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Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Dinesh Dhanji Jadav**

Residential Room No. 201, 2nd Floor, “**Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.**”, 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India.

Latitude Longitude - 18°57'48.4"N 72°50'15.8"E

Intended User:

Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant Bandra (West), Mumbai - 400 050,
State – Maharashtra, Country – India.

Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
| Nanded | Thane | Ahmedabad | Delhi NCR |
| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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VALUATION OPINION REPORT

The property bearing Residential Room No. 201, 2nd Floor, “**Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.**”, 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India belongs to **Dinesh Dhanji Jadav**.

Boundaries of the property.

North : Thavar Mansion No. 2
South : Bartanwala Building
East : Shivdas Chapsi Marg
West : Chheda Paper Mart

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 **₹ 60,95,880.00 (Rupees Sixty Lakh Ninety-Five Thousand Eight Hundred Eighty 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

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

Auth. Sign.





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- | | | | |
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|  Nanded |  Thane |  Ahmedabad |  Delhi NCR |
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Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai - 400 010, 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 25.04.2024 for Bank Loan Purpose
2	Date of inspection	23.04.2024
3	Name of the owner/ owners	Mr. Dinesh Dhanji Jadav
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 Room No. 201, 2 nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India. Contact Person: Mr. Raju lakum (Tenant) Contact No.: 9930975786
6	Location, street, ward no	134/150, Shivdas Chapsi Marg, Near Noor Baug, Mazgaon, Mumbai, 'E' Ward of MCGM
	Survey/ Plot no. of land	C.S. No. 10/1479(pt) of Byculla Division
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 203.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 225.00 (Area as pe Agreement for Sale) Built-up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)



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13	Roads, Streets or lanes on which the land is abutting	Shivdas Chapsi Marg
14	If freehold or leasehold land	Leasehold
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	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?	Tenant Occupied, Name of Tenant: Mr. Raju Lakum
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 20,000.00 Present 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 – 2006 (As per Occupancy

	year of completion	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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 25.04.2024 for Residential Room No. 201, 2nd Floor, “**Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.**”, 134/150, Shivdas Chapsi Marg., Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India belongs to **Dinesh Dhanji Jadav.**

We are in receipt of the following documents:

1	Copy of Deed of Sale of Flat Premises dated 22.08.2023 between Jaisingh Mulji Rathod (the Vendor) AND Dinesh Dhanji Jadav (the Purchaser)
2	Copy of Occupancy Certificate No. EB/6300/E/RB dated 14/02/2006 issued by Municipal Corporation of Greater Mumbai.
3	Copy of Regularization Final Order No. Outward No. M.V. / PR-03 / DUVPU / E-2798 / 2024 issued by Mumbai Building Repairs and Reconstruction Board (A MHADA Unit)

LOCATION:

The said building is located at land bearing C.S. No. 10/1479(pt) of Byculla Division ‘E’ Ward, within the limits of Municipal Corporation of Greater Mumbai. The property falls in Residential Zone. It is at a walkable distance of 400m. from Sandhurst Road railway station.

BUILDING:

The building under reference is having Ground + 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 building external condition is averagely maintained. The building is used for residential purpose. 2nd Floor is having 12 Residential Flat. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. The composition of residential flats is Living Room Kitchen + WC + Bath + Passage (i.e., **1RK + WC + Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Casin capping electrification & Concealed plumbing etc.



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Valuation as on 25th April 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2006 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	270.00 X 2,800.00 = ₹ 7,56,000.00
Depreciation $\{(100-10) \times 18/60\}$:	27.00%
Amount of depreciation	:	₹ 2,04,120.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,41,500.00 per Sq. M. i.e. ₹ 13,146.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,28,437.00 per Sq. M. i.e. ₹ 11,932.00 per Sq. Ft.
Prevailing market rate	:	₹ 28,000.00 per Sq. Ft.
Value of property as on 25.04.2024	:	225.00 Sq. Ft. X ₹ 28,000.00 = ₹ 63,00,000.00

(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 25.04.2024	:	₹ 63,00,000.00 (-) ₹ 2,04,120.00 = ₹ 60,95,880.00
Total Value of the property	:	₹ 60,95,880.00
The realizable value of the property	:	₹ 54,86,292.00
Distress value of the property	:	₹ 48,76,704.00
Insurable value of the property (270.00 X 2,800.00)	:	₹ 7,56,000.00
Guideline value of the property (270.00 X 11,932.00)	:	₹ 32,21,640.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Room No. 201, 2nd Floor, "Shree Hanuman Niwas Co-op. Hsg. Soc. Ltd.", 134/150, Shivdas Chapsi Marg., Near Noor Baug, Mazgaon, Mumbai – 400 010, State – Maharashtra, Country – India for this particular purpose at **₹ 60,95,880.00 (Rupees Sixty Lakh Ninety-Five Thousand Eight Hundred Eighty Only)**, as on 25th April 2024.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **25th April 2024 is ₹ 60,95,880.00 (Rupees Sixty Lakh Ninety-Five Thousand Eight Hundred Eighty 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

