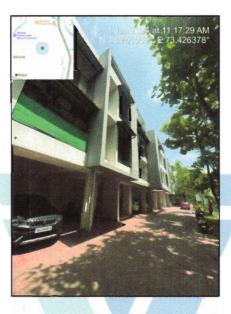


Vastukala Consultants (I) Pvt. Ltd.

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 Foor, 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 Email:thane@vastukala.co.in| Tel: 80978 82976 / 90216 25621

Our Pan India Presence at:

Nanded

♀i Nashik

Rajkot

Raipur Jaipur

Regd. Office

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



MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 17

Vastu/Thane/06/2024/9021/2306575 03/07-19-PSVS Date: 03 06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. B - 203, 2nd Foor, 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 Internal Road East Open Plot West

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.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwai DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.06.03 13:25:07 +05'30'

Auth. Sign.

Manoj B. Chalikwar

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

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

Encl. Valuation Report



Thane: 101, 1st Floor, Beth Sholom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA

Email:thane@vastukala.co.in| Tel: 80978 82976 / 90216 25621

Our Pan India Presence at:

Nanded ↑ Thane Nashik

Ahmedabad Opelhi NCR Rajkot ∮ indore

Raipur Jaipur Regd. Office

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

2 +91 2247495919

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

Valuation Report of Residential Flat No. B - 203, 2nd Foor, 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

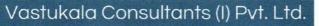
(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

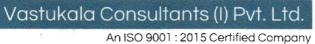
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 03.06.2024 for Bank Loan Purpose		
2	Date of inspection	01.06.2024		
3	Name of the owner/ owners	Mr. Sambhaji Jotiba Bugade & Mrs. Suvarna Sambhaji Bugade		
4	If the property is under joint ownership / co- ownership, share 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, 2nd Foor, 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
13	Roads, Streets or lanes on which the land is	(Area as per Agreement) Plot No. 7 & 8, Near Atrio Pool Villa, Road No. 4,
13	abutting	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	
		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?	Tenant Occupied – Mr. Dilip Merchant Rented Since last 5 Months
	If the property owner occupied, specify portion	Fully Tenant Occupied

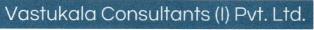






	and extent of area under owner-occupation		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per LMC norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - 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	





_				
Page	h	ot	1	

	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 Foor, 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
ļ	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.	

Deduct Depreciation:

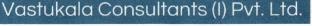
Value of property as on 03.06.2024	500.00 Sq. Ft. X ₹ 9,200.00 = ₹ 46,00,000.00
Prevailing market rate	: ₹ 9,200.00 per Sq. Ft.
Reckoner (after depreciate)	i.e., ₹ 4,582.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	: ₹ 49,322.00 per Sq. M.
Reckoner for new property	i.e., ₹ 4,853.00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

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

The state of the s			
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 Foor, 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.







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:





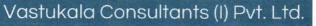
ANNEXURE TO FORM 0-1

Technical details

Main Building

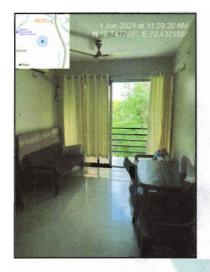
1.	No. of floo	ors and height of each floor	Ground + 2 nd Upper Floors		
2.	Plinth area	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
			situated on 2 nd Floor		
3	Year of construction		2017 (As per Part Occupancy Certificate)		
4	Estimated future life		53 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	1 -	onstruction- load bearing	R.C.C. Framed Structure		
		frame/ steel frame			
6	Type of fo	oundations	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	d Windows	Teak wood door frame with flush Shutter door,		
40			Powder Coated Aluminium sliding windows		
10	Flooring		Vitrified flooring		
11	Finishing		Cement plastering, POP finishing		
12		nd terracing	R.C.C. Slab		
13		chitectural or decorative features,	No		
4.4	if any	I late at the second	Opening to the state of the sta		
14	(i)	Internal wiring – surface or conduit	Concealed electrification		
	(ii)	Class of fittings: Superior/	Concealed plumbing		
	(11)	Ordinary/ Poor.	Johnson Planting		
15	Sanitary is	nstallations	/ 37		
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16		ttings: Superior colored / superior	Ordinary		
17	white/ordi Compoun		Not Provided		
''	Height an		INOCETOVICEC		
		onstruction			
18		and capacity	1 Lift Provided		
19	Undergrou	und sump – capacity and type of	R.C.C tank		
	constructi	1 1 2 2 3			
20	Over-head tank		R.C.C tank on terrace		
	Location, capacity				
24	Type of construction		March and the desired as a second sec		
21	· ·	o. and their horse power	May be provided as per requirement		
22	approxima	d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.		
23		isposal – whereas connected to	Connected to Municipal Sewerage System		
		vers, if septic tanks provided, no.			
	and capac	ліу			



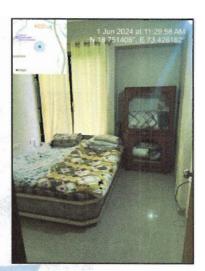




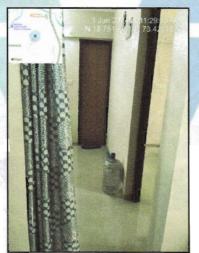
Actual site photographs



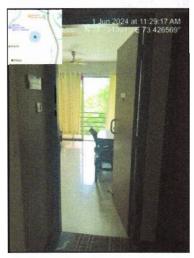














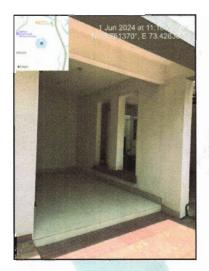


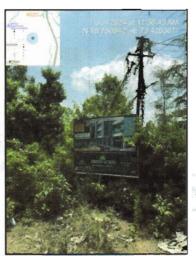


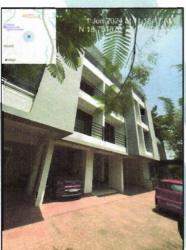


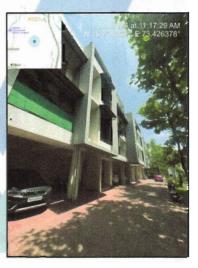


Actual site photographs













Route Map of the property

Site u/r



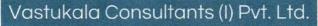
Latitude Longitude - 18°45'04.6"N 73°25'34.9"E

