

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Shubhada Ajit Kale

Residential Flat No. 9, Ground Floor, "Jay Radheshyam 'B' Building Co-Op. Hsg. Soc. Ltd.", Gokhale Compound, R. P. Road, Village – Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'48.8"N 73°05'23.8"E

Valuation Done for:

Cosmos Bank

Dombivli (East) Branch

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



Thane: 101, 1st Floor, 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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Thane/05/2024/008776/2306446 24/4-306-PSRJ

Date: 24.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 9, Ground Floor, "Jay Radheshyam 'B' Building Co-Op. Hsg. Soc. Ltd.", Gokhale Compound, R. P. Road, Village - Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District -Thane, PIN Code - 421 201, State - Maharashtra, Country - India belongs to Mrs. Shubhada Ajit Kale.

Boundaries of the property.

North

Dr. Rajendra Prasad Road / Bapuji CHSL

South

Open Plot

East

Open Plot

West

Nav Radheshyam CHSL

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 ₹ 15,80,960.00 (Rupees Fifteen Lakh Eighty Thousand Nine Hundred Sixty 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.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoi@vastukala.org. c=IN Date: 2024.05.24 14:30:51 +05'30'

Auth. Sign.



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 in Form - 01

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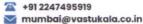
Nashik Raikot

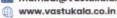
Indore

Raipur

Regd. Office

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





Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mrs. Shubhada Ajit Kale (008776/2306446) Page 3 of 16

Valuation Report of Residential Flat No. 9, Ground Floor, "Jay Radheshyam 'B' Building Co-Op. Hsg. Soc. Ltd.", Gokhale Compound, R. P. Road, Village – Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India.

Form 0-1

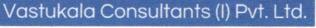
(See Rule 8 D)

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 24.05.2024 for Banking Purpose		
2	Date of inspection	22.05.2024		
3	Name of the owner/ owners	Mrs. Shubhada Ajit Kale		
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. 9, Ground Floor, "Jay Radheshyam 'B' Building Co-Op. Hsg. Soc. Ltd.", Gokhale Compound, R. P. Road, Village – Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India. Contact Person: Mr. Tejas Pramod Sheth (Seller's Son)		
	At L Very Market	Contact No. 8369812036		
6	Location, street , ward no	Gokhale Compound, R. P. Road, Village - Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane		
7	Survey/ Plot no. of land	Survey No. 21, Hissa No. 3 (Part) of Village - Gajbandhan Patharli		
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	And the second of the second o		
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 160.00 (Area as per Actual Site Measurement)		
		Built up Area in Sq. Ft. = 160.00 (Area as per Agreement for Sale)		



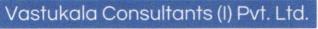




13	Roads, Streets or lanes on which the land is abutting	Gokhale Compound, R. P. Road, Village – Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	
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 The state of th
21	Attach a dimensioned site plan IMPROVEMENTS	Yes
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? If the property owner occupied, specify portion and extent of area under owner-occupation	Vacant N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per DMC norms Percentage actually utilized - Details not available
26	RENTS (i) Names of tenants/ lessees/ licensees, etc	NA
	(ii) Portions in their occupation	NA





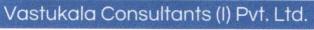




7	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 3,300.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27	Are any of the occupants related to, or close to business associates of the owner?		N.A.		
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.		
29	1	details of the water and electricity charges, t, to be borne by the owner	N. A. Service a rusine (TM)		
30	1	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	1 00	oump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
33			N. A.		
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available		
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.		
37	prem of rea		N. A.		
	SAL		A SELECTION OF THE PROPERTY OF		
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 a Residential Flat in a building. The rate is considered as composite rate.		
40	up on	e instances are not available or not relied t, the basis of arriving at the land rate	N. A.		
	000	or constitution			









Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mrs. Shubhada Ajit Kale (008776/2306446) Page 6 of 16

