

### Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Mr. Ashok Mahadev Vange

Residential Flat No. 601, 6th Floor, 'A' Wing, "Silver Crest Co-op. Hsg. Soc. Ltd.", Plot No. B, Raheja Vihar, Village - Tungwa, Powai, Mumbai - 400 072, State - Maharashtra, Country - India.

Latitude Longitude - 19°07'12.0"N 72°53'37.9"E

# Intended User: Cosmos Bank

#### Zaveri Bazar Branch

19/21, Cosmos Bank Bldg., Vithalwadi, Zaveri Bazar, Mumbai - 400 002 State - Maharashtra, Country - India.



#### Our Pan India Presence at:

NandedMumbai

Aurangabad Pune

 ♀Rajkot

abaa

Raipur Jaipur

#### **Regd. Office**

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

**2247495919 247495919** 

mumbai@vastukala.co.in
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### Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/05/2024/8977/2306549 31/18-409-JASH Date: 31.05.2024

### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 601, 6th Floor, 'A' Wing, "Silver Crest Co-op. Hsg. Soc. Ltd.", Plot No. B, Raheja Vihar, Village - Tungwa, Powai, Mumbai - 400 072, State - Maharashtra, Country - India belongs to Mr. Ashok Mahadev Vange.

#### Boundaries of the property.

North	:	Westend Building
South	:	Sundew CHSL
East		Raheja Vihar Circular Road
West		Slum Area

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,25,28,950.00 (Rupees One Crore Twenty Five Lakh Twenty Eight Thousand Nine Hundred Fifty Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.



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:

Nanded Mumbai

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💡 Raipur

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#### Read. Office

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

+91 2247495919

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<u>Valuation Report of Residential Flat No. 601, 6th Floor, 'A' Wing, "Silver Crest Co-op. Hsg. Soc. Ltd.", Plot No. B, Raheja Vihar, Village - Tungwa, Powai, Mumbai - 400 072, State - Maharashtra, Country - India.</u>

#### 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 31.05.2024 for Bank Loan Purpose
2	Date of inspection	29.05.2024
3	Name of the owner/ owners	Mr. Ashok Mahadev Vange
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. 601, 6th Floor, 'A' Wing, "Silver Crest Co-op. Hsg. Soc. Ltd.", Plot No. B, Raheja Vihar, Village - Tungwa, Powai, Mumbai - 400 072, State - Maharashtra, Country - India.  Contact Person: Mr. Vedant Vange (Owner's Son) Contact No. 9930830871
6	Location, street, ward no	Plot No. B, Raheja Vihar, Powai, Mumbai
7	Survey/ Plot no. of land	Plot No. B, C.T.S. No. 119 F/1A of Village - Tungwa
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. = 380.00 Flowerbed Area in Sq. Ft. = 16.00 Otta in Sq. Ft. = 16.00 Sitting Area in Sq. Ft. = 20.00 Total Area in Sq. Ft. = 432 (Area as per actual site measurement) Carpet area in Sq. Ft. = 359.00
		(Area as per Agreement for Sale)





	Built-up Area in Sq. Ft. = 431.00 (Carpet Area + 20%)
Roads, Streets or lanes on which the land is abutting	Raheja Vihar Circular Road
If freehold or leasehold land	Freehold
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	(TM)
Lessor in the event of sale or transfer	
Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
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
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
Attach a dimensioned site plan	N.A.
IMPROVEMENTS	
Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
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.
What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms  Percentage actually utilized - Details not available
RENTS	
	abutting  If freehold or leasehold land  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  Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.  Are there any agreements of easements? If so, attach a copy of the covenant  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.  Has any contribution been made towards development or is any demand for such contribution still outstanding?  Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.  Attach a dimensioned site plan  IMPROVEMENTS  Attach plans and elevations of all structures standing on the land and a lay-out plan.  Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  Is the building owner occupied, specify portion and extent of area under owner-occupation  What is the Floor Space Index permissible and Percentage actually utilized?



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	(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	₹ 30,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any 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 ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N.A.
29		details of the water and electricity charges, r, 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	2.7	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A.
32		oump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A.
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N.A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	N.A.
35	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	N.A.
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N.A.
37		any standard rent been fixed for the nises under any law relating to the control nt?	N.A.
	SAL	ES	
38	in the	instances of sales of immovable property clocality on a separate sheet, indicating the e 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	If sal	e instances are not available or not relied	N. A.



	up on, the basis of arriving at the land rate		
	COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 2004 (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: As per Site Inspection, Actual Carpet area 432. 00 Sq. Ft. (Including Flowerbed area + Otta + Sitting Area) is more than Carpet area 359.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents.		

