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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Sambhaji Jotiba Bugade & Mrs. Suvarna Sambhaji Bugade**

Residential Flat No. B - 203, 2nd Floor, Wing – B, "**Green Acres**", Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune, PIN Code – 410 401, State – Maharashtra, Country – India.

Latitude Longitude - 18°45'04.6"N 73°25'34.9"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 – 400 605, State – Maharashtra, Country – India.

Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) – 400601, (M.S),INDIA
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VALUATION OPINION REPORT

The property bearing Residential Flat No. B - 203, 2nd Floor, Wing – B, "Green Acres", Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune, PIN Code – 410 401, State – Maharashtra, Country – India belongs to **Mr. Sambhaji Jotiba Bugade & Mrs. Suvarna Sambhaji Bugade.**

Boundaries of the property.

North : Open Plot
South : Wing - A
East : Internal Road
West : Open Plot

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 **₹ 44,68,750.00 (Rupees Forty Four Lakh Sixty Eight Thousand Seven 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

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

Auth. Sign.



Valuation Report of Residential Flat No. B - 203, 2nd Floor, Wing – B, "Green Acres", Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune, PIN Code – 410 401, 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 03.06.2024 for Bank Loan Purpose
2	Date of inspection	01.06.2024
3	Name of the owner/ owners	Mr. Sambhaji Jotiba Bugade & Mrs. Suvarna Sambhaji Bugade
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. B - 203, 2 nd Floor, Wing – B, "Green Acres", Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune, PIN Code – 410 401, State – Maharashtra, Country – India. Contact Person: Mr. Shreyas Bugade (Mob. No. 8928456689) Person meets at site: Ms. Jayshree Shinde (Care taker)
6	Location, street, ward no	Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune
7	Survey/ Plot no. of land	Survey No. 36/1B/1 of Village – Nangargaon
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.	Carpet Area in Sq. Ft. = 410.00 Balcony Area in Sq. Ft. = 40.00

	Shape, dimension and physical features	Total Carpet Area in Sq. Ft. = 450.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 454.00 (Carpet Area as per Agreement) Built Up in Sq. Ft. = 500.00 (Area as per Agreement)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (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.	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?	Tenant Occupied – Mr. Dilip Merchant Rented Since last 5 Months
	If the property owner occupied, specify portion	Fully Tenant Occupied

	and extent of area under owner-occupation		
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per LMC norms Percentage actually utilized – Details not available
26	RENTS		
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Mr. Dilip Merchant
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	Details of present rent not available.
	(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?		Information not available
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	Give details of the water and electricity charges, If any, 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	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding 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.
	SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the		As per sub registrar of assurance records

	Name and address of the property, registration No., sale price and area of land sold.	
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.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2017 (As per Part 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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 03.06.2024 for Residential Flat No. B - 203, 2nd Floor, Wing – B, "Green Acres", Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune, PIN Code – 410 401, State – Maharashtra, Country – India belongs to **Mr. Sambhaji Jotiba Bugade & Mrs. Suvarna Sambhaji Bugade**.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 23.06.2022 Between Greenacre Realty (The Developers) and Mr. Sambhaji Jotiba Bugade & Mrs. Suvarna Sambhaji Bugade (The Purchasers).
2	Copy of Commencement Certificate No. ENG / BP / 95 / 2013 – 2014 / 2009 dated 06.12.2013 issued by Lonavala Municipal Council.
3	Copy of Part Occupancy Certificate No. ENG / BP / 95 / 2013 – 2014 / BP / 1053 dated 10.07.2017 issued by Lonavala Municipal Council.

LOCATION:

The said building is located at Survey No. 36/1B/1 of Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune. The property falls in Residential Zone. It is at a travelling distance 2.6 KM. from Lonavala railway station.

BUILDING:

The building under reference is having Ground + 2 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is good. The building is used for residential purpose. 2nd Floor is having 4 Residential Flat. Building is having 1 lift.



