

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Valji Kanji Bhutak

Residential Flat No. 303, 3rd Floor, "Mira Bhavan Building No. 5-A S. R. A. Co-op. Hsg. Soc. Ltd.", Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai - 400 097, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'06.2"N 72°51'27.3"E

Intended User: Cosmos Bank

Goregaon (East) Branch

Definity, Shop No. 95, Ground Floor No. 364, 3, Jay Prakash Nagar Road No-3, Jay Prakash Nagar, Goregaon (East), Mumbai – 400 063, State - Maharashtra, Country - India State - Maharashtra, Country - India



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

Ahmedabad Opelhi NCR 💡 Raipur

Rajkot Jaipur

Regd. Office

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

2247495919 2247495919

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/05/2024/008880/2306476 27/09-336-JASK Date: 27.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 303, 3rd Floor, "Mira Bhavan Building No. 5-A S. R. A. Co-op. Hsg. Soc. Ltd.", Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai - 400 097, State - Maharashtra, Country - India belongs to Mr. Valji Kanji Bhutak.

Boundaries of the property.

North Slum Area / Road

South Internal Rod / Neelyog CHSL East **Under Construction Property**

West Temple

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 ₹ 36,18,000.00 (Rupees Thirty Six Lakh Eighteen Thousand 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

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

Encl. Valuation Report



Our Pan India Presence at:

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Read. Office

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

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Residential Flat No. 303, 3rd Floor, "Mira Bhavan Building No. 5-A S. R. A. Co-op. Hsg. Soc. Ltd.", Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai - 400 097, 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 Bank Loan Purpose		
2	Date of inspection	23.05.2024		
3	Name of the owner/ owners	Mr. Valji Kanji Bhutak		
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. 303, 3rd Floor, "Mira Bhavan Building No. 5-A S. R. A. Co-op. Hsg. Soc. Ltd.", Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai - 400 097, State - Maharashtra, Country - India.		
		Contact Person: Mr. Valji Kanji Bhutak (Owner) Contact No. 9892848642		
6	Location, street, ward no	Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai		
7	Survey/ Plot no. of land	C.T.S. No. 482 to 485, 489 to 501, 502(pt) to 509 & 514 of Village - Malad, Taluka - Borivali, Mumbai Suburban District.		
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. = 280.00 (Area as per actual site measurement)		
		Carpet Area in Sq. Ft. = 225.00 (Area as per Agreement for Sale)		
		Built-up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)		





13	Roads, Streets or lanes on which the land is abutting	Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai		
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	N. A.		
	(ii) Ground Rent payable per annum			
	(iii) Unearned increased payable to the			
	Lessor in the event of sale or transfer			
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents		
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available		
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available		
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available		
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No		
21	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Owner occupied		
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per SRA norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	N.A.		
	(ii) Portions in their occupation	N.A.		





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 8,000.00 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 stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for eas 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	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or at?	N.A.
34		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 al 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.
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration cale 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		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 – 2008 (As per Occupancy





	year of completion	Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
		rea 280.00 Sq. Ft. is more than Carpet area 225.00 ed to us. We have considered area mentioned in to 1 BHK.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Goregaon (East) Branch to assess fair market value as on 27.05.2024 for Residential Flat No. 303, 3rd Floor, "Mira Bhavan Building No. 5-A S. R. A. Co-op. Hsg. Soc. Ltd.", Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai - 400 097, State - Maharashtra, Country - India belongs to Mr. Valji Kanji Bhutak.

We are in receipt of the following documents:

1.	Copy of Sale Deed dated 24.12.2020 between Mr. Ratilal G. Vora (the Vendor) AND Mr. Valji Kanji Bhutak
	(the Purchaser)
2.	Copy of Occupancy Certificate No. SRA / ENG / 1869 / PN dated 12.06.2008 issued by Slum
	Rehabilitation Authority.

LOCATION:

The said building is located at bearing C.T.S. No. 482 to 485, 489 to 501, 502(pt) to 509 & 514 of Village - Malad, Taluka – Borivali, Mumbai Suburban District, within the limits of Municipal Corporation of Greater Mumbai. The Property falls in Residential Zone. It is at a travelling distance of 1.4 km. from Malad railway Station.

BUILDING:

The building under reference is Ground + 7 Upper Floors. It is a R.C.C. famed 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 normal. The building is used for residential purpose. 3rd Floor has 5 Residential Flats. The building is 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of Living Room + 1 Small Bedroom + Kitchen + Passage + WC + Bath (i.e. 1 BHK with WC & Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.





