

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Shridhar Bhikaji Anavekar & Smt. Vibha Shridhar Anavekar

Residential Flat No. 401, 4th Floor, "Rajas Residency Co-Op. Hsg. Soc. Ltd.", Plot No. OB-1, Yashvant Seth Jadhav Marg, Pant Nagar, MHADA Layout, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburban, PIN Code - 400 075, State - Maharashtra, Country - India.

Latitude Longitude - 19°05'18.3"N 72°54'53.8"E

Valuation Done for:

Cosmos Bank

Dombivli (East) Branch

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



Rega. Office

81-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai:-400072, (M.S), India

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Raipur

Q Jaipur



Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Thane/05/2024/8594/2306250 09/10-110-PSPA Date: 09.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 401, 4th Floor, "Rajas Residency Co-Op. Hsg. Soc. Ltd.", Plot No. OB-1, Yashvant Seth Jadhav Marg, Pant Nagar, MHADA Layout, Village - Ghatkopar, Ghatkopar (East), Taluka -Kurla, District - Mumbai Suburban, PIN Code - 400 075, State - Maharashtra, Country - India belongs to Shri. Shridhar Bhikaji Anavekar & Smt. Vibha Shridhar Anavekar.

Boundaries of the property.

Sant Dyaneshwar Marg North

South Building No. 83

East Yashvant Seth Jadhav Marg

Internal Road / Jai Santoshi Maa Building No. 5 West

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 ₹ 1,25,97,450.00 (Rupees One Crore Twenty Five Lakh Ninety Seven Thousand Four Hundred Fifty Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoi Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manor Chalikwar, o=Vastukaia Consultants (I) Pvt. Ltd., ou=Mumbai, emai:=manoj@vastukala.org, c=IN Date: 2024.05.09 16:38:39 +05'30'





Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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

Our Pan India Presence at :

Mumbai

 Nashik Aurangabad Pirune

Raipur Jaipur

Auth. Sign.

Regd. Office

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+91 2247495919

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Valuation Report of Residential Flat No. 401, 4th Floor, "Rajas Residency Co-Op. Hsg. Soc. Ltd.", Plot No. OB-1, Yashvant Seth Jadhav Marg, Pant Nagar, MHADA Layout, Village – Ghatkopar, Ghatkopar (East), Taluka - Kurla, District – Mumbai Suburban, PIN Code - 400 075, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

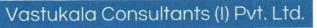
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

FILEIA	<u> </u>	
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 09.05.2024 for Banking Purpose
2	Date of inspection	08.05.2024
3	Name of the owner/ owners	Shri. Shridhar Bhikaji Anavekar &
		Smt. Vibha Shridhar Anavekar
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the	Details of ownership share is not available
	shares undivided?	
5	Brief description of the property	Address: Residential Flat No. 401, 4th Floor,
		"Rajas Residency Co-Op. Hsg. Soc. Ltd.", Plot
		No. OB-1, Yashvant Seth Jadhav Marg, Pant
		Nagar, MHADA Layout, Village – Ghatkopar,
		Ghatkopar (East), Taluka - Kurla, District - Mumbai
	Visit	Suburban, PIN Code - 400 075, State -
		Maharashtra, Country – India.
	The state of the s	
		Contact Person:
		Mr. Shridhar B. Anavekar (Owner)
		Contact No. 9820610523
		Site Person:
		Mr. Deepak Jathan (Tenant)
6	Location, street, ward no	Ward - N, Plot No. OB-1, Near Dominic Savio
		Vidyalaya, Yashvant Seth Jadhav Marg, Pant
		Nagar, MHADA Layout, Village – Ghatkopar,
		Ghatkopar (East), Taluka - Kurla, District - Mumbai
		Suburban
7	Survey/ Plot no. of land	Plot No. OB-1, C.T.S. No. 185 (Pt.) Village -
		Ghatkopar
8	Is the property situated in residential/	Residential Area
	commercial/ mixed area/ Residential area?	
9	Classification of locality-high class/ middle	Middle Class
	class/poor class	
10	Proximity to civic amenities like schools,	All the amenities are available in the vicinity
	Hospitals, Units, market, cinemas etc.	
11	Means and proximity to surface communication	Served by Buses, Taxies, Auto and Private cars



