

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Sarswati Babasaheb Shelke

Residential Flat No. 602, 6th Floor, Building No. 2, Wing - C, "Balaji Residency", Near Model College, Village – Kanchangaon, Dombivli (East), Taluka - Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'29.0"N 73°06'25.9"E

Valuation Done for: Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka – Kalyan, District – Thane – 400 605, State – Maharashtra, Country – India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in| Tel : 80978 82976 / 90216 25621

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**:-400072, (M.S), India

2247495919 247495919

mumbai@vastukala.co.in

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Vastu/Thane/04/2024/008249/2306005 18/11-144-PSRJ

Date: 18.04.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 602, 6th Floor, Building No. 2, Wing - C, "Balaji Residency", Near Model College, Village – Kanchangaon, Dombivli (East), Taluka - Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to Mrs. Sarswati Babasaheb Shelke.

Boundaries of the property.

North : Internal Road
South : Open Plot
East : Wing - B
West : Open Plot

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 ₹ 45,27,000.00 (Rupees Forty-Five Lakh Twenty-Seven Thousand Only). As per Site Inspection 70% Construction Work is Completed.

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

Encl: Valuation report in Form - 01





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Valuation Report of Residential Flat No. 602, 6th Floor, Building No. 2, Wing - C, "Balaji Residency", Near Model College, Village - Kanchangaon, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, 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 18.04.2024 for Banking Purpose
2	Date of inspection	16.04.2024
3	Name of the owner/ owners	Mrs. Sarswati Babasaheb Shelke
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. 602, 6th Floor, Building No. 2, Wing - C, "Balaji Residency", Near Model College, Village - Kanchangaon, Dombivli (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State - Maharashtra, Country - India. Contact Person: Mr. M. Dubey - (Sales Person) Contact No. 9920053574
6	Location, street, ward no	Near Model College, Village – Kanchangaon, Dombivli (East), Taluka - Kalyan, District – Thane
	Survey/ Plot no. of land	Survey No. 84, Hissa No. 9A of Village - Kanchangaon
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 Balcony Area in Sq. Ft. = 37.00



Since 1989





		Total Cornet Area in Co. Et - 460.00
		Total Carpet Area in Sq. Ft. = 468.00 (Area as per Actual site measurement)
		(Alea do per Aetaar site medodrement)
		Carpet Area in Sq. Ft. = 397.00
		Balcony Area in Sq. Ft. = 106.00
		Total Carpet Area in Sq. Ft. = 503.00
		(Area as per Agreement for sale)
		Built Up Area in Sq. Ft. = 553.00
		(Carpet area as per Agreement + 10%)
13	Roads, Streets or lanes on which the land is abutting	Near Model College, Village – Kanchangaon, Dombivli (East), Taluka - Kalyan, District – Thane
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	(TM)
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to	As per documents
	use of land? If so, attach a copy of the covenant.	7.6 per documento
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.	1//
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	
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?	Building is under Construction
	If the property owner occupied, specify portion and extent of area under owner-occupation	Building is under Construction





25		t is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized - Details not
			available
26	REN	- 1	
	(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	N.A.
	(iv)	Gross amount received for the whole property	Details not provided
27		any of the occupants related to, or close to less 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		details of the water and electricity charges, 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		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37		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 e locality on a separate sheet, indicating the e and address of the property, registration	As per sub registrar of assurance records





	No., sale price and area of land sold.		
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	Building is under Construction	
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.	
43	For items of work done on contract, produce copies of agreements	N. A.	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.	
	Remark: As per site inspection Flat No. 601 &		
	entrance door. This valuation report is only for Flat No. 602		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on **18.04.2024** for Residential Flat No. 602, 6th Floor, Building No. 2, Wing - C, "Balaji Residency", Near Model College, Village – Kanchangaon, Dombivli (East), Taluka - Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to Mrs. Sarswati Babasaheb Shelke.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 18.03.2024 between Shri. Nilesh Navnath Shelar (Vendor / Owner /
	Landlord) & M/s. Balaji Group Builders & Developers and Mrs. Sarswati Babasaheb Shelke (the
	Allottee/s).
2	Copy of RERA Registration Certificate No. P51700047251 dated 13.10.2022 issued by Maharashtra Real
	Estate Regulatory Authority
	Copy of Commencement Certificate No. KDMC / TPD / BP / DOM / 2021 - 2022 / 64 / 320 Dated
	16.01.2024 issued by Kalyan Dombivli Municipal Corporation.
3	Copy of Building Approved Plan No. KDMC / TPD / BP / DOM / 2021 – 2022 / 64 / 320 Dated 16.01.2024
	issued by Kalyan Dombivli Municipal Corporation.
4	Copy of Allotment Letter dated 14.03.2024 issued by Balaji Group Builders & developers.

