

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Sagar Shridhar Joshi & Mrs. Shreya Sagar Joshi**

Residential Flat No. 402, 4th Floor, "Luxuria Co-Op. Hsg. Soc. Ltd.", Plot No. RH - 87/88, Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane, PIN Code - 421 203, State - Maharashtra, Country – India.

Latitude Longitude - 19°12'11.4"N 73°06'13.2"E

Valuation Prepared for:

Cosmos Bank

Dombivli (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka Kalyan, District Thane, PIN Code - 400605, State - Maharashtra, Country - India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

Our Pan India Presence at :

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Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Residential Flat No. 402, 4th Floor, "Luxuria Co-Op. Hsg. Soc. Ltd.", Plot No. RH - 87/88, Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane, PIN Code - 421 203, State - Maharashtra, Country – India belongs to **Mr. Sagar Shridhar Joshi & Mrs. Shreya Sagar Joshi.**

Boundaries of the property.

North : Siddhivinayak Ganapati Mandir Road
South : Vinayak CHSL
East : Kadamb Society
West : Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 75,48,000.00 (Rupees Seventy Five Lakh Forty Eight 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.**



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

Encl: Valuation report in Form – 01



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Valuation Report of Residential Flat No. 402, 4th Floor, “Luxuria Co-Op. Hsg. Soc. Ltd.”, Plot No. RH - 87/88, Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane, PIN Code - 421 203, 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 22.03.2024 for Banking Purpose
2	Date of inspection	22.03.2024
3	Name of the owner/ owners	Mr. Sagar Shridhar Joshi & Mrs. Shreya Sagar Joshi
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, 4 th Floor, “Luxuria Co-Op. Hsg. Soc. Ltd.”, Plot No. RH - 87/88, Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane, PIN Code - 421 203, State - Maharashtra, Country – India. Contact Person: Mr. Sagar S. Joshi (Owner) Mobile No. 9029360360 Person meets at site: Shridhar Joshi (Owner’s Father)
6	Location, street , ward no	Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane
7	Survey/ Plot no. of land	Plot No. RH - 87/88 of Village - Sagaon
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	<p>Carpet Area in Sq. Ft. = 570.00 Balcony Area in Sq. Ft. = 61.00 Dry Balcony Area in Sq. Ft. = 20.00 Flowerbed Area in Sq. Ft. = 41.00 Total Carpet Area in Sq. Ft. = 692 (Area as per Actual Site Measurement)</p> <p>Carpet Area in Sq. Ft. = 740.00 (Area as per Agreement for Sale)</p> <p>Built up Area in Sq. Ft. = 580.00 (Carpet Area as per Agreement + 20%)</p> <p>All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</p>
13	Roads, Streets or lanes on which the land is abutting	Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane
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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	Yes
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	N.A.

	standing on the land and a lay-out plan.	
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MIDC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	NA
	(ii) Portions in their occupation	NA
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 19,000.00 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?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.

SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Construction – 2020 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
45	Remarks:	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 22.03.2024 for Residential Flat No. 402, 4th Floor, “Luxuria Co-Op. Hsg. Soc. Ltd.”, Plot No. RH - 87/88, Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane, PIN Code - 421 203, State - Maharashtra, Country – India belongs to **Mr. Sagar Shridhar Joshi & Mrs. Shreya Sagar Joshi.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 29.12.2020 between M/s. Four Leaf Construction CO. (The Promoters) and Mr. Sagar Shridhar Joshi & Mrs. Shreya Sagar Joshi (The Allottee)
2	Copy of Occupancy Certificate No. EE / SPA / DMB / RH-87 & RH-88 / D46497 / 2020 dated 25.12.2020 issued by Maharashtra Industrial Development Corporation (MIDC).

LOCATION:

The said building is located at Plot No. RH - 87/88 of Village - Sagaon, Dombivli (East), Taluka – Kalyan, District - Thane. The property falls in Residential Zone. It is at walkable distance of 2.8 Km from Dombivli railway station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 5th 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 building is used for residential purpose. 4th Floor is having 4 Residential Flats. The building's external condition is good.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of 2 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Cupboard Area + Flowerbed Area + Balcony. (i.e., 2 BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teakwood door frame with flush door with safety door, Powder Coated Aluminum sliding windows & Concealed plumbing & electrification.