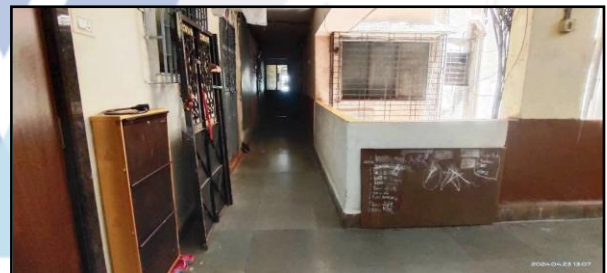
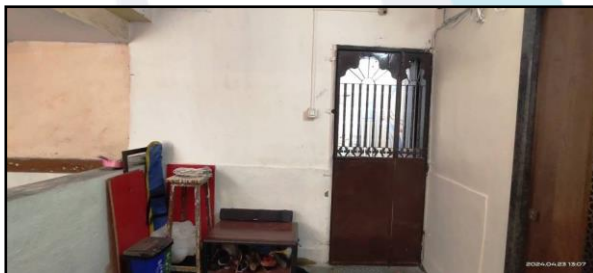
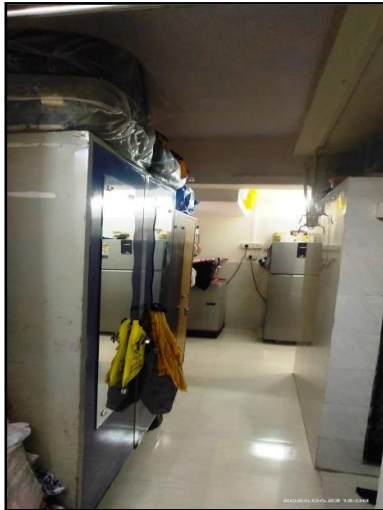
I hereby declare that