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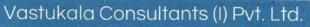




	by which the locality is served	
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 594.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 642.00 (Area as per Agreement for Sale)
		Built up Area in Sq. Ft. = 770.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	Plot No. OB-1, Near Dominic Savio Vidyalaya, Yashvant Seth Jadhav Marg, Pant Nagar MHADA Layout
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	MHADA As per Agreement
16	Is there any restriction covenant in regard to	As per documents
"	use of land? If so attach a copy of the covenant.	710 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.	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 standing on the land and a lay-out plan.	N.A.
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 - Mr. Deepak Jathan
	If the property owner occupied, specify portion	Fully Tenant Occupied



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	and extent of area under owner-occupation				
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MHADA / MCGM norms Percentage actually utilized - Details not available			
26	RENTS				
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Deepak Jathan			
	(ii) Portions in their occupation	Fully Occupied			
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 41,000.00 Present rental income per month			
	(iv) Gross amount received for the whole property	Details not available			
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					
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars				
31					
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?				
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?				
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				
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	As not sub-registres of conurence records			
38	Give instances of sales of immovable property	As per sub registrar of assurance records			



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Values a Reproper

1	in the locality on a separate sheet, indicating the Name and address of the property, registration 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 – 2017 (Full 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	N. A.
	copies of agreements	
44	For items of work done by engaging Labour	N. A.
	directly, give basic rates of materials and	
	Labour supported by documentary proof.	
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 09.05.2024 for Residential Flat No. 401, 4th Floor, "Rajas Residency Co-Op. Hsg. Soc. Ltd.", Plot No. OB-1, Yashvant Seth Jadhav Marg, Pant Nagar, MHADA Layout, Village – Ghatkopar, Ghatkopar (East), Taluka - Kurla, District – Mumbai Suburban, PIN Code - 400 075, State – Maharashtra, Country – India belongs to Shri. Shridhar Bhikaji Anavekar & Smt. Vibha Shridhar Anavekar.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 07.12.2017 Between Shri. Pramod S. Mohite (The Promoter) Shri.
	Shridhar Bhikaji Anavekar & Smt. Vibha Shridhar Anavekar (The Allottee/s)
2	Copy of Commencement Certificate No. CHE / ES / 2159 / N / 337 / (New) dated 02.01.2017 issued by
	Municipal Corporation of Greater Mumbai.
2	Copy of Full Occupancy Certificate No. CHE / ES / 2159 / N / 337 / (New) dated 19.09.2017 issued by
	Municipal Corporation of Greater Mumbai.
3	Copy of RERA Registration Certificate No. P51800007577 dated 17.08.2017 issued by Maharashtra Real
	Estate Regulatory Authority.

LOCATION:

The said building is located at Plot No. OB-1, C.T.S. No. 185 (Pt.) Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburban. The property falls in Residential Zone. It is at travelling distance of 1.4 Km. from Ghatkopar railway station.







BUILDING:

The building under reference is having Stilt + 15 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 2 Residential Flats. The building is having 2 lifts.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 2 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage (i.e., 2 BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak Wood door frame with flush door, Powder coated Aluminum sliding windows & Concealed plumbing & Concealed electrification.

Valuation as on 09st May 2024

The Carpet Area of the Residential Flat	:	642.00 Sq. Ft.
V-Signal and a second s		

Deduct Depreciation:

:	2017 (As per Full Occupancy Certificate)
:	60 Years
11/	7 Years
V	770.00 Sq. Ft. X ₹ 3,000.00 = ₹ 23,10,000.00
· N	10.50%
A: V	₹ 2,42,550.00
1	₹ 1,47,730.00 per Sq. M. i.e., ₹ 13,724.00 per Sq. Ft.
1	₹ 1,42,894.00 per Sq. M. i.e., ₹ 13,275.00 per Sq. Ft.
:	₹ 20,000.00 per Sq. Ft.
:	₹ 642.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,28,40,000.00

(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 09.05.2024	:	₹ 1,28,40,000.00 - ₹ 2,42,550.00 =
•		₹ 1,25,97,450.00
Total Value of the property	:	₹ 1,25,97,450.00
The Realizable value of the property	:	₹ 1,13,37,705.00
Distress value of the property	:	₹ 1,00,77,960.00
Insurable value of the property (770.00 X 3,000.00)	:	₹ 23,10,000.00
Guideline value of the property (770.00 X 13,275.00)	:	₹ 1,02,21,750.00





Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 401, 4th Floor, "Rajas Residency Co-Op. Hsg. Soc. Ltd.", Plot No. OB-1, Yashvant Seth Jadhav Marg, Pant Nagar MHADA Layout, Village – Ghatkopar, Ghatkopar (East), Taluka - Kurla, District – Mumbai Suburban, PIN Code - 400 075, State – Maharashtra, Country – India for this particular purpose at ₹ 1,25,97,450.00 (Rupees One Crore Twenty Five Lakh Ninety Seven Thousand Four Hundred Fifty Only) as on 09th May 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 09th May 2024 is ₹ 1,25,97,450.00 (Rupees One Crore Twenty Five Lakh Ninety Seven Thousand Four Hundred Fifty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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

ANNEXURE TO FORM 0-1

Technical details Main Building

1.	No. of floors and height of each floor	Stilt + 15 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	2017 (As per Full Occupancy Certificate)			
4	Estimated future life	53 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			



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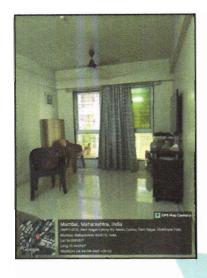
6	Type of foundations		R.C.C. Foundation		
7	Walls		All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions		6" thick brick wall		
9	Doors an	d Windows	Teak Wood door frame with flush door, Powde Coated Aluminium sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12	Roofing a	and terracing	R.C.C. Slab		
13	Special a features,	rchitectural or decorative if any	No		
14	(i)	Internal wiring – surface or conduit	Concealed plumbing		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification		
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		fittings: Superior colored / white/ordinary.	Ordinary		
17	Compour Height as		6'.0" High, R.C.C. column with B. B. masonry wall		
	Type of construction				
18	No. of lift	s and capacity	2 Lifts		
19	Undergro	ound sump – capacity and type of tion	R.C.C tank		
20	Over-hea	ad 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		and paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.		
23		disposal – whereas connected to ewers, if septic tanks provided, capacity	Connected to Municipal Sewerage System		



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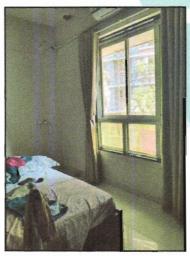


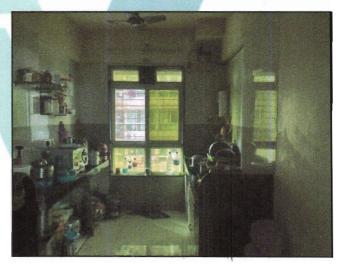
Actual site photographs



















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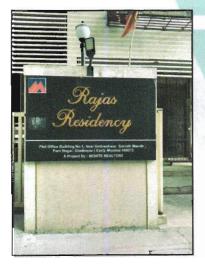


Actual site photographs











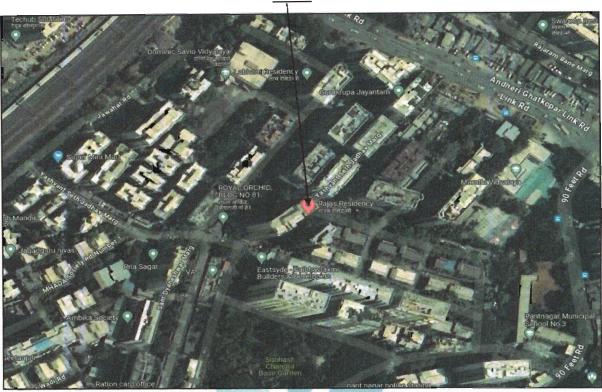


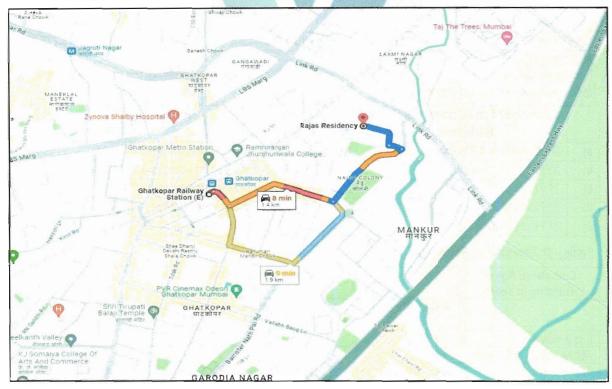




Route Map of the property Site u/r







<u>Latitude Longitude - 19°05'18.3"N 72°54'53.8"E</u>

Note: The Blue line shows the route to site from nearest railway station (Ghatkopar – 1.4 Km)



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Vastukala Consultants (I) Pvt. Ltd