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



Since 1989

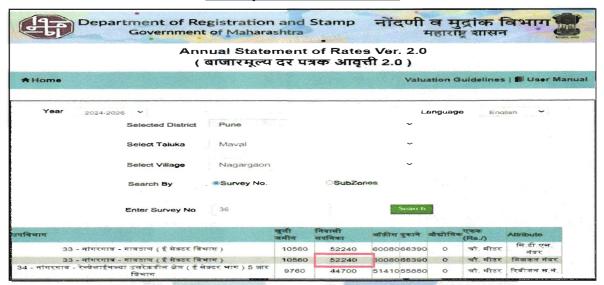
KHONDAGEWAD साडगेवाडी







Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	52,240.00			
No Increase, Flat Located on 2 nd Floor	- 4			
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%]	93%			
(Age of the Building – 7 Years)	7			
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:

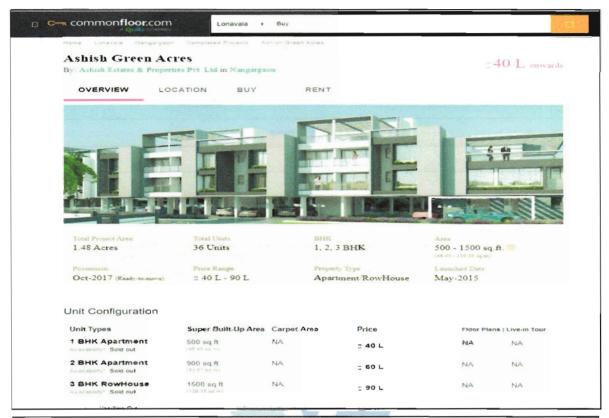
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 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

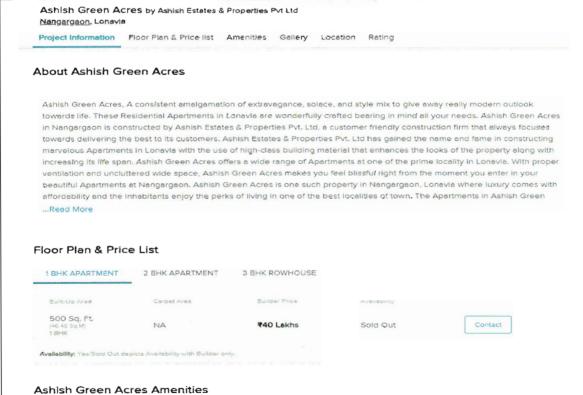
Table - D: Depreciation Percentage Table

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

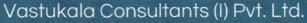


Price Indicators









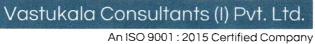




Sales Instance

ı	44427	सूची क्र.2	दुय्यम निबंधक सह दु.नि. लोणावळा	
21-04-2024		Z-11 21.72	दस्त क्रमांक : 144/2023	
Note -Generated Through eSearch			नोदंणी:	
Module,For original report please contact concern SRO office.			Regn:63m	
_				
		गावाचे नाव: नांगरगांव		
(1)विलेखाचा प्रकार (2)मोबदला		अँग्रीमेंट टू सेल		
		6100000		
	(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3386928.16		
	(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पुणेइतर वर्णन :, इतर माहिती: मौजे नांगरगाव ता मावळ ि पुणे येथील बिनशेती जमीन सर्व्हें नं 36 हिस्सा नं.1 बी/1 प्लॉट नं 7 वर बांधलेल ग्रीन एकर्स मधील फ्लॅट नं बी 206 दुसरा मजला यांसी कारपेट क्षेत्र 603 चौ पु 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 तर्के पार्टनर आशिष वैद्य तर्के कु. मु. म्हणून गणेश जोशी वय57 पत्ता:-प्लॉट नं: -, माळा नं -, इमारतीचे नाव: -, ब्लॉक नं -, रोड नं रा रोड नं 115, मेकर चेम्बर 3, नरिमन पॉईंट, मुंबई , महाराष्ट्र, मुम्बई धिन कोड:-400021 पॅन नं -AAMFG2396K		
	(४)दस्तऐवज करून 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: -, ब्लॉव नं: -, रोड नं: रा. बिल्डिंग नं .3. फ्लॅट नं 14. ए.एच वाडिया बाग, परेल टॅंक रोड ,मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-40:0033 पॅन नं:-AACPV9106A 2): नाव:-फरझाना डीकी विजिफदर वय:-53; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रा. बिल्डिंग नं 3, फ्लॅट नं 14,ए.एच :वाडिया बाग, परेल टॅंक रोड.मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400033 पॅन नं -AEQPV6400F		
l	(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)शेरा				
	मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
	मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :	(ii) within the limits of any Municipa Cantonment Area annexed to it, or an Mumbai Metropolitan Region Devel Urban area not mentioned in sub cla- the Annual Statement of Rates public (Determination of True Market Value	ny rural area within the limits of the opment Authority or any other use (i), or the Influence Areas as per shed under the Maharashtra Stamp	







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:

- 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.
- It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 44,68,750.00 (Rupees Forty Four Lakh Sixty Eight Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.06.03 13:26:02 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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