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Zaveri Bazar Branch to assess fair market value as on 31.05.2024 for Residential Flat No. 601, 6th Floor, 'A' Wing, "Silver Crest Co-op. Hsg. Soc. Ltd.", Plot No. B, Raheja Vihar, Village - Tungwa, Powai, Mumbai - 400 072, State - Maharashtra, Country - India belongs to Mr. Ashok Mahadev Vange.

### We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 29.01.2010 between Mr. Chandrashekhar Prabhakar Phansatkar			
	(the Vendor) AND Mr. Ashok Mahadev Vange (the Purchaser)			
2.	Copy of Full Occupancy Certificate No. CE / 3326 / BPES / AL dated 16.02.2004 issued by Municipal			
	Corporation of Greater Mumbai.			
3.	Copy of Share Certificate No. 51 bearing Nos. 256 to 260 having 5 Shares of Rs. 50/- each transferred			
	dated 11.04.2010 in the name of Mr. Ashok Mahadev issued by Silver Crest Co-op. Hsg. Soc. Ltd.			

#### LOCATION:

The said building is located at bearing Plot No. B, C.T.S. No. 119 F/1A of Village – Tungwa, Taluka – Kurla, District – Mumbai Suburban, within the limits of Mumbai Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 2.3 km. from Saki Naka Metro Station.

#### **BUILDING:**

The building under reference is having Stilt + 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 good. The building is used for residential purpose. 6th Floor is having 3 Residential Flats. The building has 1 lift.





#### **Residential Flat:**

The residential flat under reference is situated on the 6<sup>th</sup> Floor. It consists of Living Room + 1 Bedroom + Kitchen + Toilet + Dry Area + Flowerbed + Service Area (i.e. 1 BHK with Toilet). 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 31st May 2024

The Carpet Area of the Residential Flat	:	359.00 Sq. Ft.

#### **Deduct Depreciation:**

Value of property as on 31.05.2024		359.00 Sq. Ft. X ₹ 35,800.00 = ₹ 1,28,52,200.00
Prevailing market rate	<b>*</b>	₹ 35,800.00 per Sq. Ft.
Reckoner for new property (after depreciate)		i.e. ₹ 16,460.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	\/:	₹ 1,77,178.00 per Sq. M.
Reckoner for new property		i.e. ₹ 17,830.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	1	₹ 1,91,928.00 per Sq. M.
Amount of depreciation		₹ 3,23,250.00
Depreciation {(100-10) X 20 / 60}	:	30.00%
Cost of Construction	:	431.00 Sq. Ft. X ₹ 2,500.00 = ₹ 10,77,500.00
Age of the building as on 2024	:	20 years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2004 (As per Occupancy Certificate)

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 31.05.2024		₹ 1,28,52,200.00 (-) ₹ 3,23,250.00	
		<b>=</b> ₹ 1,25,28,950.00	
Total Value of the property		₹ 1,25,28,950.00	
The realizable value of the property		₹ 1,12,76,055.00	
Distress value of the property	:	₹ 1,00,23,160.00	
Insurable value of the property (431.00 X 2,500.00)	:	₹ 10,77,500.00	
Guideline value of the property (431.00 X 16,460.00)	:	₹ 70,94,260.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 601, 6th Floor, 'A' Wing, "Silver Crest Co-op. Hsg. Soc. Ltd.", Plot No. B, Raheja Vihar, Village - Tungwa, Powai, Mumbai - 400 072, State - Maharashtra, Country - India for this particular purpose at ₹ 1,25,28,950.00 (Rupees One Crore Twenty Five Lakh Twenty Eight Thousand Nine Hundred Fifty Only) as on 31st May 2024.



