tank on terrace			
	Location,					
0.1		onstruction				
21		o. and their horse power	May be provided as per requirement			
22	approxima	d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.			
23		disposal – whereas connected to wers, if septic tanks provided, no. city	Connected to Municipal Sewerage System			



## **Actual site photographs**



















## **Actual site photographs**







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# Route Map of the property Site u/r





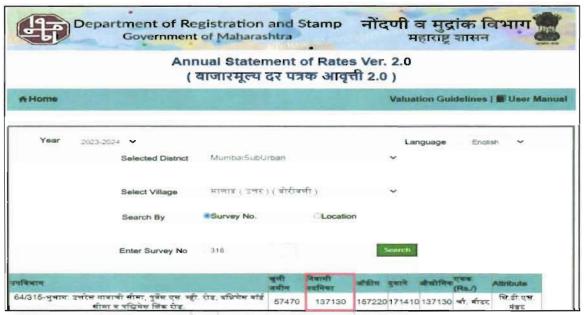
Latitude Longitude - 19°12'03.1"N 72°50'41.0"E

**Note:** The Blue line shows the route to site from nearest railway station (Kandivali – 1.2 km.)





## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,37,130.00			
No increase on Flat Located on 4th Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,37,130.00	Sq. Mt.	12,740.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	57,470.00			
The difference between land rate and building rate (A – B = C)	79,660.00			
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)]	1,29,164.00	Sq. Mt.	12,000.00	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 the building	Rate
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

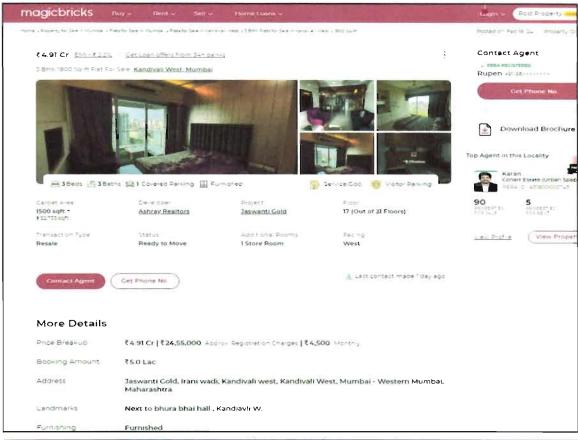
Table - D: Depreciation Percentage Table

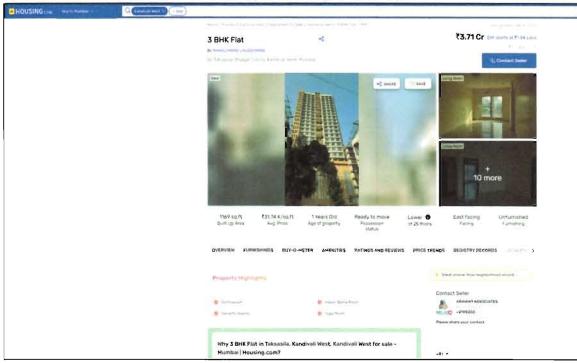
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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**









# **Sales Instance**

88440 4-01-2024	सूची क्र.2	हुम्म निश्चल सह दू नि कोरीवरी । वस कमा 1899 (३९३)	
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), बारापाद अरोपटाच्या कारियादाका अकारो हो की ग्राहित ने स्पृत कारों,	140024195		
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i draw	१०६३: वेमीटर		
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े दरनोवा बनने देगा यो जिन्न देवणायो देशकारने नार किया दिवारों नामतापण हुकुण्यान किया अदेश अन्याप प्रतिकारिने नार र पन	ा मा जिस है हकत का हा पता जोते ने १८६४ के की जाता है। का मान इस्तर्भ कर क्यों कर के का ही को ही हो जोता है। व्यान को एक के विकास के कि से के कि के के का कि के कि		
( उस्तीवर करन रोगाय क्ष्मणाचे र किस दिशाने स्थापनाथ स्थाननाथ किस अर्थेत अस्ताम प्रतिसर्थित सर र एव	ा ना उन्हें नज नेतन था था जा और १ १४८ है कि मार्थन १ ४ ह मार्थ प्रतिकेश मार्थित ना विश्व हो भी भी है से स्वीत के लोक न और १ वेगा था है है था छा। येत र तिक येत्र मार्थीत ना क्रियोर्ट स्व मारह मुख्यी निरुद्ध १८४४ किन अग्रहर १४४४		
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६ ६नाज ग्रेटीस र एकनक अस्त्राहः	ा पालिक दे साथ मुंबई मनपाइतर वर्षन सदनिका ने 1804 से ही किए साधा ने 18 वा मजता, इमसतीये नाद पांचांत इचंदर सी और ही को और ही सोम ती, व्यक्ति ने महावीर नगर तो ड. उडागुकरवाडी कांद्रिवर केंद्र मुंबई 1400% इतर माहिती दिनांक उप मार्च 301 क्या कारम परिपक्त महाराष्ट्र के मुद्राक 2011 करी में हा 1 क 501 में 1807 में 1807 तुसा स्वाध विकार असतयन सदरीत लिड्न पांची सक्कार (महिता, सदरीत देसात १% मुसर मृत्यु बसुत करम्पात आते आहें दस्तात नमूद करणा प्रमाण मिककती वे वेजनक १९ ३३ वी मीटर कांग्रेट (C TS Number 124-A)		
d grant	945 वै मेरर		
ह अक्रमी केंद्र पूर्व देवार अंत केंद्र			
्र इमरेटड करन देगाना रिट्टून नेकान्य पश्चवान्तं नव किंवा दिवारी न्यान्त्यमा हुकूनन्य किंव अवेद अन्ययम् प्रतिप्रदेशे नव १ पत	) , पर प्रोप्त करते के दा का का मार्ग में हैं का का कर है पार्श के का इस्पोर्ट पर अपने कुद्दित में के हो को भी हैं जब है को मार्ग कर तह महादावर ने किसी के दाई आक्रा कर का		
। उत्पन्नित करन चेत्रामा १५ करने व किस चेदार्थी नामान्यमा सुक्रमस्य केस अधेव अन्यान प्रतिपन्नित सा र तत	ं का नारी अर्थक पूर का रहा का कोर ने U.C. महाने । इसारिय का कार्यक का श्रीक ने प्रीत कर हिन्दा है से के प्रार्थ में तह कुछी निर्माण अर्थ के स्थान कर है के स्थान कर है कि कोर अर्थात के स्थान कर है कि कोर अर्थ के स्थान कर है कि कोर अर्थ के स्थान कर है कि साम कर है कि कोर अर्थ के कीर कीर के स्थान कर है कि कोर अर्थ के साम कर है कि कोर अर्थ के स्थान कर है कि कोर अर्थ के साम कर है कि साम कर है कि कोर अर्थ के साम कर है कि कार अर्थ के साम कर कर है कि कार अर्थ के साम कर कर है कि कार अर्थ के साम कर है कि कार अर्थ के साम कर कर है कि कार कर कि कार कर कर है कि कार कर कर कर है कि कार कर है कि कार कर है कि कार कर कर है कि		
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#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 15th 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.



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Anil Narayabhai Barot & Other / 007600 / 2305530) Page 17 of 17

#### 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 ₹ 3,08,39,000.00 (Rupees

Three Crore Eight Lakh Eighty Thirty Nine Thousand 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: 2024.03.15 17:08:56 +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

Think, Innovate, Create