LOCATION:

The said building is located at Survey No. 84, Hissa No. 9A of Village - Kanchangaon Dombivli (East), Taluka - Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.6 KM from Dombivli Road railway station.



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BUILDING:

The building under reference is having Proposed (Part) Ground + (Part) Stilt + 7th 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 good. The building is used for residential purpose. 6th Floor is having 4 Residential Flat. The building is having 1 lift.

At the time of inspection, the property was under construction. Extent of completion are as under:

Foundation	Completed	RCC Plinth	Completed
Ground/Stilt Floors	Completed	Floors	Completed
Internal & External Brick Work	Completed	External Plastering	Completed
Internal Plastering	Completed Up to 3rd Floor	Total	70% Work
		-1	Completed

Residential Flat:

The property is a residential Flat No. 602 in under construction building. The flat is located on 6th floor in the said under construction building. The composition of flat will be 1 Bedroom + Living Room + Kitchen + Bath + WC + Passage. (i.e. 1 BHK with Bath + WC). The residential flat will be finished with Proposed Vitrified flooring, Teak wood door frame with flush shutter door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 18th April 2024

The Carpet Area of the Residential Flat	: 503.00	0 Sq. Ft.	. 71

Deduct Depreciation:

Year of Construction of the building	-: X	Building is under construction
Expected total life of building	/:	Building is under construction
Age of the building as on 2022	/ :	60 years on completion, Subject to proper, preventive periodic maintenance & structural repairs
Cost of Construction	:	553.00 Sq. Ft. X ₹ 2,500.00 = ₹ 13,82,500.00
Depreciation	:	N.A. Building is under construction
Amount of depreciation		N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 77,910.00 per Sq. M. i.e. ₹ 7,238.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,000.00 per Sq. Ft.
Value of property as on 18.04.2024	:	503.00 Sq. Ft. X ₹ 9,000.00 = ₹ 45,27,000.00

(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		₹ 45,27,000.00
The realizable value of the property		₹ 40,74,300.00



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TEV Committee (Engineers (1))
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Distress value of the property	:	₹ 36,21,600.00
Insurable value of the property (553.00 X ₹ 2,500.00)	:	₹ 13,82,500.00
Guideline Value of the property (553.00 Sq. Ft. X ₹ 7,238.00)	:	₹ 40,02,614.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 602, 6th Floor, Building No. 2, Wing - C, "Balaji Residency", Near Model College, Village – Kanchangaon, Dombivli (East), Taluka - Kalyan, District – Thane, PIN Code - 421 201, State – Maharashtra, Country – India for this particular purpose at ₹ 45,27,000.00 (Rupees Forty Five Lakh Twenty Seven Thousand Only). As per site inspection 70% of construction work is completed as on 18th April 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 18th April 2024 is ₹ 45,27,000.00 (Rupees Forty Five Lakh Twenty Seven Thousand Only). As per site inspection 70% of construction work is completed. 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 floors and height of each floor	Proposed (Part) Ground + (Part) Stilt + 7 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6 th Floor
3	Year of construction	Building is under construction
4	Estimated future life	60 years on completion, 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	Proposed Teak Wood door frame with flush door & Powder coated Aluminium sliding windows
10	Flooring	Proposed Vitrified tiles flooring
11	Finishing	Proposed Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Proposed Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Proposed Concealed plumbing
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry
	Height and length	wall
	Type of construction	
18	No. of lifts and capacity	Proposed 1 Lift
19	Underground sump – capacity and type of construction	R.C.C tank



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20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
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	Chequred tiles 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