- (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

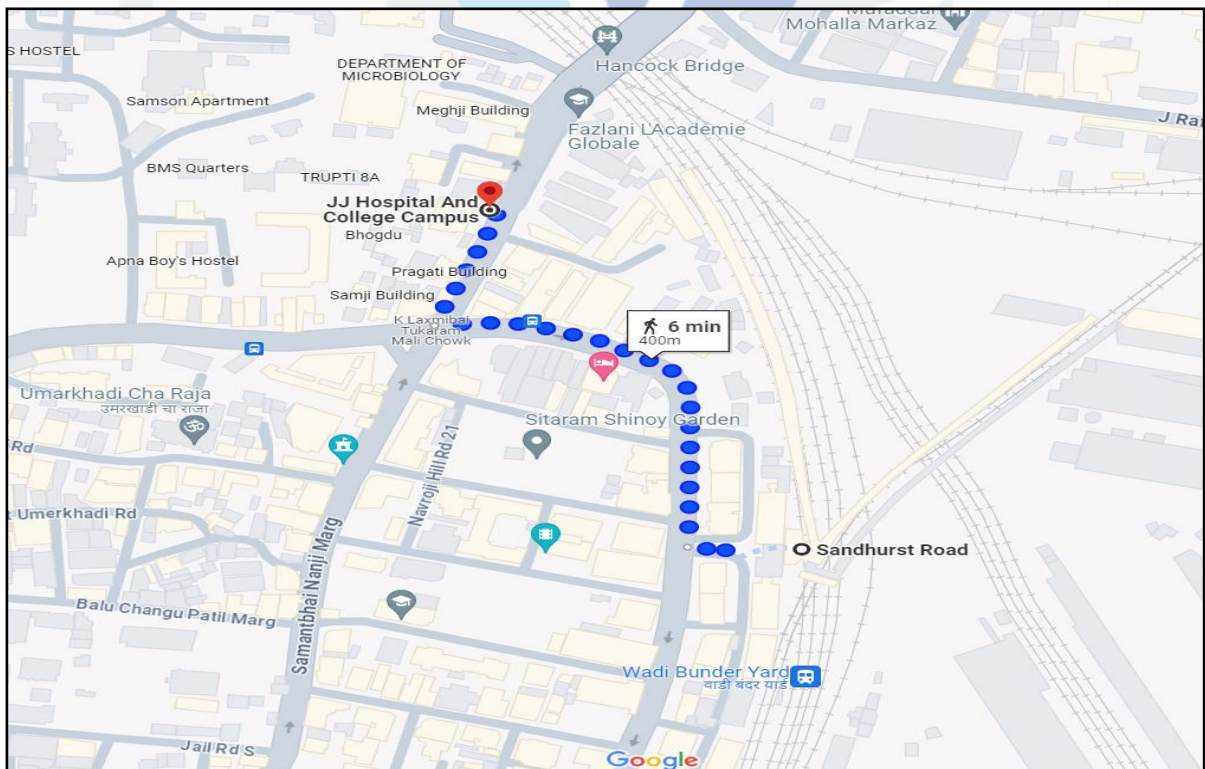
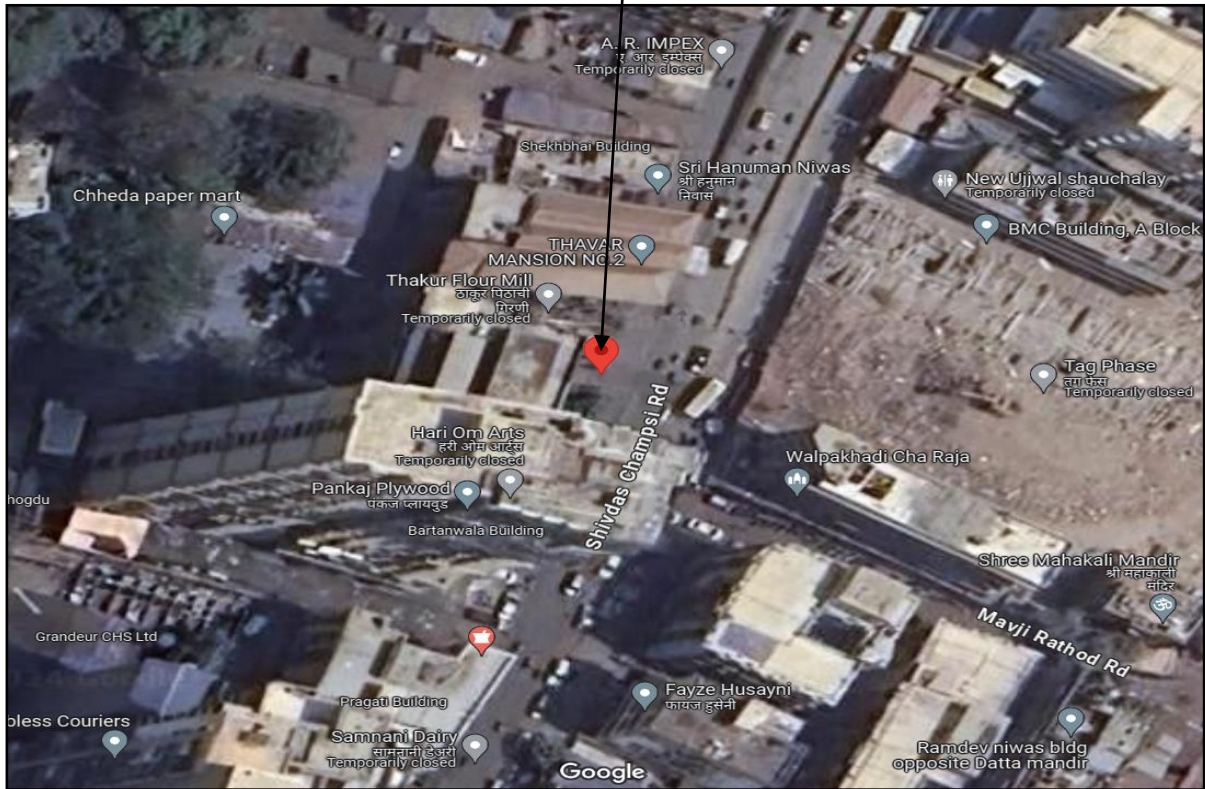
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 7 TH Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	2006 (As per Occupancy Certificate)
4.	Estimated future life	42 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 shutters, Powder coated Aluminum 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 electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	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 Height and length Type of construction	Provided
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	Chequered 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



Route Map of the property

Site u/r



Latitude Longitude - 18°57'48.4"N 72°50'15.8"E

Note: The Blue line shows the route to site from nearest railway station (Sandhurst Road – 400m.)