41	Year of commencement of construction and year of completion	Year of Completion – 1981 (As per Building 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: As per Site Inspection, Actual Total Carpet are almost same. We have considered area mentioned in the the property, higher rate i.e. 11,300/- per Sq. Ft. on Built to	e documents, hence, to give proper weightage to the value

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 24.05.2024 for Residential Flat No. 9, Ground Floor, "Jay Radheshyam 'B' Building Co-Op. Hsg. Soc. Ltd.", Gokhale Compound, R. P. Road, Village – Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India belongs to Mrs. Shubhada Ajit Kale.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 14.05.2024 Mr. Pramod Dalsukhlal Sheth (The Transferor / Seller)
	Mrs. Shubhada Ajit Kale (The Transferee / Purchasers)
2	Copy of Building Completion Certificate No. DOM / PWD / 1673 dated 23.02.1981 issued by Dombivli
	Municipal Council.

LOCATION:

The said building is located at Survey No. 21, Hissa No. 3 (Part) of Village - Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at travelling distance of 750M. from Dombivli railway station.

BUILDING:

The building under reference is having Ground + 4 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. Ground Floor is having 20 Residential Flats. The building is not having lift.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of Living Room + Bathroom + WC + Passage (i.e., 1 Room with Bathroom + WC). The residential flat is finished with Mosaic flooring, Teak Wood door frame with flush shutter with MS safety door, Openable Wooden frame glass windows & Open plumbing & Casing Capping electrification.



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Valuation as on 24nd May 2024

The Built-up Area of the Residential Flat	:	160.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 24.05.2024		₹ 160.00 Sq. Ft. X ₹ 11,300.00 = ₹ 18,08,000.00
Prevailing market rate	ŀ	₹ 11,300.00 per Sq. Ft.
Guideline rate (after Deprecation)	:	₹ 56,174.00 per Sq. M. i.e., ₹ 5,219.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,900.00 per Sq. M. i.e., ₹ 7,144.00 per Sq. Ft.
Amount of depreciation	:	₹ 2,27,040.00
Depreciation {(100-10) x 43} / 60	:	64.50%
Cost of Construction	:	160.00 Sq. Ft. X ₹ 2,200.00 = ₹ 3,52,000.00
Age of the building as on 2024	:	43 Year
Expected total life of building	:	60 Years
Year of Construction of the building	:	1981 (As per Building Completion certificate)

(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 24.05.2024	:	₹ 18,08,000.00 - ₹ 2,27,040.00 = ₹ 15,80,960.00
Total Value of the property		₹ 15,80,960.00
The Realizable value of the property	1:	₹ 14,22,864.00
Distress value of the property	1 :	₹ 12,64,768.00
Insurable value of the property (160.00 X 2,200.00)	1:	₹ 3,52,000.00
Guideline value of the property (160.00 X 5,219.00)	1:	₹ 8,35,040.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 9, Ground Floor, "Jay Radheshyam 'B' Building Co-Op. Hsg. Soc. Ltd.", Gokhale Compound, R. P. Road, Village – Gajbandhan Patharli, Dombivali (East), Taluka - Kalyan, District - Thane, PIN Code - 421 201, State – Maharashtra, Country – India for this particular purpose at ₹ 15,80,960.00 (Rupees Fifteen Lakh Eighty Thousand Nine Hundred Sixty Only) as on 24th May 2024.





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 24th May 2024 is ₹ 15,80,960.00 (Rupees Fifteen Lakh Eighty
 Thousand Nine Hundred Sixty 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.
- 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:

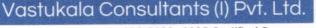
ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor	Ground + 4 Upper Floor
2.	Plinth area floor wise as per IS 3361- 1966	N.A. as the said property is a Residential Flat situated on Ground Floor
3	Year of construction	1981 (As per Building Completion Certificate)
4	Estimated future life	17 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 shutter with MS safety door, Openable Wooden frame glass windows







