

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Sushma Dinesh Haria

Residential Flat No. 103, 1st Floor, Wing - A, "Silver Arch Co-op. Hsg. Soc. Ltd.", Jeke Gram, Samta Nagar, Pokharan Road No. 1, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 606, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'11.5"N 72°57'46.8"E

Intended User:

Cosmos Bank

Bandra (West) Branch

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



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Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/05/2024/008755/2306480 27/13-340-PASK Date: 27.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 103, 1st Floor, Wing - A, "Silver Arch Co-op. Hsg. Soc. Ltd.", Jeke Gram, Samta Nagar, Pokharan Road No. 1, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, Country - India belongs to Mrs. Sushma Dinesh Haria.

Boundaries of the property.

North Ayesha Tower - 2 South Industrial Area East Wing - B

West Road No. 2

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 ₹ 1,02,93,075.00 (Rupees One Crore Two Lakh Ninety Three Thousand Seventy Five Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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. 103, 1st Floor, Wing - A, "Silver Arch Co-op. Hsg. Soc. Ltd.", Jeke Gram, Samta Nagar, Pokharan Road No. 1, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 606, 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 27.05.2024 for Banking Purpose		
2	Date of inspection	17.05.2024		
3	Name of the owner/ owners	Mrs. Sushma Dinesh Haria		
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. 103, 1st Floor, Wing - A, "Silver Arch Co-op. Hsg. Soc. Ltd.", Jeke Gram, Samta Nagar, Pokharan Road No. 1, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 606, State – Maharashtra, Country – India Contact Person: Mr. Dinesh Haria (Owner's husband) Contact No.: 9320408763		
6	Location, street, ward no	Jeke Gram, Samta Nagar, Pokharan Road No. 1		
	Survey/ Plot no. of land	Survey No. 202, C.T.S. No. 823, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane		
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, Auto and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 1258.00 Cupboard Area in Sq. Ft. = 36.00 Total Carpet Area in Sq. Ft. = 1294.00 (Area as per actual site measurement of Amalgamated Residential Flat Nos. 103 & 104)		
		Built up Area in Sq. Ft. = 621.00		



Valuers & Appraisers (1)

Architects & State Consultants

Lender's Engineer

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		(Area as per Agreement for Sale of Flat No. 103)		
13	Roads, Streets or lanes on which the land is abutting	Jeke Gram, Samta Nagar, Pokharan Road No. 1		
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. (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	TM)		
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	1 15 11		
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?	Owner Occupied		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC 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.		



Valuers & Appraisers
Architects & Appraisers
What is the street of the s

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 21,500.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.		
28	of fix	parate amount being recovered for the use ctures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N. A.		
29		details of the water and electricity charges, , to be borne by the owner	N. A.		
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.		
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
32		ump is installed, who is to bear the cost of tenance 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 ding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.		
	SAL	ES			
38	in the	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration 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 Residential Flat in a building. The rate considered as composite rate.		
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.		
	cos	T OF CONSTRUCTION			
41	Year	of commencement of construction and	Year of Completion - 1994 (As per Occupancy		



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	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.
		ternally amalgamated to form a single flat with single considered area as per Agreement for Sale of Flat

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 27.05.2024 for Residential Flat No. 103, 1st Floor, Wing - A, "Silver Arch Co-op. Hsg. Soc. Ltd.", Jeke Gram, Samta Nagar, Pokharan Road No. 1, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 606, State – Maharashtra, Country – India belongs to Mrs. Sushma Dinesh Haria.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 28.01.2022 b/w. Mrs. Aparna Ashutosh Bhosle (The Vendor /
	Transferor) and Mrs. Sushma Dinesh Haria (The Purchaser / Transferee) (6 Pages from documents)
2	Copy of Occupancy Certificate No. T.M.C TDD - 3660 - VP - 90 / 94 dated 08.02.1994 issued by
	Thane Municipal Corporation (O.C. is issued for Building A Type – 1st to 6th upper floors only.)

LOCATION:

The said building is located at Survey No. 202, C.T.S. No. 823, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 606, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 3.8 Km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 7 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. 1st Floor is having 6 Residential Flats. 1 Lift is provided in building.

Residential Flat:

The property is a Residential Flat located on 1st Floor. As per site inspection, Flat No. 103 & 104 are internally amalgamated to form a single flat with single entrance. The composition of Amalgamated Residential Flat is having 4 Bedrooms + Living Room + Dining + Kitchen + 4 Toilets + Cupboard Area. The residential flat is finished with Marble & Ceramic tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Concealed electrification & concealed plumbing.



