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



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Smt. Krishna Rajesh Shah

Industrial R.C.C. Godown No. 1, Ground Floor, Building No. L, **"Krishna Complex"**, Village – Val, Bhiwandi, Taluka – Bhiwandi, District - Thane – 421 302, State – Maharashtra, Country – India.

Latitude Longitude - 19°15'18.0"N 73°02'25.0"E

Valuation Done 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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Regd. Office

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Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Smt. Krishna Rajesh Shah (007660/2306662)

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Vastu/Mumbai/04/2024/007660/2306662 10/13-106-PABS Date: 10.04.2024

VALUATION OPINION REPORT

The property bearing Industrial R.C.C. Godown No. 1, Ground Floor, Building No. L, "Krishna Complex", Village - Val, Bhiwandi, Taluka - Bhiwandi, District - Thane - 421 302, State - Maharashtra, Country - India belongs to Smt. Krishna Rajesh Shah.

Boundaries of the property.

North Warehouse South Warehouse East Internal Road West Warehouse

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 ₹ 54,06,250.00 (Rupees Fifty-Four Lakh Six Thousand Two Hundred Fifty 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.

Director

Auth. Sign.



Manoj B. Chalikwar **Registered Valuer** Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in R

<u>Valuation Report of Industrial R.C.C. Godown No. 1, Ground Floor, Building No. L, **"Krishna Complex"**, <u>Village – Val, Bhiwandi, Taluka – Bhiwandi, District - Thane – 421 302,</u> State – Maharashtra, Country – India</u>

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 10.04.2024 for Banking Purpose				
2	Date of inspection	14.03.2024				
3	Name of the owner/ owners	Smt. Krishna Rajesh Shah				
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: Industrial R.C.C. Godown No. 1, Ground Floor, Building No. L, "Krishna Complex" , Village – Val, Bhiwandi, Taluka – Bhiwandi, District - Thane – 421 302, State – Maharashtra, Country – India Contact Person: Mr. Vijay More (Manager) Contact No. 8419955983				
6	Location, street, ward no	Mankoli - Anjurphata Road				
7	Survey/ Plot no. of land	Survey No. 100, Hissa No. 4, Village – Val, Bhiwandi, Taluka – Bhiwandi, District - Thane				
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Industrial 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. = 2,370.00 (Area as per Actual Site Measurement)				
		Built Up Area in Sq. Ft. = 3,125.00 (Area as per Deed of Conveyance)				
13	Roads, Streets or lanes on which the land is	Mankoli - Anjurphata Road				



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	abutti	ing				
14	If free	hold or leasehold land	Freehold			
15	lease	sehold, the name of Lessor/lessee, nature of , date of commencement and termination of and terms of renewal of lease.				
	(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		ere any restriction covenant in regard to of land? If so, attach a copy of the nant.	As per documents			
17		here any agreements of easements? If so, n a copy of the covenant	Information not available			
18	Planr Gove	the land fall in an area included in any Town ning Scheme or any Development Plan of rnment or any statutory body? If so, give culars.	f			
19	devel	any contribution been made towards opment or is any demand for such ibution 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	Attac	h a dimensioned site plan	N.A.			
	IMPR	OVEMENTS				
22		h plans and elevations of all structures ling on the land and a lay-out plan.	Information not available			
23		sh technical details of the building on a rate sheet (The Annexure to this form may red)	Attached			
24	Is the	building owner occupied/ tenanted/ both?	Owner occupied			
		property owner occupied, specify portion extent of area under owner-occupation	Fully Occupied			
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available			
26	REN	TS				
	(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	₹ 13,500.00 Expected rental income per month			



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	(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 an Industrial R.C.C. Godown 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 – 2010 (Approx.)				
42	What was the method of construction, by contract / By employing Labour directly/ both?	N. A.				



