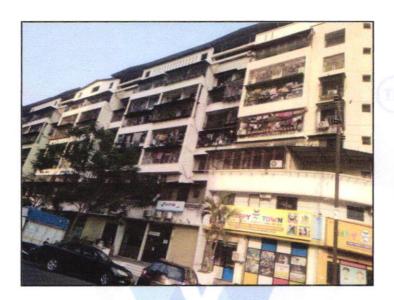


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Chandrakant Ramnath Katkade

Residential Flat No. 401, 4th Floor, C - Wing, "Shubh Shagun Complex", Rishikesh Co - Op. Hsg. Soc. Ltd., Phase 2, Plot No. 29, 30 and 31, Sector - 34, Village - Kamothe, Taluka - Panvel, District - Raigad, PIN Code - 410 209, State - Maharashtra, Country - India.

Latitude Longitude - 19°01'08.6"N 73°05'08.6"E

Valuation Done for: Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) - 400 602 State - Maharashtra, Country - India.



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

Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

Nashik
Rajkot

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

***** +91 2247495919

mumbai@vastukala.co.in www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19 Vastu/Thane/05/2024/8824/2306460 25/06-320-PSSH Date: 25.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 401, 4th Floor, C - Wing, "Shubh Shagun Complex", Rishikesh Co -Op. Hsg. Soc. Ltd., Phase 2, Plot No. 29, 30 and 31, Sector - 34, Village - Kamothe, Taluka - Panvel, District -Raigad, PIN Code - 410 209, State - Maharashtra, Country - India belongs to Shri. Chandrakant Ramnath Katkade.

Boundaries of the property.

North

D - Wing

South

B - Wing

East

Mansarover Complex

West

Internal Road

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 ₹ 75,42,200.00 (Rupees Seventy Five Lakh Forty Two Thousand Two Hundred 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=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024 05 25 15:20:12 +05'30'

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01

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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****** +91 2247495919

mumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 401, 4th Floor, C - Wing, "Shubh Shagun Complex", Rishikesh Co - Op. Hsg. Soc. Ltd., Phase 2, Plot No. 29, 30 and 31, Sector - 34, Village - Kamothe, Taluka - Panvel, District - Raigad, PIN Code - 410 209, 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 25.05.2024 for Banking Purpose 21.05.2024			
2	Date of inspection				
3	Name of the owner/ owners	Shri. Chandrakant Ramnath Katkade			
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. 401, 4th Floor, C - Wing, "Shubh Shagun Complex", Rishikesh Co - Op. Hsg. Soc. Ltd., Phase 2, Plot No. 29, 30 and 31, Sector - 34, Village - Kamothe, Taluka - Panvel, District - Raigad, PIN Code - 410 209, State - Maharashtra, Country - India. Contact Person:			
		Mr. Mahadeo Kolhatkar - (Tenant) Contact No. 9867751780			
6	Location, street, ward no	Village - Kamothe, Taluka - Panvel, District - Raigad			
	Survey/ Plot no. of land	Plot No. 29, 30 and 31, Sector – 34 of Village – Kamothe			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area			
9	Classification of locality-high class/ middle class/poor class	Middle Class			
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity			
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars			
	LAND				
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 490.00 Flowerbed Area in Sq. Ft. = 40.00 Terrace Area in Sq. Ft. = 45.00 Total Area in Sq. Ft. = 575.00 (Area as per Actual Site Measurement)			
		Carpet Area in Sq. Ft. = 588.00			







		Terrace Area in Sq. Ft. = 19.00 Total Area in Sq. Ft. = 607.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 728.00 (Carpet Area as per Agreement + 20%)	
13	Roads, Streets or lanes on which the land is abutting	Village - Kamothe, Taluka - Panvel, District - Raigad	
14	If freehold or leasehold land	Lease 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 (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.	of	
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 (Mr. Mahadeo Kolhatkar) Rented since – 11 Months Rent – ₹ 14,000.00 per month	
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied	







25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per CIDCO norms Percentage actually utilized - Details no available		
26	RENTS				
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied (Mr. Mahadeo Kolhatkar)		
	(ii) Portions in their occupation		Fully Tenant Occupied		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 14,000.00 Present rental income per month		
	(iv)	Gross amount received for the whole property	Details not provided		
27		any of the occupants related to, or close to ness associates of the owner?	Information not available		
28	of fi	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.		
29		details of the water and electricity charges, y, 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		t is the amount of property tax? Who is to 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 lal premium	Information not available		
36		ny dispute between landlord and tenant rding 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.		
	SALI	ES			
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		