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Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Cupboard Area + Balcony (i.e., **1 BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows & Concealed electrification Plumbing etc.

Valuation as on 3rd June 2024

The Built Up Area of the Residential Flat	:	500.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2017 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	500.00 X 2,500.00 = ₹ 12,50,000.00
Depreciation $\{(100-10) \times 7 / 60\}$:	10.50%
Amount of depreciation	:	₹ 1,31,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 52,240.00 per Sq. M. i.e., ₹ 4,853.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 49,322.00 per Sq. M. i.e., ₹ 4,582.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,200.00 per Sq. Ft.
Value of property as on 03.06.2024	:	500.00 Sq. Ft. X ₹ 9,200.00 = ₹ 46,00,000.00

(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 03.06.2024	:	₹ 46,00,000.00 - ₹ 1,31,250.00 = ₹ 44,68,750.00
Total Value of the property	:	₹ 44,68,750.00
The realizable value of the property	:	₹ 40,21,875.00
Distress value of the property	:	₹ 35,75,000.00
Insurable value of the property (500.00 X 2,500.00)	:	₹ 12,50,000.00
Guideline value of the property (500.00 X 4,582.00)	:	₹ 22,91,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B - 203, 2nd Floor, Wing – B, "**Green Acres**", Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4, Village – Nangargaon, Lonavala, Taluka – Maval, District – Pune, PIN Code – 410 401, State – Maharashtra, Country – India for this particular purpose at **₹ 44,68,750.00 (Rupees Forty Four Lakh Sixty Eight Thousand Seven Hundred Fifty Only)** as on **3rd June 2024**.



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NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **3rd June 2024 is ₹ 44,68,750.00 (Rupees Forty Four Lakh Sixty Eight Thousand Seven 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

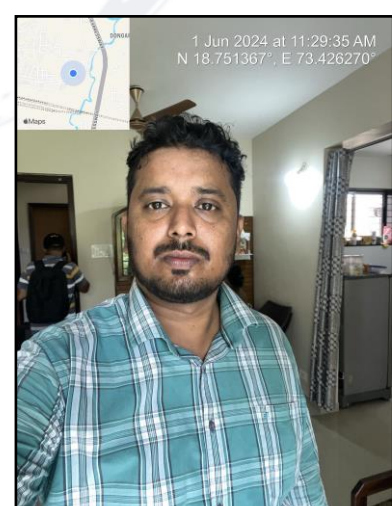
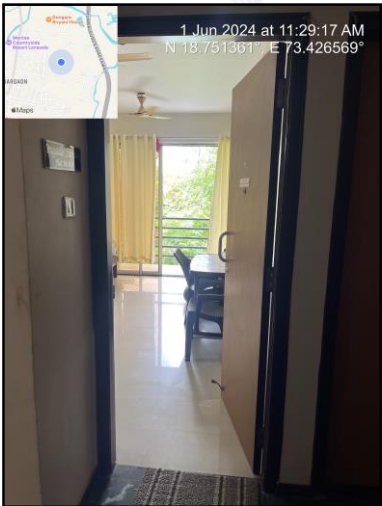
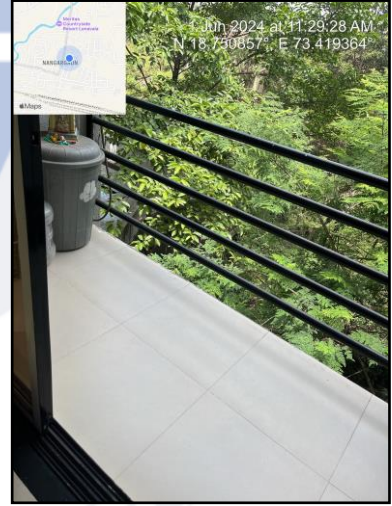
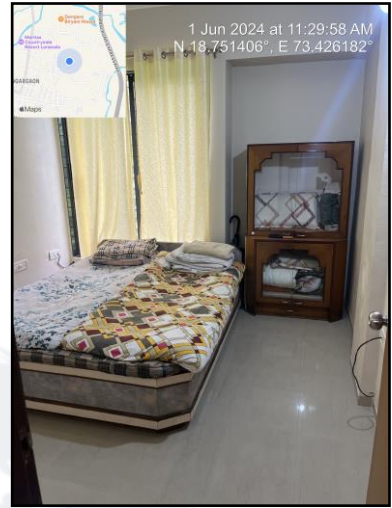
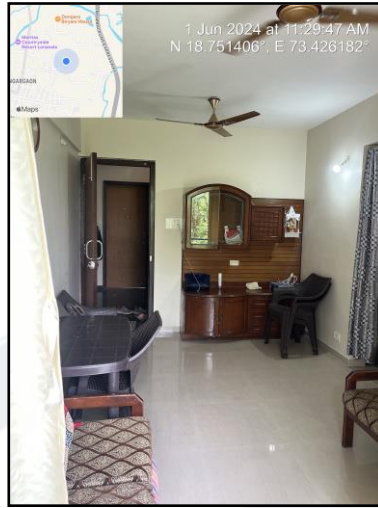
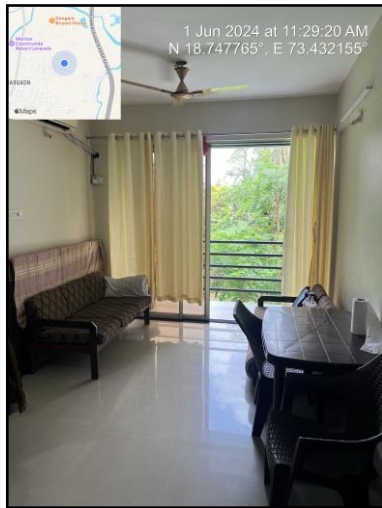
I hereby declare that