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10	Flooring		Mosaic flooring			
11	Finishing		Cement plastering with POP finishing			
12	Roofing and terracing		R.C.C. Slab			
13	Special features	architectural or decorative	No Hard Mark Server of Ser			
14	(i)	Internal wiring – surface or conduit	Open plumbing			
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Casing Capping electrification			
15	Sanitary	installations	580 - 40 pm			
	(i)	No. of water closets	As per Requirement			
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. of sink	100 Annual Control of the State			
16	1	f fittings: Superior colored / 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 li	fts and capacity	No Lift			
19	Undergr	ound sump – capacity and type of ction	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		Cement concrete in open spaces, etc.			
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System			





Actual site photographs

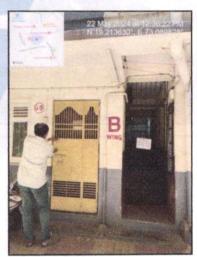






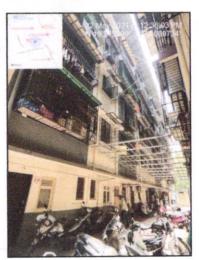
















Route Map of the property Site u/r





 $\underline{\text{Latitude Longitude - 19°12'48.8"N 73°05'23.8"E}}$ Note: The Blue line shows the route to site from nearest railway station (Dombivli – 750 K)



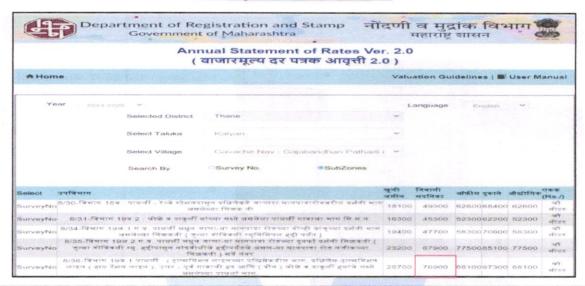
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Ready Reckoner Rate



Rate to be adopted after considering depreciation [B + (C x D)]	56,174.00	Sq. Mtr.	5,219.00	Sq. Ft.
(Age of the Building – 43 Years)				
Depreciation Percentage as per table (D) [100% - 43%]	57%			
The difference between land rate and building rate (A – B = C)	48,200.00			
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	28,700.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	76,900.00	Sq. Mtr.	7,144.00	Sq. Ft.
No Reduced, Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate for Flat	76,900.00			

Building not having lift

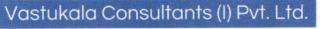
The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table - D: Depreciation Percentage Table

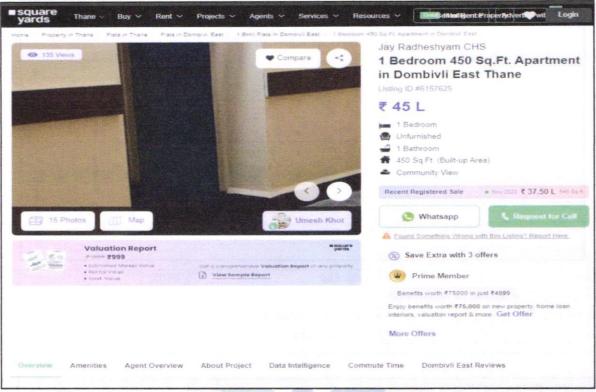
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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

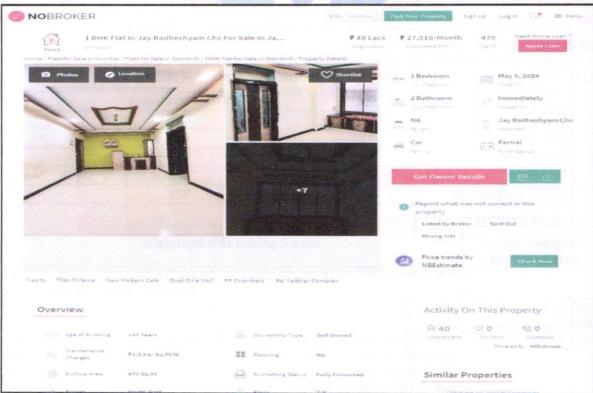






Price Indicators







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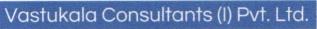