Valuation as on 22nd March 2024

The Carpet Area of the Residential Flat	:	740.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Construction – 2020 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	4 Year
Cost of Construction	:	888.00 Sq. Ft. X ₹ 2,500.00 = ₹ 22,20,000.00
Depreciation	:	N.A Building age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 46,300.00 per Sq. M. i.e., ₹ 4,301.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,500.00 per Sq. Ft.
Value of property as on 22.03.2024	:	₹ 740.00 Sq. Ft. X ₹ 10,200.00 = ₹ 75,48,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property	:	₹ 75,48,000.00
The Realizable value of the property	:	₹ 67,93,200.00
Distress value of the property	:	₹ 60,38,400.00
Insurable value of the property (888.00 X 2,500.00)	:	₹ 22,20,000.00
Guideline value of the property (888.00 X 4,301.00)	:	₹ 38,19,288.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 402, 4th Floor, “**Luxuria Co-Op. Hsg. Soc. Ltd.**”, Plot No. RH - 87/88, Sudama Nagar, Siddhivinayak Ganapati Mandir Road, MIDC Industrial Area, Village – Sagaon, Dombivli (East), Taluka – Kalyan, District -Thane, PIN Code - 421 203, State - Maharashtra, Country – India for this particular purpose at **₹ 75,48,000.00 (Rupees Seventy Five Lakh Forty Eight Thousand Only)** as on **22nd March 2024**.

NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **22nd March 2024 is ₹ 75,48,000.00 (Rupees Seventy Five Lakh Forty Eight 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.
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

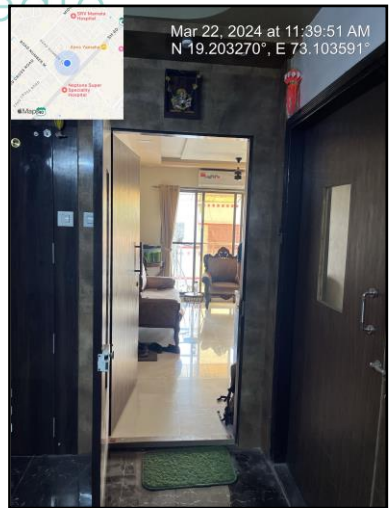
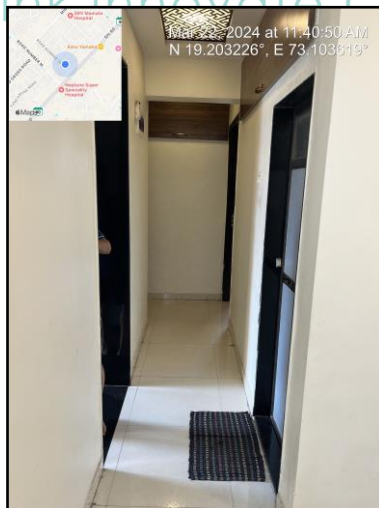
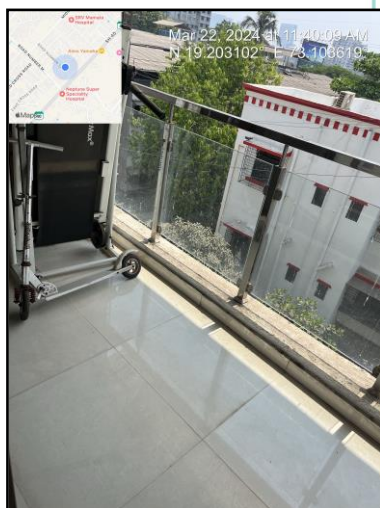
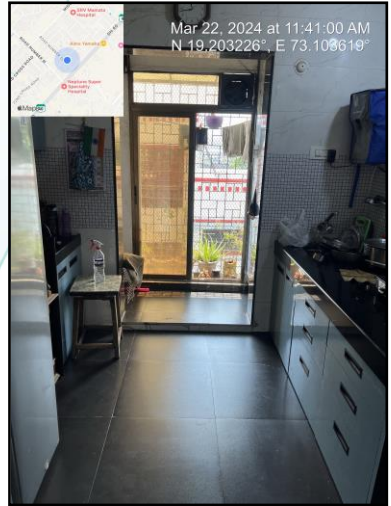
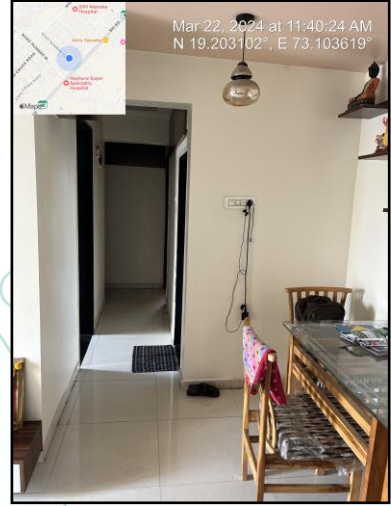
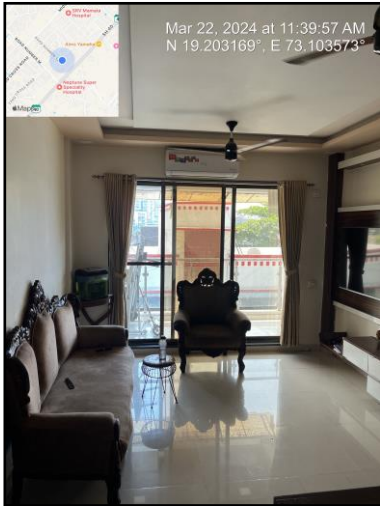
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