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Valuation as on 27th May 2024

The Built up Area of the Residential Flat	:	621.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1994 (As per Occupancy Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2024	·	30 years
Cost of Construction		621.00 Sq. Ft. X ₹ 2,500.00 = ₹ 15,52,500.00
Depreciation (100-10) X 30/60	-	45.00%
Amount of depreciation	:	₹ 6,98,625.00
Guideline rate obtained from the Stamp Duty	:	₹ 1,46,400.00 per Sq. M.
Ready Reckoner for new property		i.e. ₹ 13,601.00 per Sq. Ft.
Guideline rate (after Deprecation)	\:	₹ 1,19,280.00 per Sq. M.
		i.e., ₹ 11,081.00 per Sq. Ft.
Value of property as on 27.05.2024	:	621.00 Sq. Ft. X ₹ 17,700.00 = ₹ 1,09,91,700.00

(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		₹ 1,09,91,700.00 (-) ₹ 6,98,625.00 =
27.05.2024		₹ 1,02,93,075.00
Total Value of the property	:	₹ 1,02,93,075.00
The realizable value of the property	:	₹ 92,63,768.00
Distress value of the property	V	₹ 82,34,460.00
Insurable value of the property	:	₹ 15,52,500.00
Guideline Value of the property	:	₹ 68,81,301.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 103, 1st Floor, Wing - A, "Silver Arch Co-op. Hsg. Soc. Ltd.", Jeke Gram, Samta Nagar, Pokharan Road No. 1, Final Plot No. 30 of T.P.S. 1, Village – Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 606, State – Maharashtra, Country – India for this particular purpose at ₹ 1,02,93,075.00 (Rupees One Crore Two Lakh Ninety Three Thousand Seventy Five Only) as on 27th May 2024.





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NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 27th May 2024 is ₹ 1,02,93,075.00 (Rupees One Crore Two Lakh Ninety Three Thousand Seventy Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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





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ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor	Stilt + 7 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1st Floor		
3	Year of construction	1994 (As per Occupancy Certificate.)		
4	Estimated future life	30 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 & Aluminum sliding windows		
10	Flooring	Marble & Ceramic tiles flooring		
11	Finishing	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	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	6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and length			
	Type of construction			
18	No. of lifts and capacity	1 Lift		
19	Underground sump – capacity and type of construction	R.C.C tank		
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		



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Landers & Engineers (1)

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Actual site photographs





















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Actual site photographs







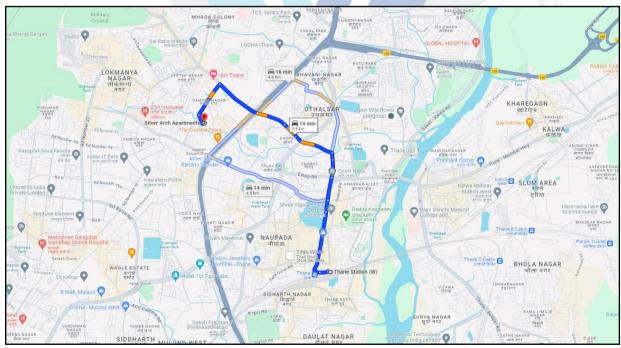




Route Map of the property

Site,u/r





Latitude Longitude - 19°12'11.5"N 72°57'46.8"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 3.8 Km.)



Valuers & Appraisers

Architects & Service Character (I)

Character Characte

Ready Reckoner Rate

DIVISION / VILLAGE : PANCHPAKHADI Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban Area		Local Body Type	Class "B" Corpo	ration	
Local Body Name	Thane Municip	oal Corporation	n			
Land Mark	5F) On North Noori Baug road to Eastern Express Highway, on South Panchpakhadi village boundary, on East Lal Bahadur Shashtri Marg, on West-Eastern Express Highway, all the properties bounded.				0	
			Ro	ate of Land + Bui	lding in₹per sq.	m. Built-Up
Zone	Zone Sub Zone Land		Residential	Office	Shop	Industrial
5	5/19/4	56000	146400	168300	183300	168300
Final Plot No. 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351,						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,46,400.00			
No Increase, Flat Located on 1st Floor	-		\	
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,46,400.00	Sq. Mtr.	13,601.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	56,000.00			
The difference between land rate and building rate (A – B = C)	90,400.00			
Depreciation Percentage as per table (D) [100% - 30%]	70%		")	
(Age of the Building – 30 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,19,280.00	Sq. Mtr.	11,081.00	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	After initial 5 year for every year 1.5% depreciation is to be considered. However
	maximum deduction available as per this shall be 70% of Market Value rate	maximum deduction available as per this shall be 85% of Market Value rate