Valuers & Appraisers
Architect & Experience Charles Ch

#### **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 31st May 2024 is ₹ 1,25,28,950.00 (Rupees One Crore Twenty Five Lakh Twenty Eight Thousand Nine Hundred Fifty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

#### **PART III- DECLARATION**

I hereby declare that

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

#### **ANNEXURE TO FORM 0-1**

### Technical details Main Building

1.	No. of floors and height of each floor	Stilt + 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 6th Floor			
3	Year of construction	2004 (As per Occupancy Certificate)			
4	Estimated future life	40 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 shutters,			



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Architect & Appraisers
Constitution Designation
Constitution
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			Powder coated Aluminium Sliding Windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12	Roofing	and terracing	R.C.C. Slab		
13	Special if any	architectural or decorative features,	Yes		
14	(i) Internal wiring – surface or conduit		Concealed electrification & plumbing		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.			
15	Sanitary	installations	TM		
	(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		
	Height and length		wall		
	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-h	nead tank	R.C.C tank on terrace		
	Location	on, capacity	12//		
	Туре с	of construction			
21	Pumps	s- 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**

















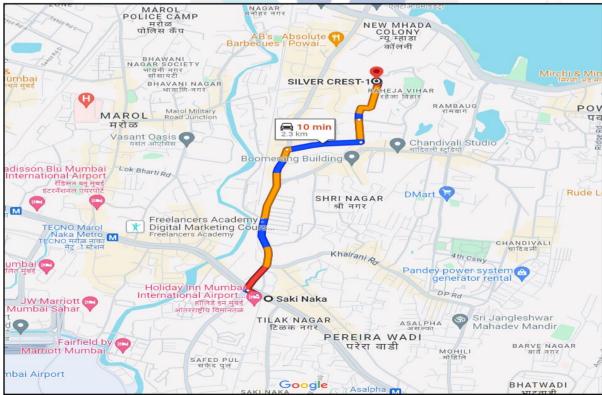






### **Route Map of the property**





Latitude Longitude - 19°07'12.0"N 72°53'37.9"E

**Note:** The Blue line shows the route to site from nearest Metro station (Saki Naka – 2.3 km.)



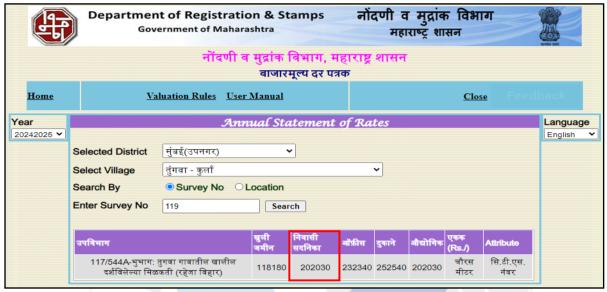
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### **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	2,02,030.00	1 0		
5% Increase for flat located on 6th floors	10,102.00		\ \	
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	1,91,928.00	Sq. Mtr.	17,830.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,18,180.00		7.1	
The difference between land rate and building rate (A – B = C)	73,748.00		")	
Depreciation Percentage as per table (D) [100% - 20%]	80%			
(Age of the Building – 20 Years)			PU	
Rate to be adopted after considering depreciation [B + (C x D)]	1,77,178.00	Sq. Mtr.	16,460.00	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

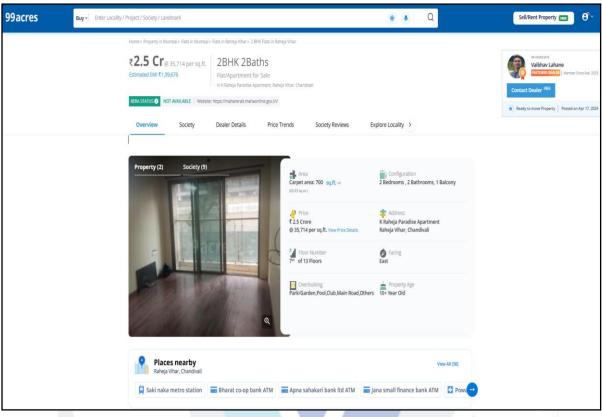
Table - D: Depreciation Percentage Table

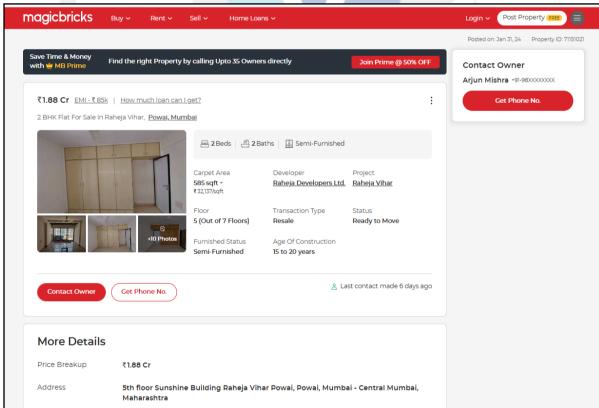
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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



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Architects &
Architects &
Architects &
DEFO Consultants
Light Consultants