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Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Smt. Krishna Rajesh Shah (007660/2306662) Page 6 of 18

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: Approved plan not provided for our verific	cation, hence agreement area considered for valuation

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 10.04.2024 for Industrial R.C.C. Godown No. 1, Ground Floor, Building No. L, "Krishna Complex", Village - Val, Bhiwandi, Taluka -Bhiwandi, District - Thane - 421 302, State - Maharashtra, Country - India belongs to Smt. Krishna Rajesh Shah.

We are in receipt of the following documents:

1	Copy of Deed of Conveyance dated 14.12.2017 b/w. M/s. Krishna Construction & Co. through its partner
	Shri. Krishna Gopinath Mhatre (The Developer) and Smt. Krishna Rajesh Shah (The Purchaser)
2	Copy of Agreement for Sale dated 28.03.2013 b/w M/s. Krishna Construction & Co. through its partner
	Shri. Krishna Gopinath Mhatre (The Developer) and Smt. Krishna Rajesh Shah (The Purchaser)
3	Copy of N.A. Order dated 24.06.2008 issued by District Collector Office, Thane
4	Copy of Commencement Certificate Document No. Not visible dated 25.08.2008 issued by
	Grampanchayat Val

LOCATION:

The said building is located at Survey No. 100, Hissa No. 4, Village - Val, Bhiwandi, Taluka - Bhiwandi, District -Thane – 421 302, State – Maharashtra, Country – India. The property falls in Industrial Zone. It is at a travelling distance 2.7 Km. from Bhiwandi Road railway station.

BUILDING:

The building under reference is having Ground + 1st upper Floor. 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 whole building is used for Industrial purpose. Ground Floor is having 6 Industrial Galas. Lift was not provided in building.

Industrial R.C.C. Godown:

The Godwon under reference is situated on the Ground Floor. It consists of unit used as Storage. The Industrial R.C.C. Godown is finished with Kota Stone flooring, MS rolling shutters, Industrial electrification.



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Valuation as on 10th April 2024

The Built-Up Area of the Industrial R.C.C.	:	3,125.00 Sq. Ft.
Godown		

Deduct Depreciation:

Value of property as on 10.04.2024	:	3,125.00 Sq. Ft. X ₹ 2,150.00 = ₹ 67,18,750.00
Prevailing market rate	:	₹ 2,150.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 26,380.00 per Sq. M. i.e. ₹ 2,451.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 30,300.00 per Sq. M. i.e. ₹ 2,815.00 per Sq. Ft.
Amount of depreciation		₹ 13,12,500.00
Depreciation {(100-10) X 14 / 60}	<u> </u>	21.00%
Cost of Construction	2	3,125.00 X 2,000.00 = ₹ 62,50,000.00
Age of the building as on 2024	:	14 years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2010 (Approx.)

(Area of property x market rate of developed land & Residential premises as on 2024-25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. - Depreciation)

Depreciated fair value of the property as on 10.04.2024	W	₹ 67,18,750.00 - ₹ 13,12,500.00 = ₹ 54,06,250.00
Total Value of the property	X :	₹ 54,06,250.00
The realizable value of the property	1	₹ 48,65,625.00
Distress value of the property	:	₹ 43,25,000.00
Insurable value of the property	:	₹ 62,50,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Industrial R.C.C. Godown No. 1, Ground Floor, Building No. L, "Krishna Complex", Village - Val, Bhiwandi, Taluka - Bhiwandi, District - Thane – 421 302, State – Maharashtra, Country – India for this particular purpose at ₹ 54,06,250.00 (Rupees Fifty-Four Lakh Six Thousand Two Hundred Fifty Only) as on 10th June 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 10th April 2024 is ₹ 54,06,250.00 (Rupees Fifty Four Lakh Six Thousand Two Hundred Fifty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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

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ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 1 st upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is an Industrial R.C.C. Godown situated on Ground Floor
3	Year of construction	2010 (Approx.)
4	Estimated future life	46 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.

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Pvt.

