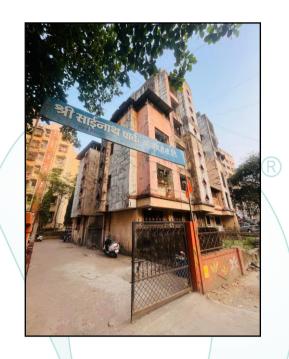


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Amol Ramesh Ambelkar

Residential Flat No. 505, 5th Floor, "Shree Sainath Park Co-Op. Hsg. Soc. Ltd.", Village – Vadavli, Thane (West), Taluka & District – Thane, PIN - 400 615, State – Maharashtra, Country – India.

Latitude Longitude - 19°16'08.1"N 72°58'07.4"E

Valuation Prepared for: Cosmos Bank Ghodbunder Branch

Shop No. 4, Cosmos Heritage, Near Tikuji Ni Wadi, Ghodbunder Road, Manpada, Thane (West), PIN Code – 410 209, State - Maharashtra, Country - India.



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





Page 2 of 17

Vastu/Mumbai/03/2024/7888/2305838 30/19-586-PRSH Date: 30.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 505, 5th Floor, "Shree Sainath Park Co-Op. Hsg. Soc. Ltd.", Village -Vadavli, Thane (West), Taluka & District - Thane, PIN - 400 615, State - Maharashtra, Country - India belongs to Mr. Amol Ramesh Ambelkar.

Boundaries of the property.		
North	•	Cosmos Orchid
South	:	Sai Nagar Road
East	•	Cosmos Chestnut
West		Ram Mandir 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 ₹ 70,53,125.00 (Rupees Seventy Lakh Fifty Three Thousand One Hundred Twenty 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. Think.Innovate.Crea

Director

Auth. Sign.

Manoj B. Chalikwar **Registered Valuer** Chartered Engineer (India) Reg. No. CAT-I-F-1763 Encl: Valuation report in Form - 01

Thane



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Page 3 of 17

Residential Flat No. 505, 5th Floor, "Shree Sainath Park Co-Op. Hsg. Soc. Ltd.", Village – Vadavli, Thane

(West), Taluka & District – Thane, PIN - 400 615, 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 30.03.2024 for Banking Purpose
2	Date of inspection	28.03.2024
3	Name of the owner/ owners	Mr. Amol Ramesh Ambelkar
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. 505, 5 th Floor, "Shree Sainath Park Co-Op. Hsg. Soc. Ltd.", Village – Vadavli, Thane (West), Taluka & District – Thane, PIN - 400 615, State – Maharashtra, Country – India. Contact Person: Mr. Amol Ramesh Ambelkar (Owner) Contact No. 9987565387
6	Location, street, ward no	Village – Vadavli, Thane (West), Taluka & District – Thane, PIN - 400 615
	Survey/ Plot no. of land	Survey No. 10, Hissa No. 5 of Village - Vadavali
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 431.00 (Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 610.00
		(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Village – Vadavli, Thane (West), Taluka & District – Thane, PIN - 400 615
14	If freehold or leasehold land	Freehold





Page 4 of 17

If leas	schold the name of Lesser/lessee nature of L	
lease,		
(i)) Initial Premium	N. A.
(ii	i) Ground Rent payable per annum	Ν. Λ.
``	,	
(, . .	
le the		As per documents
		As per documents
		$\bigcirc \mathbb{R}$
		Information not available
Planni Gover	ing Scheme or any Development Plan of mment or any statutory body? If so, give	Information not available
develo	opment or is any demand for such	Information not available
for ac	quisition by government or any statutory	No
,		N.A.
		Information not available
Furnis	sh technical details of the building on a	Attached
•		
be use	ed)	
Is the	building owner occupied/ tenanted/ both?	
		N.A.
		Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
RENT	rs	
(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	₹ 15,000.00 Expected rental income per month
	lease, lease (i) (i) (i) Is the use o coven Are th attach Does Plann Gover Partic Has develo contril Has th for ac body? Attach Separa be use Is the and e What Perce RENT (i) (i)	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 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. Are there any agreements of easements? If so, attach a copy of the covenant 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. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied, specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? RENTS (i) (ii) Portions in their occupation (iii) Portions in their occupation





Page 5 of 17

	(iv) Gross amount received for the whole property	Details not provided
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	sales Think.Innovo	ite.Create
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 – 2007 (As per Occupancy Certificate)
42	What was the method of construction, by	N. A.