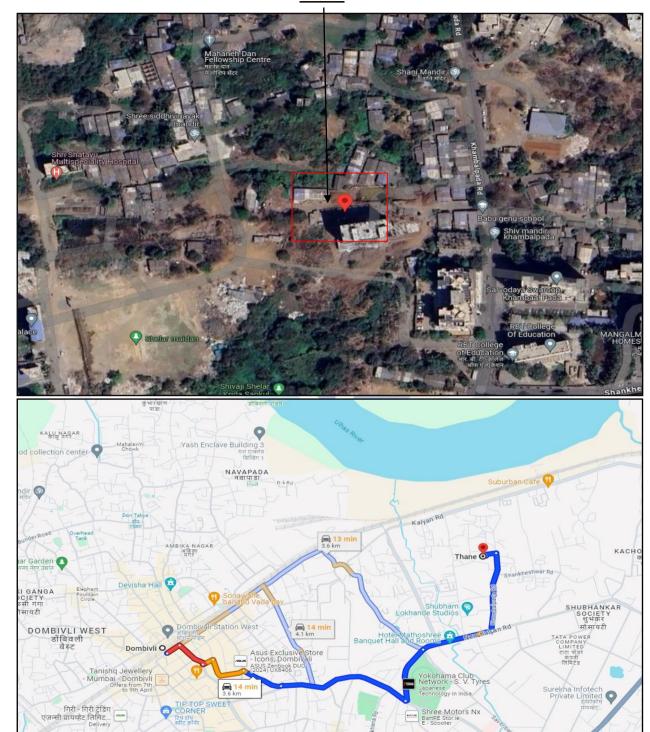




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Route Map of the property

Site u/r



Latitude Longitude - 19°13'29.0"N 73°06'25.9"E

Dombivli

Note: The Blue line shows the route to site from nearest railway station (Dombivli - 3.6 Km.)



Since 1989



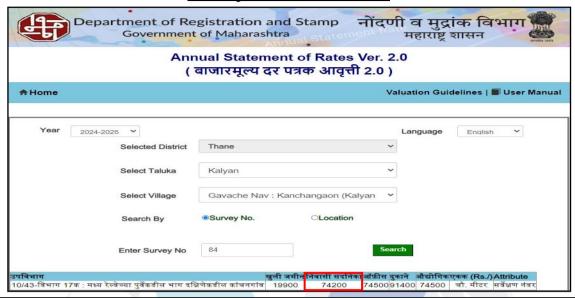
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	74,200.00			
Increase by 5% on Flat Located on 6th Floor	3,710.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	77,910.00	Sq. Mtr.	7,238.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			
The difference between land rate and building rate	-		7. \	
Depreciation Percentage as per table	-		7)	
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	Rate	
	the building		
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

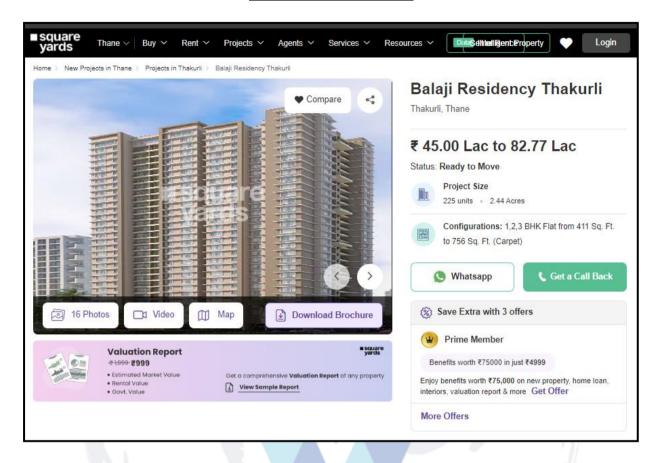
Table - D: Depreciation Percentage Table

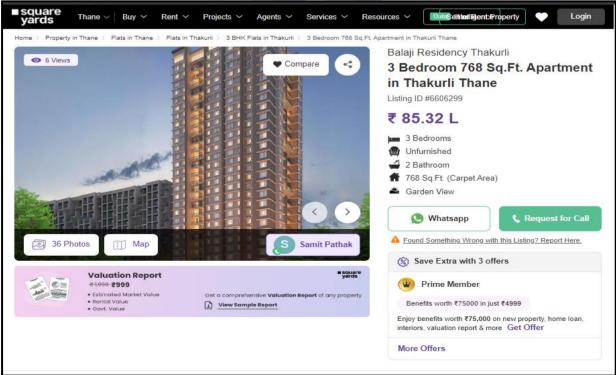
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		