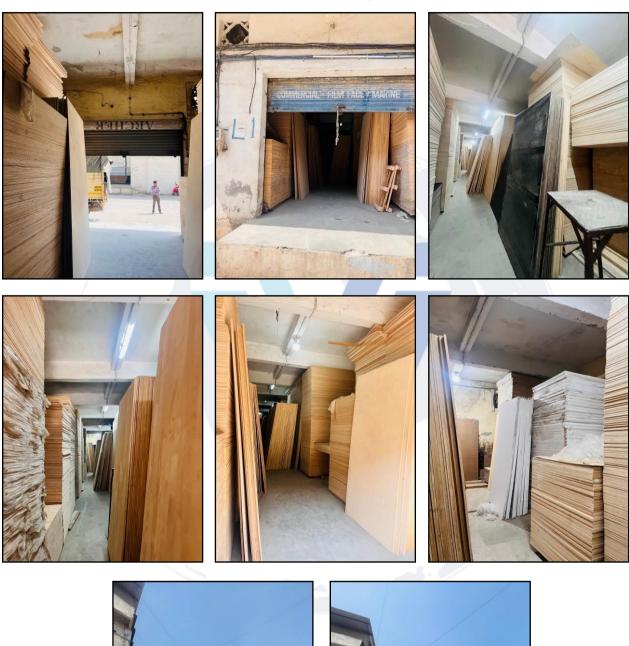
8	Partitions		6" thick brick wall			
9	Doors and	d Windows	MS rolling shutter			
10	Flooring		Kota Stone flooring			
11	Finishing		Cement plastering			
12	Roofing a	nd terracing	R.C.C. Slab			
13	Special an if any	rchitectural or decorative features,	No			
14	(i)	Internal wiring – surface or conduit	Industrial wiring			
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	TM)			
15	Sanitary i	nstallations				
	(i)	No. of water closets	As per Requirement			
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. o <mark>f sink</mark>				
16	Class of fi white/ordi	ittings: Superior colored / superior nary.	Ordinary			
17	Compoun	d wall	6'.0" High, R.C.C. column with B. B. masonry wall			
	Height an	d length				
	Type of co	onstruction				
18	No. of lifts	and capacity	No Lift			
19	Undergr construc	ound sump – capacity and type of tion	May be provided as per requirement			
20	Over-he	ad tank	May be provided as per requirement			
	Location	n, capacity				
	Type of	construction				
21	Pumps-	no. and their horse power	May be provided as per requirement			
22		and paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.			
23	public se	disposal – whereas connected to ewers, if septic tanks provided, capacity	Connected to Municipal Sewerage System			



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Actual site photographs



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Latitude Longitude - 19°15'18.0"N 73°02'25.0"E Note: The Blue line shows the route to site from nearest railway station (Bhiwandi Road – 2.7 Km..)



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Smt. Krishna Rajesh Shah (007660/2306662) Page 12 of 18

Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra Annual Statement of Rates Ver. 2.0										
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)										
<u>Home</u>							Valuation Guidelines User Manual			
Year	2024-2025				Langua	ge E	Enalish			
	Selected District	Thane								
	Select Taluka	Bhivandi								
	Select Village	Gavache Nav :	Vall (Vishes	h Niyojan Pra						
	Search By	OSurvey No.	€Su	ıbZones						
Select	उपविभाग		खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)		
<u>SurveyNo</u>	4-हरीत/ना विकास विभागात		3107200	0	0	0	0	हेक्टर		
<u>SurveyNo</u>	1/1-गावठाण व पाडे यामर्ध	ोल जमिनी	2300	26400	30300	32900	30300	चौ. मीटर		
<u>SurveyNo</u>	1/2-रहीवास वापरा खालील वि		2350	26500	30500	33000	30500	चौ. मीटर		
SurveyNo	2/1-औद्योगिक वापराखालील वि		2370	26600	30300	33200	30300	चौ. मीटर		
SurveyNo	1/2/A-रहिवास विभागातील विकास	र क्षमतेच्या जमिनी	1610	0	0	0	0	चौ. मीटर		





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Smt. Krishna Rajesh Shah (007660/2306662) Page