Sales Instance

गावाचे नाव : गं.भा.पाथर्ली		
1)विलेखाचा प्रकार	करारनामा	
2)मोबदला	3750000	
 बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) 	3280934.16	
4) भू-मापन,पोटहिस्सा व घरक्रमांक(असंत्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग न. 8/32 दर रु. 64800/- मौजे ग.भा. पाथलीं येथील सर्वे न. 21 हिस्सा न. 3 पार्ट,सी.टी.एस. न. 11352 या वरील जय राधेश्याम कॉ-ऑप हौसिंग सोसायटी लि. डॉ राजेंद्रप्रसाद रोड,रामनगर,डोंबिवली पूर्व,सदनिका न. 111,सी विंग,पहिला मजला,क्षेत्रफळ 545 चौ.फूट. बांधीव((C.T.S. Number : 11352, S.no. 21 H.no 3 Part ;))	
5) क्षेत्रफळ	545 चौ.फूट	
 अकारणी किंवा जुडी देण्यात असेल तेव्हा. 		
7) दस्तऐठज करुन देणा-या/लिहून ठेवणा-या गक्षकाराचे नाव किंवा दिवाणी न्यायालयांचा हुकुमनाः	1): नाव:-सुश्रीला जेठालाल विक्रिवोत्रा वय:-56 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: Q . मा-५०४ , नवनीत नगर रेसिडेन्सी , देसलेपाडा , भद्रा कॉम्प्लेक्स जवळ , डॉबिवली पूर्व , महाराष्ट्र, ठाणे. पिन	
र्केवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	कोड:-421201 पॅन नं:-AAJPV8385N 2): नाव:-जेठालाल भावानजी विक्रिवोरा वप:-60 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: Q -५०४, नवनीत नगर रेसिडेन्सी , देसलेपाडा , भद्रा कॉम्प्लेक्स जवळ , डॉबिवली पूर्व , रोड नं: -, महाराष्ट्र, THANE पिन कोड:-421201 पॅन नं:-AFHPS4117A	
8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा देवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-हेमांगी सुरेश देहिया वय:-52; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी -16, तिसरा मजला , प्रेरणा आशिष सोसायटी , शिव मंदिर रोड , संगीतवाडी , डोंबिवली पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-42120 पॅन नं:-AEBPD9880N 2): नाव:-भरती शाह वय:-55; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वॉर्ड न .15. पाणी टांकी javol, शनिचरा बाजार , छिंदवारा , मध्यप्रदेश , आहूं। प्रदेश, छिंदवाड़ा. पिन कोड:-480001 पॅन नं:-	
	AJSPS7381P 3): नाव:-सुन्दरबेन स्तनसी गंगार वय:-82; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: 214/ बी टेनंट बिल्डिंग , ओम मातुश्री सोसायटी , एल टी रोड , स्त्वे स्टेशन समोर , दहिसर पश्चिम , मुंबई, महाराष्ट्र, मुम्बई, पिन कोड:-400068 पॅन नं:-	
१) दस्तऐवज करुन दित्याचा दिनांक	28/11/2022	
10)दस्त नींदणी केल्याचा दिनांक	28/11/2022	
11) अनुक्रमांक,खंड व पृष्ठ	15656/2022	
12)बाजारभावाप्रमाणे मुद्रांक शुल्क	262500	
१३)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
14)शेरा		
पुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुक्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	









Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mrs. Shubhada Ajit Kale (008776/2306446) Page 15 of 16

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 24th 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:

- Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 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.
- 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 ₹ 15,80,960.00 (Rupees Fifteen Lakh Eighty Thousand Nine Hundred Sixty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.05.24 14:31:18 +05'30'

Auth. Sign.

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

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





An ISO 9001: 2015 Certified Company