Ready Reckoner Rate

etp.	Department of Re Government	gistration and of Maharashtra		गेंदणी व मुख् महाराष्ट्र	द्रांक वि शासन	भाग 🌉	
	Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)						
₩Home				Valuation Gu	ildelines 🖁	User Manual	
Year 2	2024-2025 🕶			Language	English	~	
	Selected District	MumbaiSubUrban		~			
	Select Village	घाटकोपर - कुर्ला		~			
	Search By	Survey No.	CLocation				
	Enter Survey No	185		Search			
उपविभाग			खुली निवासी जमीन सदनिका	ऑफ़ीस दुकाने औद्ये	रिकार (Rs./)	Attribute	
रस्ता (वासंतदादा प	उत्तरेस जाल बहादूर शास्त्री भागे ते ।।टीज मार्ग) पुत्रेस गाव हद्द, दक्षिणे श्चिमेस गाव हद्द (चक्तशाद दशैंकि	का 27.45 जि. रोद रस्ता व	78640 147730	169890 184860 147	190	क्षि.डी.एस. नंधर	
Stamp Duty Read	ly Reckoner Market Val	ue Rate for Flat		1,47,730.00			
	Located on 4th Floor		171		No. of		
	dy Reckoher Market V	The second second second		1,47,730.00	Sq. Mtr.	13,724.00	Sq. Ft.
`	y Reckoner Market Val			78,640.00			
	tween land rate and bui		C) / /	69,090.00			
Depreciation Perc	centage as per table (D)	[100% - 7%]	//	93%			
Age of the Buildir	ng - 7 Years)		V A				
Rate to be adopt	ed after considering d	epreciation [B + (0	C x D)]	1,42,894.00	Sq. Mtr.	13,275.00	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:

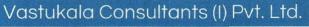
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21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

<u>Table - D: Depreciation Percentage Table</u>

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

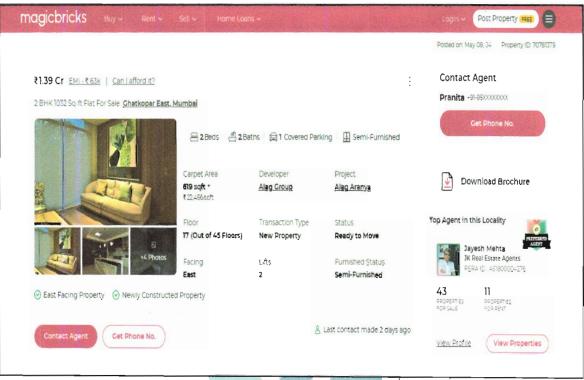


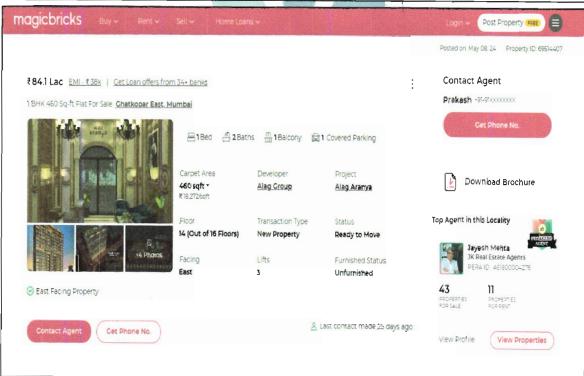
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Price Indicators