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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.
e agint	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2009 (As per Occupancy 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:	/2007/00/2007

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on **25.05.2024** for Residential Flat No. 401, 4th Floor, C - Wing, "Shubh Shagun Complex", Rishikesh Co - Op. Hsg. Soc. Ltd., Phase 2, Plot No. 29, 30 and 31, Sector - 34, Village - Kamothe, Taluka - Panvel, District - Raigad, PIN Code - 410 209, State - Maharashtra, Country - India belongs to Shri. Chandrakant Ramnath Katkade.

We are in receipt of the following documents:

1.	Copy Agreement for Sale dated 12.05.2009 between M/s. Bhoomi Realtors (the Developers) and Shri.
	Chandrakant Ramnath Katkade (the Allottees).
2.	Copy of Commencement Certificate No. CIDCO / ATPO / 187 Dated 09.02.2005 issued by City &
	Industrial Development Corporation of Maharashtra Limited.
3.	Copy of Occupancy Certificate No. CIDCO / BP / ATPO / 1316 dated 26.11.2009 issued by City &
	Industrial Development Corporation of Maharashtra Limited.
4.	Copy of Previous valuation report dated 22.12.2022.

LOCATION:

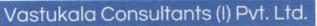
The said building is located at Plot No. 29, 30 & 31, Sector No. 34 of Village – Kamothe, Thane. The property falls in Residential Zone. It is at a Walking distance 1.1 KM from Mansarovar railway station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 7th Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from



Since 1989



1

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. 4th Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 2 Bedroom + Living Room + Kitchen + Bath + W.C. + Toilet + Passage + Balcony + Terrace Area (i.e. 2 BHK + Bath + WC + Toilet). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters with MS safety door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 25th May 2024

The Total Carpet Area of the Residential Flat	:	607.00 Sq. Ft.
	1	

Deduct Depreciation:

Year of Construction of the building	:	2009 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024		15 years
Cost of Construction		728.00 Sq. Ft. X ₹ 2,500.00 = ₹ 18,20,000.00
Depreciation {(100-10) X 15 / 60}	:	22.50%
Amount of depreciation	- 1	₹ 4,09,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 95,200.00 per Sq. M. i.e. ₹ 8,844.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 85,600.00 per Sq. M. i.e. ₹ 7,952.00 per Sq. Ft.
Prevailing market rate	:	₹ 13,100.00 per Sq. Ft.
Value of property as on 25.05.2024	:	607.00 Sq. Ft. X ₹ 13,100.00 = ₹ 79,51,700.00

(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	:	₹ 79,51,700.00 - ₹ 4,09,500.00 =
25.05.2024		₹ 75,42,200.00
Total Value of the property	:	₹ 75,42,200.00
The Realizable value of the property	:	₹ 67,87,980.00
Distress value of the property	:	₹ 60,33,760.00
Insurable value of the property (728.00 Sq. Ft. X 2,500.00)	:	₹ 18,20,000.00
Guideline value of the property (728.00 Sq. Ft. X 7,952.00)	:	₹ 57,89,056.00





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Shri. Chandrakant Ramnath Katkade (8824/2306460) Page 8 of 19

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 401, 4th Floor, C - Wing, "Shubh Shagun Complex", Rishikesh Co - Op. Hsg. Soc. Ltd., Phase 2, Plot No. 29, 30 and 31, Sector - 34, Kamothe, Taluka – Panvel, District – Raigad, PIN Code – 410 209, State – Maharashtra, Country – India for this particular purpose at ₹ 75,42,200.00 (Rupees Seventy Five Lakh Forty Two Thousand Two Hundred Only). as on 25th 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 25th May 2024 is ₹ 75,42,200.00 (Rupees Seventy Five Lakh
 Forty Two Thousand Two Hundred Only). Value varies with time and purpose and hence this value
 should not be referred for any purpose other than mentioned in this report.
- 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:



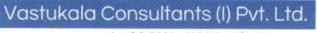


ANNEXURE TO FORM 0-1

Technical details Main Building

		reciffical details	waiii bulluliig		
1.	No. of floors and height of each floor		(Part) Ground + (Part) Stilt + 7th Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 4th Floor		
3	Year of construction		2009 (As per Occupancy Certificate)		
4	Estimate	ed future life	45 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	1 -1	construction- load bearing CC 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	Partition	S	6" thick brick wall		
9	Doors a	nd Windows	Teak wood door frame with flush shutters with MS safety door		
10	Flooring		Vitrified tiles flooring		
11	Finishing	g	Cement plastering with POP finishing		
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		1		
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary		
17	Compou	ind wall	6'.0" High, R.C.C. column with B. B. masonry		
	Height and length		wall		
	Type of construction				
18	No. of lif	ts and capacity	1 Lift		

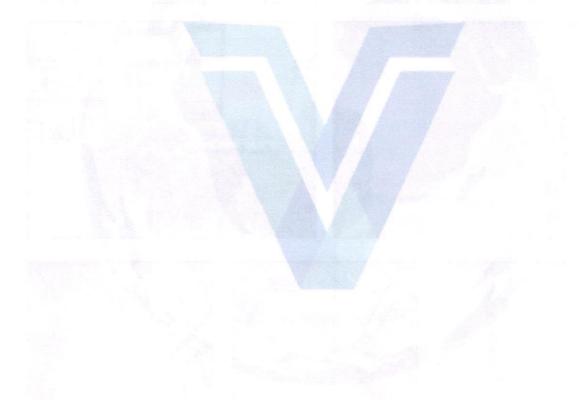






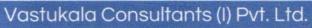
Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Shri. Chandrakant Ramnath Katkade (8824/2306460) Page 10 of 19

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	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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Actual site photographs











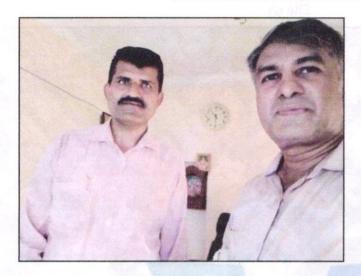






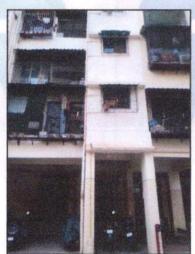


Actual site photographs











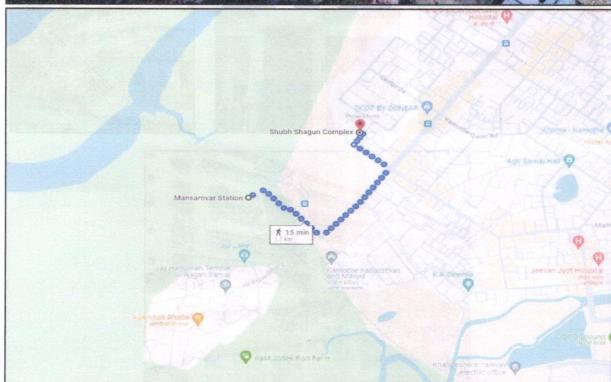






Route Map of the property Site u/r

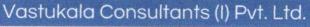




Latitude Longitude - 19°01'08.6"N 73°05'08.6"E

Note: The Blue line shows the route to site from nearest railway station (Mansarovar – 1.1 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	95,200.00			
No Increase, Flat Located on 4th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	95,200.00	Sq. Mtr.	8,844.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	31,200.00			
The difference between land rate and building rate (A – B = C)	64,000.00			
Depreciation Percentage as per table (D) [100% - 15%]	85%			
(Age of the Building – 15 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	85,600.00	Sq. Mtr.	7,952.00	Sq. Ft.

Multi-Storied building with Lift

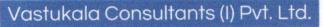
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	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

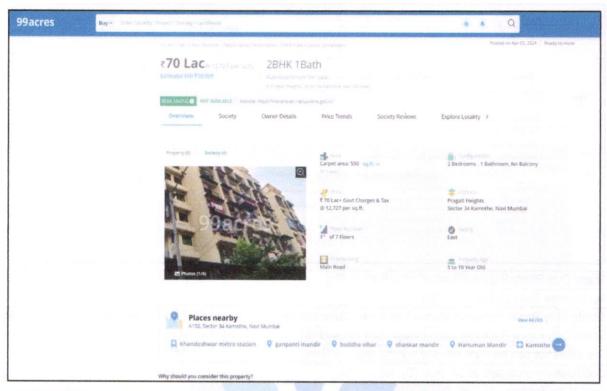
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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