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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: Language:

Selected District:

Select Village:

Search By: Survey No. Location

Enter Survey No:

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीसदुकाने	औद्योगिक	एकक (Rs.)	Attribute
9/73A - रस्ता: मोलाना शेकत अली रोड व पुढे रामचंद्र भट्ट मार्ग (मोलाना आझाद रोड ते विभाग हद्दीपर्यंत)	68930	141500	171100	226100	152760	चौ. मीटर सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,41,500.00			
No Increase for flat located on 2 nd floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,41,500.00	Sq. Mtr.	13,146.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	68,930.00			
The difference between land rate and building rate (A – B = C)	72,570.00			
Depreciation Percentage as per table (D) [100% - 18%] (Age of the Building – 18 Years)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,28,437.00	Sq. Mtr.	11,932.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

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

Price Indicators

HOUSING.COM Buy In Mumbai

SPONSORED PROJECT **₹3.9 Cr** 2 BHK Apartment
Tadwadi, Mazgaon, Mumbai
Avg. Price ₹36.93 K/sq.ft

Home / Mumbai / Mazgaon / Apartment for Sale in Mazgaon / 1 RK Flat Last updated: Apr 13, 2024

1 RK Flat **₹55.0 L** EMI starts at ₹29.13 K
₹24.44 K/sq.ft

Kutchi lohana nivas, Mumbai Port Trust, Mazgaon, Mumbai
 Zero brokerage

No Property Images Available

225 sq.ft Built Up Area	₹24.44 K/sq.ft Avg. Price	10 Year Old Age of property	Ready to move Possession status	Lower of 4 floors	Fully Furnished Furnishing
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Property Location Awesome! Nice neighborhood around

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₹65.0 Lac EMI - ₹29k | **PREMIUM LOCALITY**

For Sale in **Mazgaon, Mumbai**

1 Bath | **Semi-Furnished**

Super Built-Up Area 350 sqft ~ ₹18,571/sqft	Floor 2 (Out of 4 Floors)	Transaction Type Resale
Status Ready to Move	Furnished Status Semi-Furnished	

Last contact made 53 days ago

More Details

Price Breakup	₹65 Lac
Address	Mazgaon, Mumbai - South Mumbai, Maharashtra
Furnishing	Semi-Furnished

Posted on: Mar 08, 24 | Property ID: 697234

Contact Owner
Seller +91-91XXXXXXX

Sale Instances

17801450 06-01-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु. नि. मुंबई शहर 3 दस्त क्रमांक : 17801/2023 नोंदणी : Regn:63m
गावाचे नाव : भायखळा		
(1)विलेखाचा प्रकार	अग्रीमेंट टू सेल	
(2)मोबदला	6150000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3561398	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: रूम नं.301, माळा नं: 3 रा मजला, इमारतीचे नाव: श्री हनुमान निवास को. ऑप. हाऊसिंग सोसायटी लिमिटेड, ब्लॉक नं: 134/150,शिवदास चापसी मार्ग, रोड : माझगांव,मुंबई-400010, इतर माहिती: नोटिफिकेशन क्रमांक- शासन आदेश क्र मुद्रांक-2021/ अनौ.सं.क.12/प्र.क्र.107/म-1 (धोरण) दि. 31/03/2021 अन्वये महिलांसाठी 1 टक्के सूट((C.T.S. Number : 1/1437 ;))	
(5) क्षेत्रफळ	25.16 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-किरण विजय साळुंके वय:-46 पत्ता:-प्लॉट नं: सदनिका नं.301 , माळा नं: 3 रा मजला , इमारतीचे नाव: श्री हनुमान निवास को. ऑप. हाऊसिंग सोसायटी लि., ब्लॉक नं: प्लॉट नं.134/150, शिवदास चापसी रोड, रोड नं: नूर बाग, डोंगरी, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400010 पॅन नं:-BHNPS3708L	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-दिवाळी विनू गोहिल वय:-51; पत्ता:-प्लॉट नं: 901, माळा नं: 9 वा मजला , इमारतीचे नाव: श्री चामुंडा सोसायटी , ब्लॉक नं: एन. एम जोशी मार्ग , रोड नं: प्रगती इंडस्ट्री, डिलाईल रोड, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400011 पॅन नं:-AKXPG4126C	
(9) दस्तऐवज करून दिल्याचा दिनांक	09/09/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	09/09/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	17801/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	308000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **25th 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 **₹ 60,95,880.00 (Rupees Sixty Lakh Ninety-Five Thousand Eight Hundred Eighty 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.