Page 6 of 17

	contract/By employing Labour directly/ both?	
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.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghodbunder Branch to assess fair market value as on **30.03.2024** for Residential Flat No. 505, 5th Floor, **"Shree Sainath Park Co-Op. Hsg. Soc. Ltd."**, Village – Vadavli, Thane (West), Taluka & District – Thane, PIN - 400 615, State – Maharashtra, Country – India belongs to **Mr. Amol Ramesh Ambelkar.**

We are in receipt of the following documents:

1	Copy Agreement for sale dated 01.06.2006 between M/s. Shri Sainath Enterprises (The Builder) and Mr.
	Amol Ramesh Ambelkar (The Transferee).
2	Copy of Occupancy Certificate V. P. No. 2000 / 97 / TMC / TDD / 120 dated 04.06.2007 issued by Thane
	Municipal Corporation, Thane.
3	Copy of Commencement Certificate V. P. No. 2002 / 97 / TMC / TDD / 4906 dated 15.03.2004 issued by
	Thane Municipal Corporatio, Thane.

LOCATION:

The said building is located at Survey No. 10, Hissa No. 5 of Village - Vadavali, Thane (West), Taluka & District – Thane, PIN Code - 400 615, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a traveling distance 9.7 from Thane Station.

BUILDING:

The building under reference is having Ground + 5th Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Poor. The building is used for residential purpose. 5th Floor is having 5 Residential Flats. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 5th Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath + Cupboard Area. (i.e., 1BHK with W.C + Bath). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing. The flat internal condition is Good.





Page 7 of 17

Valuation as on 30th March 2024

The Built Up of the Residential Flat	:	610.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2007 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	17 years
Cost of Construction	:	610.00 Sq. Ft. X ₹ 2,500.00 = ₹ 15,25,000.00
Depreciation {(100-10) X 17 / 60}	:	25.50%
Amount of depreciation	/	₹ 3,88,875.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 1,02,585.00 per Sq. M.
Reckoner for new property		i.e., ₹ 9,530.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 88,529.00 per Sq. M.
		i.e., ₹ 8,225.00 per Sq. Ft.
Prevailing market rate	:	₹ 12,200.00 per Sq. Ft.
Value of property as on 30.03.2024	:	610.00 Sq. Ft. X ₹ 12,200.00 = ₹ 74,42,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 30.03.2024)	₹ 74,42,000.00 - ₹ 3,88,875.00 = ₹ 70,53,125.00
Total Value of the property	:	₹ 70,53,125.00
The realizable value of the property	:	₹ 63,47,812.00
Distress value of the property		₹ 56,42,500.00
Insurable value of the property (610.00 X 2,500.00)		₹ 15,25,000,00
Guideline value of the property (610.00 X 8,225.00)	:	₹ 50,17,250.00

Remark: As per Actual Site Measurement, Carpet Area is 431.00 Sq. Ft. & Built up Area is 610 .00 Sq. Ft. respectively mentioned in the documents provided to us. The loading factor of Built up area to Carpet area is 41%. For the purpose of valuation, we have considered Built up Area of agreement for sale.

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 505, 5th Floor, **"Shree Sainath Park Co-Op. Hsg. Soc. Ltd."**, Village – Vadavli, Thane (West), Taluka & District – Thane, PIN - 400 615, State – Maharashtra, Country – India for this particular purpose at ₹ **70,53,125.00 (Rupees Seventy Lakh Fifty Three Thousand One Hundred Twenty Five Only)** as on **30th March 2024.**





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 30th March 2024 is ₹ 70,53,125.00 (Rupees Seventy Lakh Fifty Three Thousand One Hundred Twenty 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:

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Page 9 of 17

ANNEXURE TO FORM 0-1

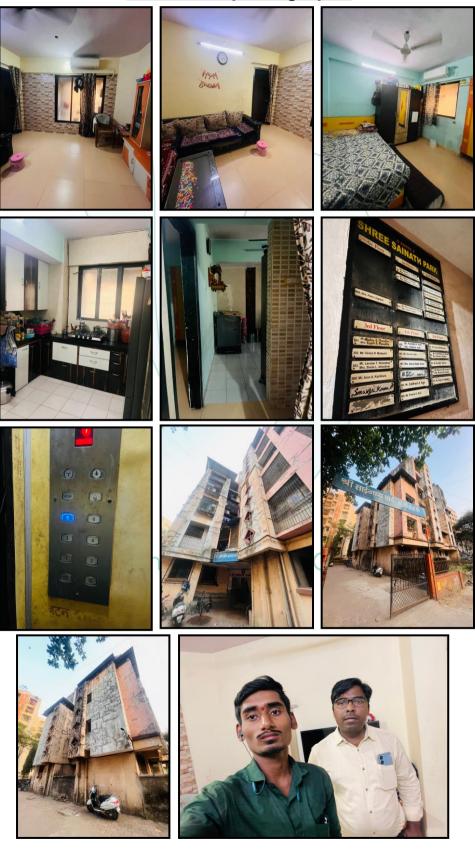
		Technical details	Main Building
1.	No. of floors	and height of each floor	Ground + 5th Upper Floors
2.	Plinth area fl	oor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 th Floor
3	Year of cons	truction	2007 (As per Occupancy Certificate)
4	Estimated fu	ture life	43 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of cons steel frame	struction- load bearing walls/RCC frame/	R.C.C. Framed Structure
6	Type of foun	dations	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 W	Vindows	Teak wood door frame with flush shutters with safety door
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering with POP Finished
12	Roofing and	terracing	R.C.C. Slab
13		itectural or decorative features, if any	Yes
14	(i)	Internal wiring - surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary inst	allations	
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16	Class of fittir white/ordinal	ngs: Superior colored / superior ry.	Ordinary
17	Compound v		6'.0" High, R.C.C. column with B. B. masonry wall
	Height and le	ength	
	Type of cons	struction ININK.INNO	vate.Create
18	No. of lifts ar	nd capacity	1 Lift
19	Underground construction	I sump – capacity and type of	R.C.C tank
20	Over-head ta		R.C.C tank on terrace
	Location, cap	•	
	Type of cons	truction	
21	Pumps- no. a	and their horse power	May be provided as per requirement
22	Roads and p area and type	aving within the compound approximate e of paving	Chequred tiles in open spaces, etc.
23		osal – whereas connected to public ptic tanks provided, no. and capacity	Connected to Municipal Sewerage System





Page 10 of 17

Actual site photographs

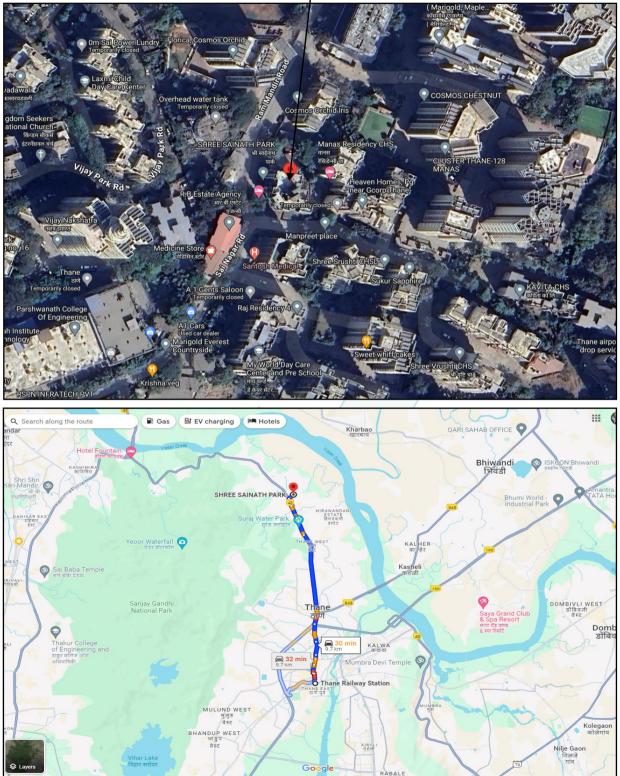






Page 11 of 17

Route Map of the property <u>Site u/r</u>



Latitude Longitude - 19°16'08.1"N 72°58'07.4"E Note: The Blue line shows the route to site from nearest railway station (Thane – 9.7 Km.)