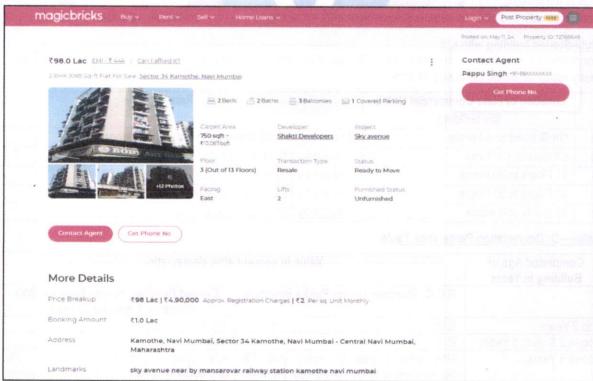






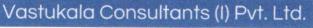
Price Indicators





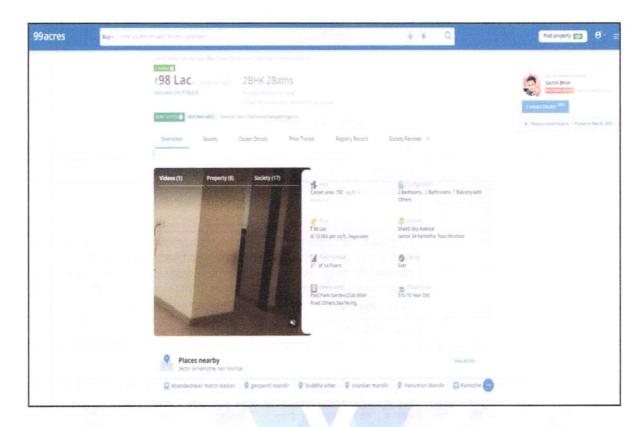








Price Indicators







Sales Transactions

4/24, 12:47 PM	igr_4071	
4071529 30-03-2024	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल 5
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		दस्त क्रमांक : 4071/2024 नोदंणी : Regn:63m
	गावाचे नाव: कामोठे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4950000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4178708.8	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पनवेल म.न.पा.इतर वर्णन :, इतर माहिती: विभाग क्र 15अ/34 दर रु 95200/ प्रती चो मी .सदिनका क्र 303 सी विंग तिसरा मजला शुभशगुन कॉम्प्लेक्स सी एच एस लि.प्लॉट नं-29,30 आणि 31 सेक्टर-34 कामोठे नवी मुंबई तालुका पनवेल जिल्हा रायगड.क्षेत्रफळ -43.45 चौ मी बिल्टअप व 1.11 चौ मी टेरेस.((Plot Number : 29,30 आणि 31 ; SECTOR NUMBER : 34 ;))	
(5) क्षेत्रफळ	43.45 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		T general control of the control of
(7) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-योगीराज पुंजाबा बागूल वय:-57 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिव क्र102 शुभश्यगुन कॉम्प्लेक्स सी एच एस लि.प्लॉट नं-29,30 आणि 31 सेक्टर-34 कामोठे नवी मुंबई ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ऱाईग़ाऱ्:(ं)). पिन कोड:-410206 पॅन नं:-AFIPB0826N	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अश्विन मुरलीधर बांगर वय:-31; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदिनका क्र 802 अनिरुद्ध रेसिडेन्सी प्लॉट नं 69 सेक्टर 35 कामोठे नवी मुंबई , ब्लॉक नं: -, रोड न -, महाराष्ट्र, हाईग्रार्:(o:). पिन कोड:-410206 पॅन नं:-BLQPB2271L 2): नाव:-मुरलीधर उमाजी बांगर वय:-53; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: दिनक क्र 802 अनिरुद्ध रेसिडेन्सी प्लॉट नं 69 सेक्टर 35 कामोठे नवी मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, हाईग्रार्:(o:). पिन कोड:-410206 पॅन नं:-AFRPB1833Q	
(9) दस्तऐवज करून दिल्याचा दिनांक	15/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	15/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	4071/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	346500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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.
- Buyer and seller are well informed and are acting prudently.
- The property is exposed for a reasonable time on the open market.
- Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 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.
- The property is valued as though under responsible ownership.
- 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.
- 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 ₹ 75,42,200.00 (Rupees Seventy Five Lakh Forty Two Thousand Two Hundred Only).

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=manoj@vastukala.org, c=IN Date: 2024.05.25 15:21:17 +05'30'

Auth. Sign.

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