- (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:

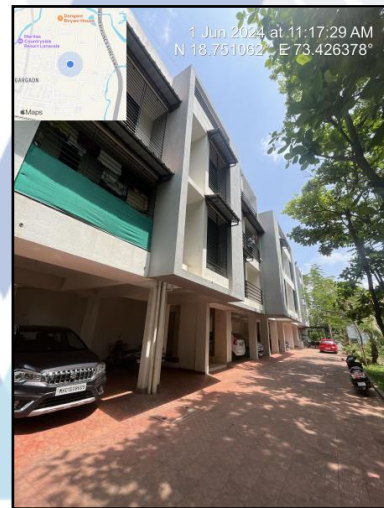
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 2 nd Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3	Year of construction	2017 (As per Part Occupancy Certificate)
4	Estimated future life	53 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 door, Powder Coated Aluminium sliding windows
10	Flooring	Vitrified flooring
11	Finishing	Cement plastering, 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		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Not Provided
18	No. of lifts and capacity	1 Lift Provided
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	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

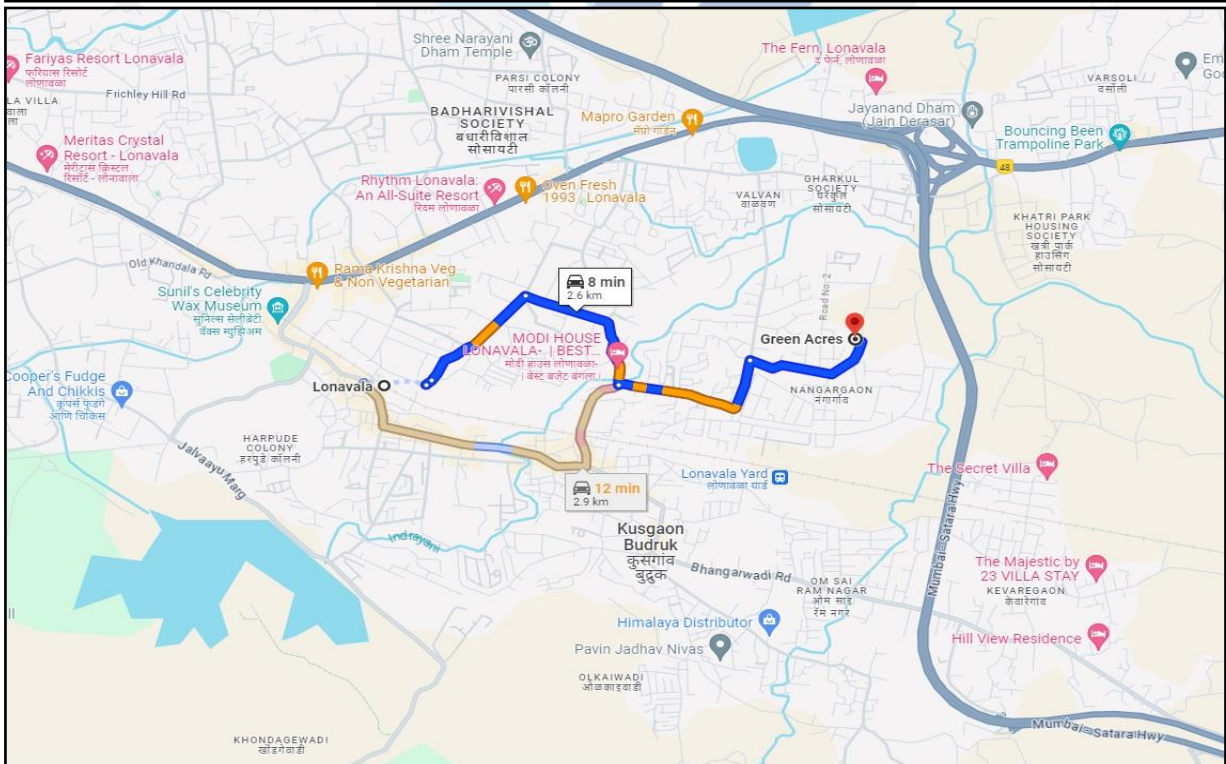


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 18°45'04.6"N 73°25'34.9"E

Note: The Blue line shows the route to site from nearest railway station (Lonavala – 2.6 KM.)




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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Enter Survey No:

उपविभाग	सुती जमीन	निवासी सदनिका	ऑफिस रुकाने	औद्योगिक	एकक (Rs./)	Attribute