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Price Indicators









Sales Instances

सूची क्र.2 दुय्यम निबंधक : सह दु.नि. कल्याण 3 16-03-2024 दस्त क्रमांक : 46/2024 Note:-Generated Through eSearch Module. For original report please contact concern SRO office. Regn:63m गावाचे नाव: कांचनगाव (1)विलेखाचा प्रकार करारनामा 5583000 (३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार 4963000 आकारणी देतो की पटटेदार ते नमुद करावे) (४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) 1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: मौजे कांचनगाव येथील जुना स नं 135,नवीन स नं 92,जुना स नं 136,नवीन स नं 91,जुना स नं 81,नवीन स नं 93,हि नं 3,जुना स नं 81,नवीन स नं 93,हि नं 5,या जमीन मिळकतीवरील बालाजी रेसिडेन्सी बिल्डींग नं ३,या इमारतीमधील निवासी सदनिका क्र १५०४,पंधरावा मजला,क्षेत्र ४८.५३ चौ मी कारपेट + 6 चौ मी बाल्कनी + 5.59 चौ मी टेरेस((Survey Number : OLD S NO 135, NEW S NO 92, OLD S NO 136, NEW S NO 91, OLD S NO 81, NEW S NO 93, H NO 3, OLD S NO 81, NEW S NO 93, H NO 5;)) 48.53 चौ.मीटर (5) क्षेत्रफळ (६)आकारणी किंवा जुडी देण्यात असेल तेव्हा. (७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे 1): नाव:-मे ओम स्वयंभू सिद्धीविनायक बिल्डर्स अँड डेव्हलपर्स तर्फे भागीदार अनिल तुळशीराम भोईर वय:-53 पत्ता:-प्लॉट नं: दुकान क्र 5, नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश 6, ७ व ८, माळा नं: -, इमारतीचे नाव: बालाजी एमराल्ड पद्मावती बिल्डींग, ब्लॉक नं: -, रोड नं: बालाजी आंगन कॉमप्लेक्सच्यामागे, ठाकुर्ली पूर्व, महाराष्ट्र, THANE. पिन कोड:-421201 पॅन नं:-AABFO8079L असल्यास,प्रतिवादिचे नाव व पत्ता. (८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी 1): नाव:-चिन्मय राममोहन हर्डीकर वय:-33; पत्ता:-प्लॉट नं: रूम नं 56 , माळा नं: -, इमारतीचे नाव: अहमेद सेलर बिल्डिंग नं 8 , ब्लॉक न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नि: -, रोड नं: सदानंद मोहन जाधव मार्ग, बाग शाळेच्या मागे, नायगाव, दादर पूर्व, महाराष्ट्र, MUMBAI. पिन कोड:-400014 पॅन नं:-नाव व पत्ता AEMPH1059J 2): नाव:-किमया चिन्मय हर्डीकर वय:-27; पत्ता:-प्लॉट नं: रूम नं 56, माळा नं: -, इमारतीचे नाव: अहमेद सेलर बिल्डिंग नं 8, ब्लॉक नं: -रोड नं: सदानंद मोहन जाधव मार्ग, बाग शाळेच्या मार्ग, नायगाव, दादर पूर्व, महाराष्ट्र, MUMBAI. पिन कोड:-400014 पॅन नं:-3): नाव:-रविंद्र केशव गोडबोले वय:-50; पत्ता:-प्लॉट नं: रूम नं 56, माळा नं: -, इमारतीचे नाव: अहमेद सेलर बिल्डिंग नं 8, ब्लॉक नं: -, रोड नं: सदानंद मोहन जाधव मार्ग, बाग शाळेच्या मार्ग, नायगाव, दादर पूर्व, महाराष्ट्र, MUMBAI. पिन कोड:-400014 पॅन नं:-AGRPG0704C 4): नाव:-प्रिती रविंद्र गोडबोले वय:-49; पत्ता:-प्लॉट नं: रूम नं 56, माळा नं: -, इमारतीचे नाव: अहमेद सेलर बिल्डिंग नं 8 , ब्लॉक नं: -, रोड नं: सदानंद मोहन जाधव मार्ग, बाग शाळेच्या मार्ग, नायगाव, दादर पूर्व, महाराष्ट्र, MUMBAI. पिन कोड:-400014 पॅन नं:-(९) दस्तऐवज करुन दिल्याचा दिनांक 02/01/2024 (10)दस्त नोंदणी केल्याचा दिनांक 02/01/2024 (11)अनुक्रमांक,खंड व पृष्ठ 46/2024 (12)बाजारभावाप्रमाणे मुद्रांक शुल्क 390900 (13)बाजारभावाप्रमाणे नोंदणी शुल्क 30000 मुल्यांकनासाठी विचारात घेतलेला तपशील:-: मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





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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 18th 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.
- 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 ₹ 45,27,000.00 (Rupees Forty Five Lakh Twenty Seven Thousand Only). As per Site Inspection 70% Construction Work is Completed.

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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