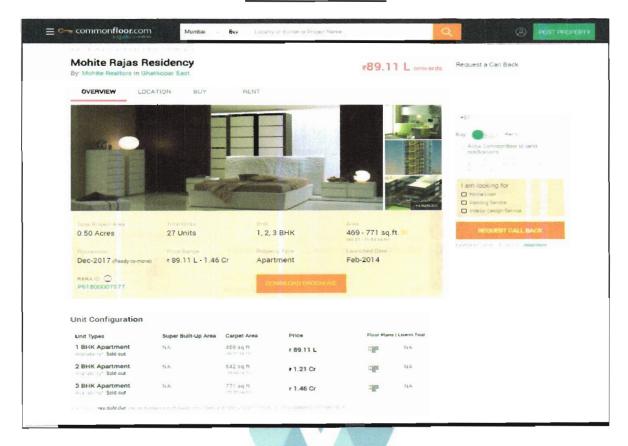


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Price Indicators







Sales Instance

\$504520	सुवी क.2	दृष्ट्य मैक्शक : सह द नि कृत्ती 5
19-05-2024	41.4.2	हुम्म नवाकः : तह दु.ना. कुरा। ३ उस्त कर्षाकः : 26504:2023
lote -Generaled Through eSearch Module, For original report please contact concern SRO office		ৰূপ ক্লমাক : 2004-2023 নাবলী
		Reon 63m
		Taylor south
	गावाचे नाव: घाटकोपर	
(1)विलेखाचा संकार	अँग्रीमेंट टू सेल	
८,भीबदला	11500000	
(३) बाजरभाव भाडेपटटपाच्या बाबतितयटटाकार आकारणी देतो की पटदेवार ते नमृद करावे)	11250417.41	
(३) भू-मापन् चौटविस्ता व घरक्रमांकः असत्यासः	1) पारिकेचे नाथ Mumba: Ma.na.pa इतर वर्णन: सद्भिका नं 701, माळा नं: सातवा मजला, इमारतीचे नाथ: राजास रेसिडेन्सी को.आंप. हो सोसा शी, व्यक्ति नं. पंत नगर, घाटकोपर -पूर्व), मुंबई - 400075 रोड : इमारत कमांक 81 च्या समोर, वेबरेश्वर साईनाथ मंदिर, इतर माहिती मोले-घाटकोपर, सदिनेकेचे एकूण क्षेत्रफळ 620,63 चौरन फूट कार्पेट व सोबत एक कारमार्किंग स्पेस यात्रिक स्पेक पार्किंग कमांक एस 2 सहित ((C.T.S. Number : 185 (PT);))	
(5) क्षेत्रफळ	69.21 चौ.मीटर	
(६)आकारणी किंवा जुडी वेण्यात असेल तेव्हा.		
(१) दस्तरोवज करून देणा-मा लिहन ठेवणा-मा पक्षकाराचे नाव किंवा दिवाणी न्यामालयाचा हुकुमलामा किंवा आदेश असत्यास, प्रतिवादिये नाव व पता.	 नार-करण किस्त गाह कर था पना-जोर ने की 12 माला ने , प्रमारोते नार प्रमारीर आर्टनेंट, आँक ने धेत नार, प्रत्योवर (कृष्टे, मुंखरें -40015, रीड ने धेत नार, मालाकु MARALL जिन कोड -40015 में ने ने 4.00 मालाकु अपने के प्रत्योव के प्रमार प्रत्येक कर के प्रत्येक कर कर के प्रत्येक के प्रत्येक कर के प्रत्येक कर कर के प्रत्येक के प्रत्येक कर के प्रत्येक कर के प्रत्येक कर के प्रत्येक कर कर के प्रत्येक कर कर के प्रत्येक कर कर के प्रत्येक कर कर के प्रत्येक कर के प्रत्येक कर कर के प्रत्येक कर कर के प्रत्येक कर के	
(६) बस्तरिक जनन प्रेणाऱ्य प्रक्षकाराचे व किंवा दिशाणी न्यायालयाच हुकुम्नाम किंवा आदेश असःत्यम्, प्रतिदादिने नाव १ जता	ि नाइ. कार्तिक भारत गांधी कर 38, पता. नरीट में बी. 7 माज ने पहिला, इस्तरीचे नाइ शहर भूगन, साँक में गंगावादी गोपाव भूगन वस स्तीय करता, तेत में स्तरी एस. वार्ग, मातवाह, MAAGAL. पिन सोत -00006 पैन में - AOTPO156A 1): नाइ. कुमारा भारत गांधी कर 40, पता. मार्ट में बी. 7 माज में पहिला, इस्तरीचे नाइ शहर भूगन, साँक में गंगावादी, गोपाव भूगन वस स्तीय करता, तेत में एस बी. वस मार्ग, महराहा, MAAGAL. पिन सीत -00006 पैन में -ASEP08511D	
(9) इस्तोद्धः करुन दित्याचा दिभांक	13/12/003	
८१०)वस्त नोंदणी केत्याचा दिनांक	13/12/0023	
0.1)अनुक्रमांक खंड व पृष्ठ	26504/2023	
(12)बानारभावास्माने मुद्रांक शुन्छ	690000	
(13) बाजरभावाप्रमाणे नोंदणी गुल्क	3000	
(14)मेश		
दृत्यांकनासाठी दिवासात घेतलेला तपशीलः.		
पुद्रांक गुल्क आकारताना निवडलेला अनुन्केद 🚈	(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 09th May 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.





Valuation Report Prepared For: Cosmos Bank-Dombivli (East) Branch/ Shri. Shridhar Bhikaji Anavekar (8594/2306250) Page 18 of 18

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 ₹ 1,25,97,450.00 (Rupees One Crore Twenty Five Lakh Ninety Seven Thousand Four Hundred Fifty Only).