33 - नागरगाव - गावठाण (ई सेक्टर विभाग)	10560	52240	60080	66390	0	चौ. मीटर
33 - नागरगाव - गावठाण (ई सेक्टर विभाग)	10560	52240	60080	66390	0	चौ. मीटर
34 - नागरगाव - रेल्वेलाईनच्या उत्तरेकडील क्षेत्र (ई सेक्टर भाग) 5 आर विभाग	9760	44700	51410	55880	0	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	52,240.00			
No Increase, Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	52,240.00	Sq. Mtr.	4,853.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	10,560.00			
The difference between land rate and building rate (A – B = C)	41,680.00			
Depreciation Percentage as per table (D) [100% - 7%] (Age of the Building – 7 Years)	93%			
Rate to be adopted after considering depreciation [B + (C x D)]	49,322.00	Sq. Mtr.	4,582.00	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

Ashish Green Acres
By: Ashish Estates & Properties Pvt. Ltd in Nangargaon

OVERVIEW LOCATION BUY RENT

40 L onwards

Total Project Area: 1.48 Acres
Total Units: 36 Units
BHK: 1, 2, 3 BHK
Area: 500 - 1500 sq.ft. (46.45 - 139.35 sq.m)
Possession: Oct-2017 (Ready-to-move)
Price Range: ₹ 40 L - 90 L
Property Type: Apartment/RowHouse
Launched Date: May-2015