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Price Indicators

magicbrick	(S Buy ~ Rent ~	Sell - Home Lo	ans ~		Logir	► Post Property (FREE)			
					Posted	on: Jan 24, 24 Property ID: 71055927			
₹65.0 Lac E	<u>MI - ₹ 29k</u> <u>Get Loan offers fro</u>	m 34+ banks			: Cont	Contact Agent			
Warehouse/Goo	down For Sale in Dapode, Bhiwa	Divye	esh Kapadia -91-98XXXXXXXX						
		🔛 Unfurnished	🖄 25m wide road 🛛 🗐 R	eady to Move		Get Phone No.			
		Super Built-Up Area	Transaction Type	Age Of Construction					
		2701 sqft ▼ ₹2,406/sqft	Resale	Less than 5 years					
	ALLEY POL	Type Of Ownership Freehold	Floor Ground (Out of 1						
	□ 1 Photos		Floors)						
Property Cur	rrently Leased Out								
Contact Age	ent Get Phone No.		<u>&</u> La	ast contact made 33 days a	ago				
More Det	tails								
Price	₹65 Lac								
Booking Amo	ount ₹1.0 Lac								
Address	Dapode, Dapode	, Bhiwandi, Maharash	itra						
Overlooking	Main Road Facin	g							
NOBROKER						Pay Rent Post Your Property Sign u			
Commercial Buy	Office Space In Bhiwandi, , Mumb			₹ 25 Lacs 3,125 / Sq.Ft	₹ 18,773/Month Estimated EMI ∨	800 Sq.Ft Built Up Area			
	es for Sale in Mumbai / Commercial Properties for	Sale in Dapode / Office space for Sale	n Dapode / Property Details						
Photos	Location			Shortlist	Office Space	P Public			
		Works White Testantos			Freehold	ر الم			
		A distance of the second secon			Ownership Type	ed E Te 10 Veer			
					Purnishing	(a) Store Property			
	and a				Posted On	eee Immediately Available From			
		NORRO		ALC T		Get Owner Details			
		NOBRO							
S				i di	Report what	was not correct in this property			
	1000		AL	7	Listed by B	roker Sold Out Wrong Info			
					-				
NoBroker Servio	ces				Activity On	This Property			
		NEW		0	± 8	v 0 v			
E&	¢,		*	Ø	Unique Vie				
Create Agreement	Check Loan Eligibility	Estimate Interiors Cost	Book Legal Services	Book Renovations					



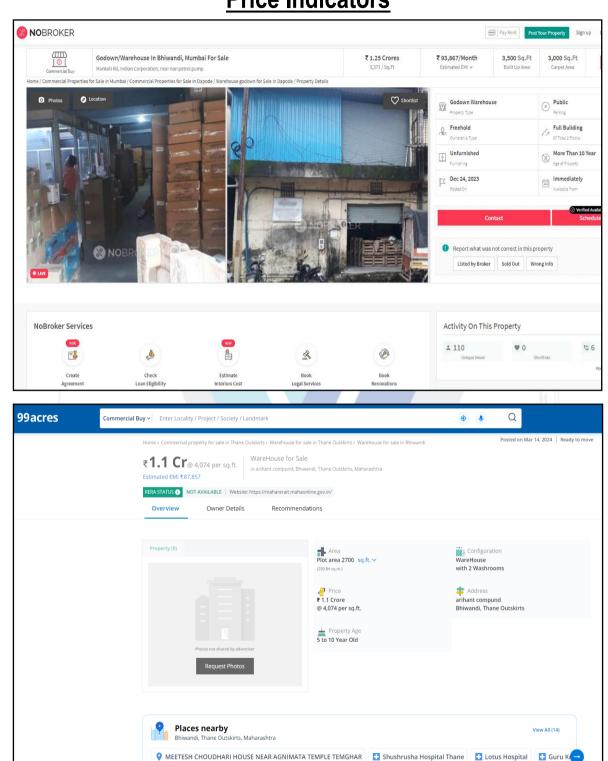
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Price Indicators