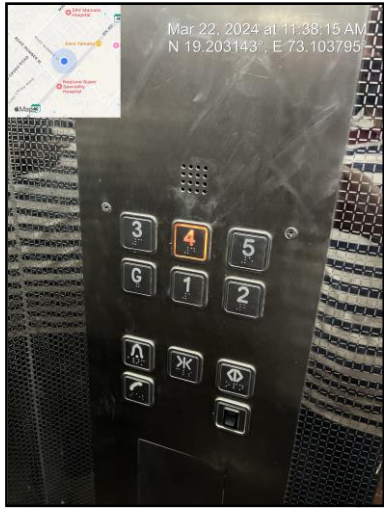
	Technical details	Main Building
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 5 th Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3.	Year of construction	Year of Construction – 2020 (As per Occupancy Certificate)
4.	Estimated future life	56 Years Subject to proper, preventive periodic maintenance & structural repairs

5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure
6	Type of foundations		R.C.C. Foundation
7	Walls		All external walls are 9" thick and partition walls are 6" thick.
8	Partitions		6" thick brick wall
9	Doors and Windows		Teak Wood door frame with flush door with safety door & Powder Coated Aluminium Sliding Windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering POP false ceiling
12	Roofing and terracing		R.C.C. Slab
13	Special architectural or decorative features, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed Plumbing
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed Electrification
15	Sanitary installations		As per Requirement
	(i)	No. of water closets	
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary
17	Compound wall Height and length Type of construction		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		1 Lift
19	Underground sump – capacity and type of construction		R.C.C tank
20	Over-head tank Location, capacity Type of construction		R.C.C tank on terrace
21	Pumps- no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		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