Valuation as on 27th May 2024

The Built-up Area of the Residential Flat	:	270.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2008 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	16 years
Cost of Construction		270 Sq. Ft. X ₹ 2,500.00 = ₹ 6,75,000.00
Depreciation {(100-10) X 16 / 60}	:	24.00%
Amount of depreciation	:	₹ 1,62,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,32,420.00 per Sq. M. i.e. ₹ 12,302.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 1,21,302.00 per Sq. M. i.e. ₹ 11,269.00 per Sq. Ft.
Prevailing market rate (Including Stilt Car Parking Space)	:	₹ 14,000.00 per Sq. Ft.
Value of property as on 27.05.2024	V	270.00 Sq. Ft. X ₹ 14,000.00 = ₹ 37,80,000.00

(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 27.05.2024	: ₹ 37,80,000.00 (-) ₹ 1,62,000.00 = ₹ 36,18,000.00
Total Value of the property	: ₹ 36,18,000.00
The realizable value of the property	: ₹ 32,56,200.00
Distress value of the property	: ₹28,94,400.00
Insurable value of the property (270.00 X ₹ 2,500.00)	: ₹ 6,75,000.00
Guideline value of the property (270.00 X ₹ 11,269.00)	: ₹ 30,42,630.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3rd Floor, "Mira Bhavan Building No. 5-A S. R. A. Co-op. Hsg. Soc. Ltd.", Dhanjiwadi, Khot Kuwa Road, Rani Sati Marg, Malad (East), Mumbai - 400 097, State - Maharashtra, Country - India for this particular purpose at ₹ 36,18,000.00 (Rupees Thirty Six Lakh Eighteen Thousand Only) as on 27th May 2024.





An ISO 9001: 2015 Certified Company

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 ₹ 36,18,000.00 (Rupees Thirty Six Lakh
 Eighteen Thousand 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 floo	ors and height of each floor	Ground + 7 Upper Floors		
2.	Plinth area	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor		
3	Year of co	nstruction	2008 (As per Occupancy Certificate)		
4	Estimated	future life	44 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	• •	onstruction- load bearing C frame/ steel frame	R.C.C. Framed Structure		
6	Type of fo	undations	R.C.C. Foundation		
7	Walls	163	All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions		6" thick brick wall		
9	Doors and	I Windows	Teak wood door frame with flush shutters, Powder coated aluminium sliding windows		
10	Flooring		Vitrified 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 & plumbing		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Fig.		
15	Sanitary in	nstallations			
	(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	d wall	6'.0" High, R.C.C. column with B. B. masonry		
	Height and length		wall		
	Type of co	onstruction			
18	No. of lifts	and capacity	1 lift		





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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	Paver Blocks in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System





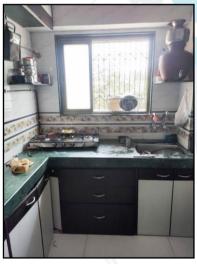


Actual site photographs

















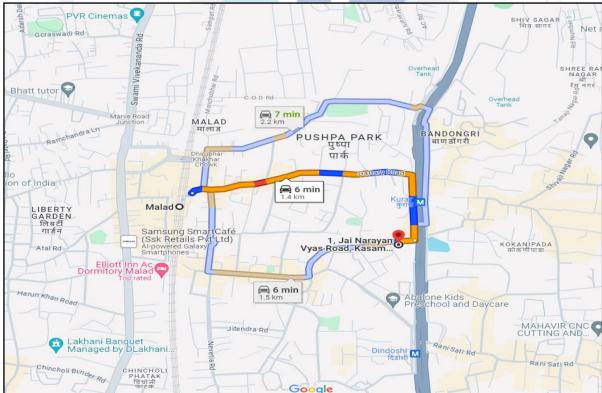






Route Map of the property Site u/r





Latitude Longitude - 19°11'06.2"N 72°51'27.3"E

Note: The Blue line shows the route to site from nearest Railway station (Malad – 1.4 km)



Since 1989





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,32,420.00		\	
No increase on Flat Located on 3 rd Floor	0.00		\	
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,32,420.00	Sq. Mt.	12,302.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	62,930.00			
The difference between land rate and building rate (A – B = C)	69,490.00		1.1	
Depreciation Percentage as per table (D) [100% - 16%]	84%		7)	
(Age of the Building – 16 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,21,302.00	Sq. Mt.	11,269.00	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	Rate
	the building	
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

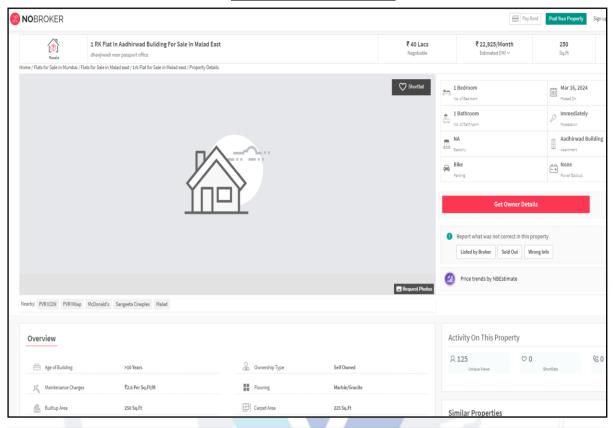
Table - D: Depreciation Percentage Table