Page 12 of 17

Ready Reckoner Rate

	Ann	ual Statemen	tof	Rates	Ver	2.0			
		बाजारमूल्य दर प							
A Home						Valuation	n Guide	lines	User M
	~	Thane				Langu	lage	Enalis	h ~
Se	lect Taluka	Thane				~			
Se	lect Village	Gavache Nav : Va	adavali	(Thane M	ahai	~			
Se	earch By	Survey No.	0	Location					
En	ter Survey No	10			30	arch			
	ter ourvey no								
उपविभाग			खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
13/48-1ब/4) रस्त्यापासुन दुर अस सर्वे नंबर व्यतिरीक्त वडवलीचे उर्वरी			19900	97700	10910	0121900	109100	जी. मीटर	सि.टी.एस. नंबर
13/48-1ब/4) रस्त्यापासुन दुर अस सर्वे नंबर व्यतिरीक्त वडवलीचे उर्वरी			19900	97700	10910	0121900	109100	चौ. मीटर	सर्वेक्षण नंबर
13/48-1ब/4) रस्त्यापासुन दुर अस								माटर चौ.	
Let day and the deap \rightarrow	त सिटीएस/सर्वे नंब)	१ सिटी सर्वे नंबर (गावठाण	19900	97700	10910	0121900	109100	मीटर	सर्वेक्षण नंबर
and set of the time and the set									
amp Duty Ready Reckoner M	arket Value Ra	te for Flat (A)		97,700	00.0				
		te for Flat (A)		97,700 4,885					
mp Duty Ready Reckoner M	on 5th Floor) (A)	· · ·	5.00	Sq. Mtr.	9,53	0.00	Sq. Ft.
I amp Duty Ready Reckoner M rease by 5% on Flat Located amp Duty Ready Reckoner	on 5 th Floor Market Value F	Rate (After Increase)) (A)	4,885	5.00 5.00	Sq. Mtr.	9,53	0.00	Sq. Ft.
I amp Duty Ready Reckoner M rease by 5% on Flat Located amp Duty Ready Reckoner M amp Duty Ready Reckoner M	on 5 th Floor Market Value F arket Value Ra	Rate (After Increase) e for Land (B)) (A)	4,885 1,02,585 19,900	5.00 5.00 9.00	Sq. Mtr.	9,53	0.00	Sq. Ft.
amp Duty Ready Reckoner M rease by 5% on Flat Located amp Duty Ready Reckoner M amp Duty Ready Reckoner M e difference between land rat	on 5 th Floor Market Value F arket Value Ra e and building r	Rate (After Increase) te for Land (B) rate (A – B = C)	(A)	4,885 1,02,585 19,900 82,685	5.00 5.00 0.00 5.00	Sq. Mtr.	9,53	0.00	Sq. Ft.
I amp Duty Ready Reckoner M rease by 5% on Flat Located amp Duty Ready Reckoner M amp Duty Ready Reckoner M	on 5 th Floor Market Value F arket Value Ra e and building r	Rate (After Increase) te for Land (B) rate (A – B = C)) (A)	4,885 1,02,585 19,900 82,685	5.00 5.00 9.00	Sq. Mtr.	9,53	0.00	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

Depreciation Percentage Table

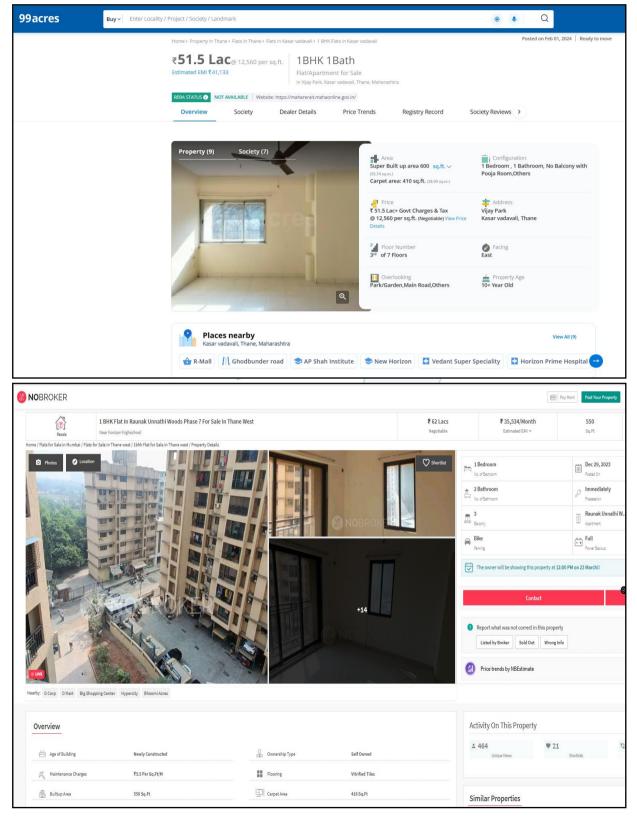
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