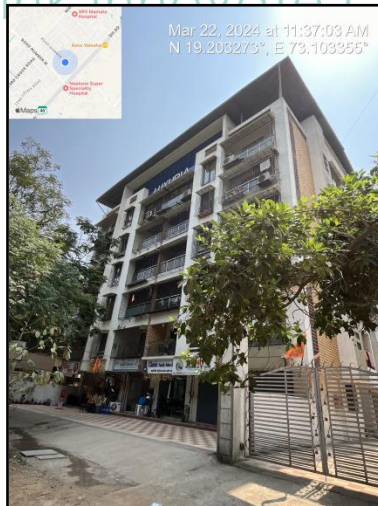
Actual site photographs



Actual site photographs

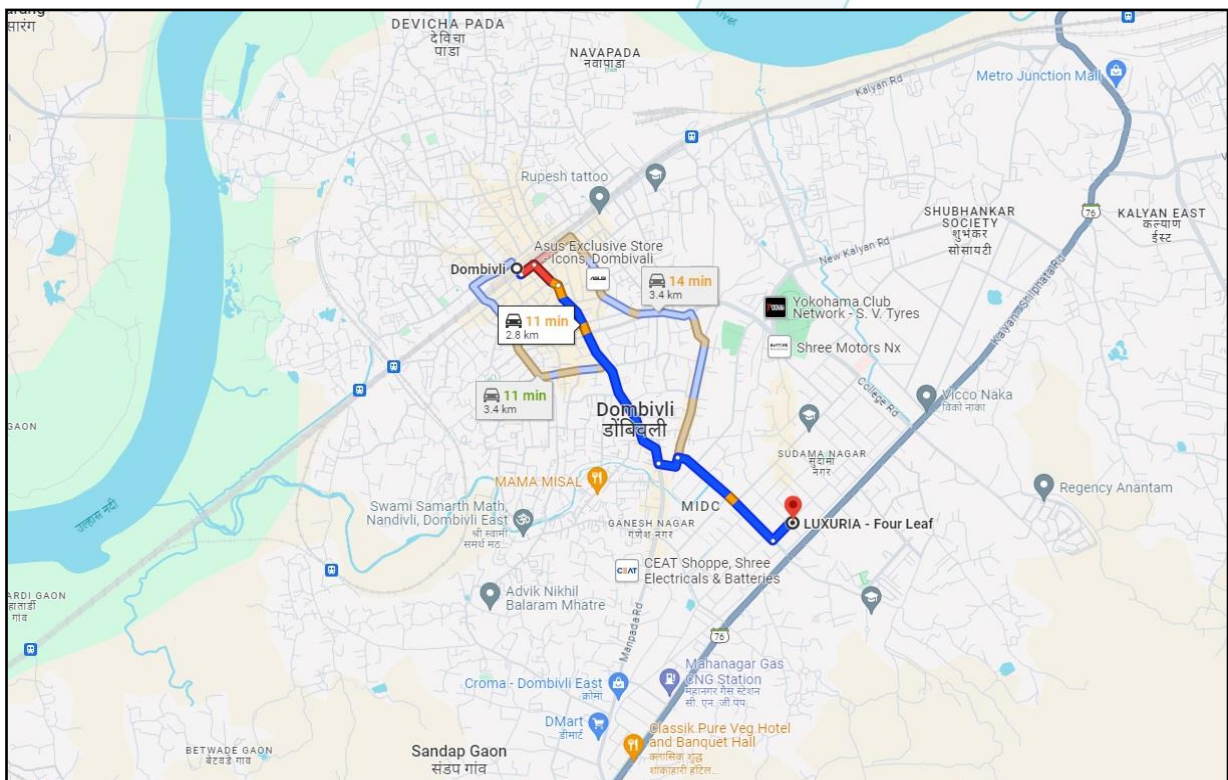


Think. Innovate. Create



Route Map of the property



Site u/r



Latitude Longitude - 19°12'11.4"N 73°06'13.2"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 2.8 Km)

Ready Reckoner Rate


Department of Registration and Stamp
Government of Maharashtra
नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन


Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

[Home](#) [Valuation Guidelines](#) | [User Manual](#)

Year: 2023-2024 Language: English

Selected District: Thane

Select Taluka: Kalyan

Select Village: Gavache Nav : Sagaon (Kalyan-Dombivli)

Search By: Survey No. Location

Select	उपविभाग	भूमी क्षेत्र	निवासी मर्यादा	ऑफिस रुकाने	औद्योगिक	एकक (Rs.)
SurveyNo	38/109-मौजे सागांवमधील गावठाण व पाड्यातील मिळकती	10100	46300	52800	57900	52800 चौ. मीटर
SurveyNo	38/108-मौजे सागांवतील उर्वरित मिळकती व म.श्री.वि.म.(MIDC) हद्दीतील मिळकती	10600	43100	49700	54100	49700 चौ. मीटर
SurveyNo	38/107-मौजे सागांव मधील रहिवास विभागातील मिळकती	9900	41800	48300	52000	48300 चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	46,300.00			
No Increase, Flat Located on 4 th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	46,300.00	Sq. Mtr.	4,301.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			
The difference between land rate and building rate	-			
Depreciation Percentage as per table (D=	-			
Rate to be adopted after considering depreciation =	-	Sq. Mtr.	-	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

NOBROKER
Pay Rent Post Your Property Sign up

2 BHK Flat In Marathom Nexus World Aura For Sale In Dombivli East
Nexus Aura

Loan Verified

₹ 75 Lacs
Negotiable

₹ 42,985/Month
Estimated EMI

650
Sq.Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Dombivli east / 2bhk Flat for Sale in Dombivli east / Property Details