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Smt. Krishna Rajesh Shah (007660/2306662)

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Price Indicators

NoBroker Services Activity On This Property	U	oli, , VOLVO Co.	ai For Sale		₹ 32 Lacs 3,951 / Sq.Ft	₹ 24,029/Month Estimated EMI ~	810 Sq.Ft Built Up Area
	Photos Location		n Mankoll / Industrial shed for Sale In	A MAR	ROVER	Property Type Property Type Property Type Unfurnished Purnishing Jan 29, 2024 Paged Dri Get Ov Report what was not a	Correct in this property
Create Check Estimate Book Book						± 7	•0



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Smt. Krishna Rajesh Shah (007660/2306662) Page 16 of 18

Sale Instances

1039532 14-03-2024	सूची क्र.2	दुष्यमनिबंधक : सह दु.नि.भिवंठी 3		
Note:-Generated Through eSearch		दस्त क्रमोंक : 1039/2022		
Module, For original report please contact concern SRO office.		नोदणी :		
oniaci concern Siko onice.		Regn:63m		
	गावाचे नाव : वळ			
(1)विलेखाचा प्रकार	ਜ਼ੇਰ ਤੀਤ			
(2)मोबदला	41500000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	40339209			
(4) भू-मापन,पोटहिस्सा व घरक्रमोक(असल्यास)	1) पालिकेचे नावः ठाणे इतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे कैलासनगर(वळ)भिवंठी,जुना सर्वे नं.100,हिस्सा नं.4,नवीन सर्वे न. 63/4 कमर्थिअल जम्बौरोठ गोठाऊन बेरींग नं.3,4,5 व 6,बिल्डींग नं.एन,कृष्णा कॉम्प्लेक्स,वळ,भिवंठी,ठाणे,गोठाऊन चे क्षेत्र प्रत्येकी 6424 चौ.फुट म्हणजेच 597.03 चौ.मी.बिल्ट-अप,एकूण क्षेत्र 25696 चौ.फुट बिल्ट-अप,(स्रोन नं.2/1/ए)या मिळकतीचा मोबदला 4,15,00,000/- व बाजारभाव 4,03,39,209/- व भरलेले मु र्यु 24,90,000/- व नोंदणी फी 30,000/- या मिळकतीचा दिनांक 17/12/2021 या दिवशी नोंदविलेला दस्त क्र. बवठ 3 /8926/2021 या सदर दस्ताचे अंतिम खरेदीखत करण्यात येत आहे((Survey Number : 100/4, 63/4 ;))			
(5) क्षेत्रफळ	25696 चौ.फूट			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यापालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नावः-विनोद शामजी नंदु वयः-49 पत्ताः-ग्लॉट नंः 804, माळा नंः -, इमारतीचे नावः वल्लभ कृपा टॉवर , ब्लॉक नं: तेल्ली गल्ली, सिव्हील हॉस्पिटल समोर, रोड नं: टेभी नाका,ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-ABOPN0872E			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	ग हाईटस, ब्लॉक नं: हरी निवास सर्कल जवळ, रोड नं: नौपाडा,ठाणे प, महाराष्ट्र, ठाणे. पिन			
(9) दस्तऐवज करुन दिल्याचा दिनांक	18/02/2022			
(10)दस्त नोंदणी केल्याचा दिनांक	21/02/2022			
(11)अनुक्रमोक,खंड व पृष्ठ	1039/2022			
(12)बाजारभावाप्रमाणे मुद्रांक मुल्क	500			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण करारनामा अलाहिदा नोंदविला आहे कारणाचा तपशील करारनामा अलाहिदा नोंदविला आहे			
मुद्रांक गुल्क आकारताना निवडलेला अनुच्छेद :- :	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per			



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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 10th April 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.

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6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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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 ₹ 54,06,250.00 (Rupees Fifty Four Lakh Six Thousand Two Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20



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