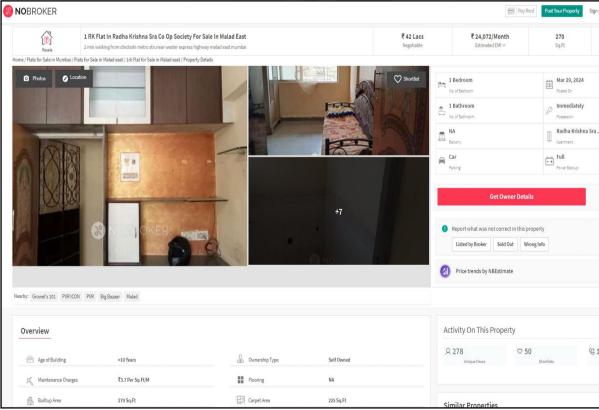
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka	
		Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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









Sale Instance

85389	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 6	
5-05-2024		दस्त क्रमांक : 485/2024	
lote:-Generated Through eSearch lodule,For original report please		नोदंणी :	
ontact concern SRO office.		Regn:63m	
	गावाचे नाव: मालाड		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	4000000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3972600		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: 208,डी विंग,बिल्डिंग नं - 11, माळा नं: 2 रा मजला, इमारतीचे नाव: देव दर्शन एस आर ए को ऑप हौ सोसा लि, ब्लॉक नं: धनजी वाडी,खोत कुवा रोड, रोड : मालाड पूर्व मुंबई - 400097, इतर माहिती: सदिनकेचे क्षेत्र 269 चौ.फुट कारपेट((C.T.S. Number : 482,485 ;))		
(5) क्षेत्रफळ	30 चौ.मीटर		
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजय प्रभाकर छत्रे वय:-51 पत्ता:-प्लॉट नं: सदिनका क्र - 208/11/डी , माळा नं: -, इमारतीचे नाव: देव दर्शन टॉवर को ऑप हौ सोसा लि , ब्लॉक नं: खोत कुवा रोड , रोड नं: मालाड पूर्व मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400097 पॅन नं:-AHGPC8189F		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता		नता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं भान, ज़ाळॉर. पिन कोड:-343041 पॅन नं:-	
(9) दस्तऐवज करुन दिल्याचा दिनांक	04/01/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	05/01/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	485/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	240000		
(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.		





Sale Instance

634389	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 6	
25-05-2024	C 1	दस्त क्रमांक : 1634/2024	
Note:-Generated Through eSearch		नोदंणी :	
Module,For original report please contact concern SRO office.		Regn:63m	
		19	
	गावाचे नाव: मालाड		
(1)विलेखाचा प्रकार	सेल डीड		
(2)मोबदला	3278500		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4121670		
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: 1308,डी विंग,बिल्डिंग नं - 11, माळा नं: 13 वा मजला, इमारतीचे नाव: देव दर्शन एस आर ए को ऑप हौ सोसा लि, ब्लॉक नं: धनजी वाडी,खोत कुवा रोड, रोड : मालाड पू मुंबई - 400097, इतर माहिती: सदिनकेचे क्षेत्र 269 चौ.फुट कारपेट((C.T.S. Number : 482,485 ;))		
(5) क्षेत्रफळ	30 चौ.मीटर		
(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:-राजूभाई कुरजीभाई यादव वय:-50 पत्ता:-प्लॉट नं: रूम नं - 3, माळा नं: -, इमारतीचे ना धनजी वाडी ग्रुप को ऑप हौ सोसा लि , ब्लॉक नं: युनिट नं - 41 , बिहेंड त्रिवेणी हॉटेल , रोड नं: मालाड पूर्व मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400097 पॅन नं:-AAPPY3793B		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1)ः नावः-हरचंद राम माली वयः-41; पत्ताः-प्लॉट नंः -, माळा नंः -, इमारतीचे नावः -, ब्लॉक नंः चितळवाना , रोड नंः जालोर , राजस्थान , राजस्थान, जाळॉर. पिन कोडः-343041 पॅन नंः- BJIPM0441F		
(9) दस्तऐवज करुन दिल्याचा दिनांक	18/01/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	18/01/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	1634/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	248500		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Muniarea annexed to it.	icipal Corporation or any Cantonment	





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.





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 ₹36,18,000.00 (Rupees Thirty Six Lakh Eighteen Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

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