Unit Configuration

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans Live-in Tour	
1 BHK Apartment Availability*: Sold out	500 sq.ft (46.45 sq.m)	NA	₹ 40 L	NA	NA
2 BHK Apartment Availability*: Sold out	900 sq.ft (83.01 sq.m)	NA	₹ 60 L	NA	NA
3 BHK RowHouse Availability*: Sold out	1500 sq.ft (139.35 sq.m)	NA	₹ 90 L	NA	NA

Ashish Green Acres by Ashish Estates & Properties Pvt Ltd
Nangargaon, Lonavla

Project Information | Floor Plan & Price list | Amenities | Gallery | Location | Rating

About Ashish Green Acres

Ashish Green Acres, A consistent amalgamation of extravagance, solace, and style mix to give away really modern outlook towards life. These Residential Apartments in Lonavla are wonderfully crafted bearing in mind all your needs. Ashish Green Acres in Nangargaon is constructed by Ashish Estates & Properties Pvt. Ltd, a customer friendly construction firm that always focuses towards delivering the best to its customers. Ashish Estates & Properties Pvt. Ltd has gained the name and fame in constructing marvelous Apartments in Lonavla with the use of high-class building material that enhances the looks of the property along with increasing its life span. Ashish Green Acres offers a wide range of Apartments at one of the prime locality in Lonavla. With proper ventilation and uncluttered wide space, Ashish Green Acres makes you feel blissful right from the moment you enter in your beautiful Apartments at Nangargaon. Ashish Green Acres is one such property in Nangargaon, Lonavla where luxury comes with affordability and the inhabitants enjoy the perks of living in one of the best localities of town. The Apartments in Ashish Green [...Read More](#)

Floor Plan & Price List

1 BHK APARTMENT		2 BHK APARTMENT		3 BHK ROWHOUSE	
Built-Up Area	Carpet Area	Builder Price	Availability		
500 Sq. Ft. (46.45 Sq.M) 1 BHK	NA	₹40 Lakhs	Sold Out		

Availability: Yes/Sold Out depicts Availability with Builder only.

Ashish Green Acres Amenities

Sales Instance

144427 21-04-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. लोणावळा दस्त क्रमांक : 144/2023 नोदणी : Regn:63m
गावाचे नाव : नांगरगांव		
(1) विलेखाचा प्रकार	अॅग्रीमेंट टू सेल	
(2) मोबदला	6100000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3386928.16	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पुणेइतर वर्णन : इतर माहिती: मौजे नांगरगाव ता मावळ जि पुणे येथील बिनशेती जमीन सर्व्हे नं 36 हिस्सा नं.1 बी/1 प्लॉट नं 7 वर बांधलेल्या ग्रीन एक्स मधील प्लॉट नं बी 206 दुसरा मजला यांसी कारपेट क्षेत्र 603 चौ फुट म्हणजेच 56 .04 चौ मी हि मिळकत((Survey Number : 36/1B/1 ;))	
(5) क्षेत्रफळ	54.04 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:-ग्रीन एकर रिऍलिटी तर्फे पार्टनर आशिष वैद्य तर्फे कु. मु. म्हणून गणेश जोशी - - वय:-57 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रा रोड नं 115, मेकर चेम्बर 3, नरिमन पॉईंट, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400021 पॅन नं:-AAMFG2396K	
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-डीकी रतन वजिफदर -- वय:-55; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रा. बिल्डिंग नं .3, प्लॉट नं 14, ए .एच.वाडिया बाग, परेल टँक रोड, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400033 पॅन नं:-AACPV9106A 2): नाव:-फरझाना डीकी वजिफदर -- वय:-53; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रा. बिल्डिंग नं .3, प्लॉट नं 14, ए .एच.वाडिया बाग, परेल टँक रोड, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400033 पॅन नं:-AEQPV6400F	
(9) दस्तऐवज करुन दिल्याचा दिनांक	12/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	12/01/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	144/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	366000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शेर		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **03rd June 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 ₹ **44,68,750.00 (Rupees Forty Four Lakh Sixty Eight Thousand Seven Hundred Fifty Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.



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Vastukala Consultants (I) Pvt. Ltd.

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