Photos
Location

+2

2 Bedroom	Mar 12, 2024
<small>No. of Bedroom</small>	<small>Posted On</small>
2 Bathroom	May 1, 2024
<small>No. of Bathroom</small>	<small>Possession</small>
NA	Marathom Nexus W...
<small>Balcony</small>	<small>Apartment</small>
Car	Full
<small>Parking</small>	<small>Power Backup</small>

Get Owner Details

Report what was not correct in this property

Price trends by NBEstimate

Nearby: Tilak Cinema New Modern Cafe Gopi Cine Mall PP Chambers Raj Vaibhav Complex

Overview

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	₹46.2 Per Sq.Ft/M	Flooring	Mosaic
Builtup Area	650 Sq.Ft	Carpet Area	550 Sq.Ft

Activity On This Property

14 Unique Views
0 Shortlists
0

Similar Properties

NOBROKER
Pay Rent Post Your Property Sign up

2 BHK Flat In Giardino Casa Rio For Sale In Dombivli East
Oceanica Internal Rd Nijje Gaon, Maharashtra 421204 India

Loan Verified

₹ 75 Lacs
Negotiable

₹ 42,985/Month
Estimated EMI

947
Sq.Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Dombivli east / 2bhk Flat for Sale in Dombivli east / Property Details

Photos
Location

+11

2 Bedroom	Nov 2, 2023
<small>No. of Bedroom</small>	<small>Posted On</small>
2 Bathroom	Immediately
<small>No. of Bathroom</small>	<small>Possession</small>
3	Giardino Casa Rio
<small>Balcony</small>	<small>Apartment</small>
Bike and Car	Partial
<small>Parking</small>	<small>Power Backup</small>

Get Owner Details

Report what was not correct in this property

Price trends by NBEstimate

Nearby: Tilak Cinema New Modern Cafe Gopi Cine Mall PP Chambers Raj Vaibhav Complex

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹4.9 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	947 Sq.Ft	Carpet Area	728 Sq.Ft

Activity On This Property

41 Unique Views
0 Shortlists
0

Similar Properties

Price Indicators

NOBROKER
Pay Rent Post Your Property Sign


2 BHK Flat In Nav Annapurna Dham For Sale In Dombivli East
Pandurangwadi near Shree Gaondevi Mandir

Home / Flats for Sale in Mumbai / Flats for Sale in Dombivli east / 2bhk Flat for Sale in Dombivli east / Property Details

₹ 80 Lacs
Negotiable

₹ 45,851/Month
Estimated EMI

1,032
Sq.Ft



2 Bedroom	Nov 21, 2023
No. of Bedroom	Posted On
2 Bathroom	Immediately
No. of Bathroom	Possession
1 Balcony	Nav Annapurna Dh
None	Apartment
None	Power Backup

Get Owner Details

Report what was not correct in this property

Price trends by NBEstimate

Nearby: Tilak Cinema | New Modern Cafe | Gopi Cine Mall | PP Chambers | Raj Vaibhav Complex

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.4 Per Sq.Ft/M	Flooring	Mosaic
Builtup Area	1,032 Sq.Ft	Furnishing Status	Unfurnished Furnish Now

Activity On This Property

24 Unique Views | 0 Shortlists

Similar Properties

HOUSING.COM
Buy In Thane

+
Add

OVERVIEW
AMENITIES
RATINGS AND REVIEWS
PRICE TRENDS
LOCALITY
PROJE

Property Overview

Project Name	Brokerage
27 East	No Charge
	Access Zero Brokerage Properties >
Price	Carpet Area
₹72.45 L	705 sq.ft
Bedrooms	Bathrooms
2	2
Parking	Balcony
No Parking	3
Added	
8 days ago	

About this property

Location Benefits 📍 +100M local market 🏥 +500M icon hospital 🏫 +1.2KM Omkar School 🏫 +1.3 KM to Station 🏪 +1.3KM D-mart 🛒 +6.8KM Xperia Mall & PVR Multiplex 🏰 Important Aspects • Walkable distance from Gardens 🌳, KDMC Sports Compl [Read More](#)

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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 **22nd 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 knowledgeable and for self interest assuming that neither is under undue duress”.

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 75,48,000.00 (Rupees Seventy Five Lakh Forty Eight Thousand Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Auth. Sign.

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