Page 13 of 17

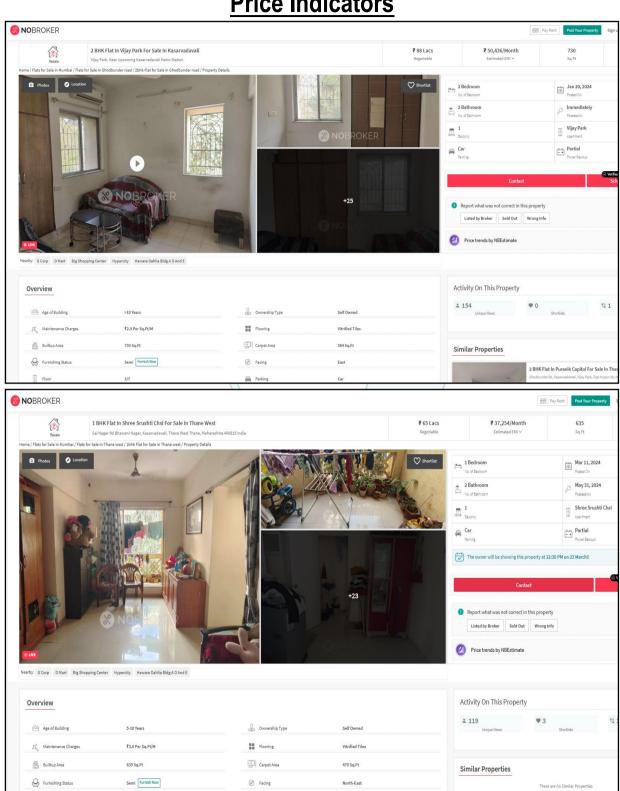
Price Indicators







Page 14 of 17



Price Indicators





Page 15 of 17

Sales Instances

/24, 1:36 PM	igr_12411	
2411530	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 12
15-02-2024		दस्त क्रमांक : 12411/2023
lote:-Generated Through eSearch Nodule,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : वडवली	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4821802.755	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 601, माळा नं: सहावा मजला,जी - विंग, इमारतीचे नाव: अशोक स्मृती ई.एफ आणि जी विंग को ऑप.हौ.सो.लि., ब्लॉक नं: कासारवडवली नाका,घोडबंदर रोड, रोड : ठाणे प., इतर माहिती: सदनिकेचे क्षेत्रफळ 460 चौ. फु. कार्पेट म्हणजेच 42.73 चौ. मी. कार्पेट झोन नं.13/48-1ब4((Survey Number : सर्व्हे नं. 27 हिस्सा नं. 6 ;))	
(5) क्षेत्रफळ	460 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.		त्ताः-प्लॉट नं: फ्लॅट नं. जी/601, माळा नं: -, इमारतीचे कि नं: कासारवडवली नाका, घोडबंदर रोड, रोड नं: 15 पॅन नं:-ARMPP7022N
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सागर रघुनाथ तटाणे वय:-39; पत्ता:-प्लॉट नं: जी /101, माळा नं: -, इमारतीचे नाव: अशोक स्मृती फेज 2, ब्लॉक नं: हायपरसिटी मॉल जवळ, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AKLPT1681M 2): नाव:-वर्षा सागर तटाणे वय:-38; पत्ता:-प्लॉट नं: जी /101, माळा नं: -, इमारतीचे नाव: अशोक स्मृती फेज 2, ब्लॉक नं: हायपरसिटी मॉल जवळ, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AJYPT6930H	
(9) दस्तऐवज करुन दिल्याचा दिनांक	29/08/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	29/08/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	12411/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	455000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
(14)शेरा मुल्यांकनासाठी विचारात घेतलेला		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th 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.





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 ₹ 70,53,125.00 (Rupees Seventy Lakh Fifty Three Thousand One Hundred Twenty Five 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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