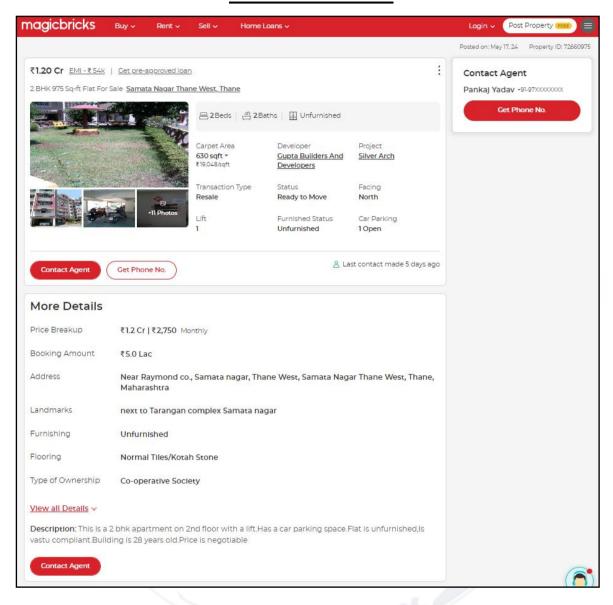
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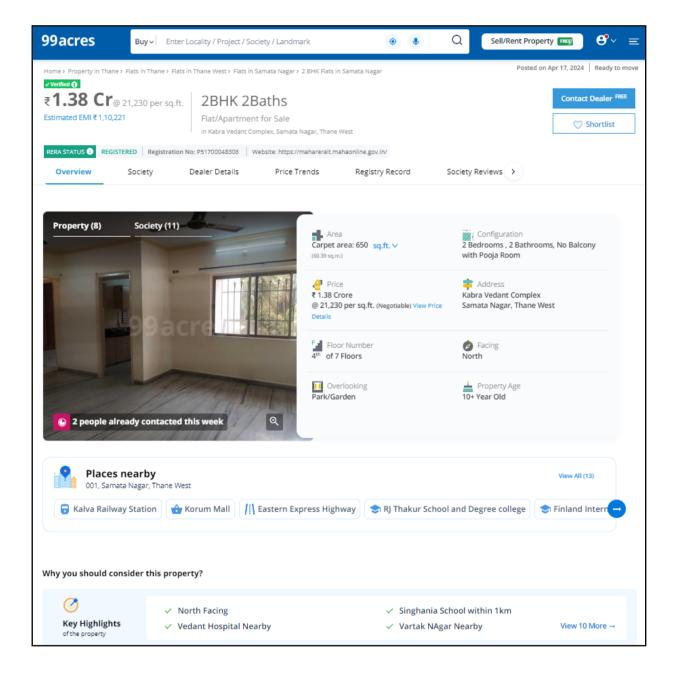
Price Indicators







Price Indicators







Sale Instances

1384174	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 2
29-01-2024	6	दस्त क्रमांक : 13841/2023
Note:-Generated Through eSearch		नोदंणी :
Module,For original report please contact concern SRO office.		Regn:63m
	गावाचे नाव : पांचपाखाः	डी
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	10000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8566623	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदिनका क्र. 203,2रा मजला,बिल्डींग नं. ए1,पेरीन को. ऑप. हौ. सोसायटी लि,ऑपो. सिल्वर आर्च बिल्डींग,पेरीन बाई ईरानी मार्ग,समता नगर,ठाणे. सदिनकाचे क्षेत्र 619.03 चौ. फुट कारपेट म्हणजेच 57.51 चौ. मी. कारपेट.Mudrank 2021/UOR12/CR107/M1 (Policy): For Women Mudrank 2021/UOR12/CR107/M1 (Policy): For Women - Corporations Area Criteria: -((Survey Number: T.P.S. No.1, Final Plot No. 35;))	
(5) क्षेत्रफळ	619.03 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-योगेश हेमचंद्र बुराडकर वय:-43 पत्ता:-प्लॉट नं: फ़लॅट नं. ए1/203, , माळा नं: 2 मजला, इमारतीचे नाव: पेरिन सोसायटी, ब्लॉक नं: -, रोड नं: सिल्वर आर्च समोर, समता नगर , महाराष्ट्र, ठाणे. पिन कोड:-400606 पॅन नं:-AJBPB8504G	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-स्वाती रविंद्र सोन्दे वय:-73; पत्ता:-प्लॉट नं: ब्लॉक नं: 13, माळा नं: -, इमारतीचे नाव: नवनंदिनी सोसायटी, ब्लॉक नं: -, रोड नं: महात्मा गांधी रोड, नौपाडा, ठाणे , महाराष्ट्र, THANE. पिन कोड:-400602) पॅन नं:-AKAPS4284N	
(9) दस्तऐवज करुन दिल्याचा दिनांक	09/06/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	09/06/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	13841/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	600000	
(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 27th 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.



Valuers & Appraisers
Architects & Services Servi

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 ₹ 1,02,93,075.00 (Rupees One Crore Two Lakh Ninety Three Thousand Seventy Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Auth. Sign.