## **Price Indicators**

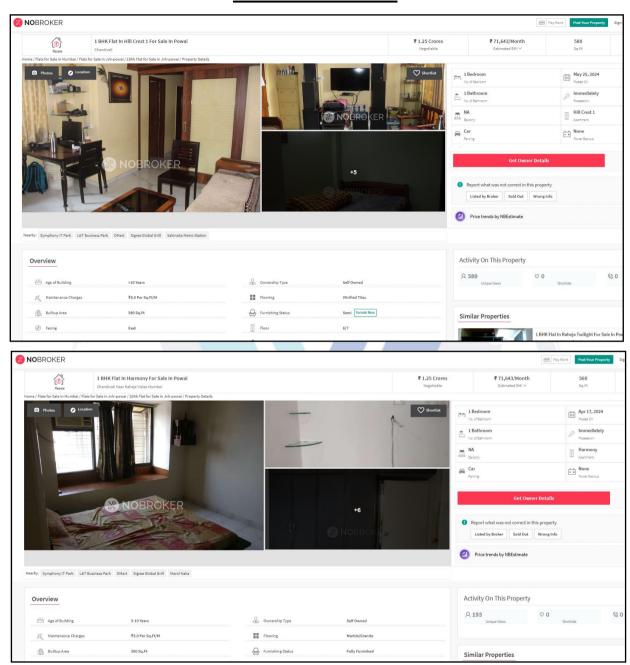






Valuers & Appraisers
Architect & Inferior Designers
Chartered Engineers (1)
Ender's Engineer

## **Price Indicators**







## **Sale Instance**

0/24, 2:02 PM	igr_99	01
9961370	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ली 2
8-05-2024		दस्त क्रमांक : 9961/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: तुंगवा	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	10900000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	9840803.48	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 914,डी विंग, माळा नं: इमारतीचे नाव: हिल साइड को ऑप हौ सो ली.,रहेजा विहार, ब्लॉक नं: चांदिव फार्म रोड,तुंगवा, रोड : चांदिवली मुंबई - 400072, इतर माहिती: क्षेत्रफळ 416 चौ फूट कार्पेट( ( C.T.S. Number : 119F/1A; ) )	
(5) क्षेत्रफळ	46.39 चौ.मीटर	
(6)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:-केसंग डोरजी वय:-63 पत्ता:-प्लॉट नं: 914 अँड 914ए, डी विंग, माळा नं: 9, इमारतीचे नाव: हिल साइड को ऑप हो सो ली, ब्लॉक नं: रहेजा विहार , रोड नं: तुंगवा चांदिवली मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400072 पॅन नं:-AAHPD3190K 2): नाव:-किडेन डोरजी वय:-68 पत्ता:-प्लॉट नं: 914 अँड 914ए, डी विंग, माळा नं: 9, इमारतीचे नाव: हिल साइड को ऑप हो सो ली, ब्लॉक नं: रहेजा विहार , रोड नं: तुंगवा चांदिवली मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400072 पॅन नं:-AAHPD7547C	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	वेस्टएंड , ब्लॉक नं: रहेजा विहार, तुंगवा , ' पिन कोड:-400072 पॅन नं:-AGMPA707 2): नाव:-प्रिनु अब्राहम वय:-46; पत्ता:-प्र ब्लॉक नं: रहेजा विहार, तुंगवा , रोड नं: चां कोड:-400072 पॅन नं:-AFYPA4060P 3): नाव:-नीलम अरोरा वय:-71; पत्ता:-प	ताः-प्लॉट नं: 507 ए विंग , माळा नं: 5, इमारतीचे नाव रोड नं: चांदिवली,पवई मुम्बई , महाराष्ट्र, MUMBAI गांK जॉट नं: 507,ए विंग , माळा नं: 5, इमारतीचे नाव: वेस दिवली,पवई मुम्बई, महाराष्ट्र, MUMBAI. पिन लॉट नं: 507, ए विंग, माळा नं: 5, इमारतीचे नाव: वेस वॉदिवली,पवई मुम्बई, महाराष्ट्र, MUMBAI. पिन
(9) दस्तऐवज करुन दिल्याचा दिनांक	10/05/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	10/05/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	9961/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	654000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mur	nicipal Corporation or any Cantonment

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#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 31st 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 ₹ 1,25,28,950.00 (Rupees One Crore Twenty Five Lakh Twenty Eight Thousand Nine Hundred Fifty 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





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