

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



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

Name of Owner: Shri. Abhijit Sinha & Smt. Surangana Sinha

Residential Flat No. B-904, 9<sup>th</sup> Floor, 'B' Wing, "**Patel Paradise Co-op. Hsg. Soc. Ltd.**", Plot No. 1, 31 & 32 Sector - 35E, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210 State - Maharashtra, Country - India.

Latitude Longitude - 19°04'11.1"N 73°04'28.7"E

# Intended User: Cosmos Bank

#### Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.



#### Our Pan India Presence at:

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Aurangabad Pune

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Jaipur

#### Regd. Office

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

**2247495919 247495919** 

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Page 2 of 16

Vastu/Mumbai/06/2024/009038/2306585 04/4-29-JARJ Date: 04.06.2024

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. B-904, 9th Floor, 'B' Wing, "Patel Paradise Co-op. Hsg. Soc. Ltd.", Plot No. 1, 31 & 32, Sector - 35E, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, Country - India belongs to Shri. Abhijit Sinha & Smt. Surangana Sinha.

Boundaries of the property.

North Krishna Residency

South Utsav Chowk - CISF Road

Nala

East Internal Road / Garden Court

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 ₹ 1,70,85,700.00 (Rupees One Crore Seventy Lakh Eighty-Five Thousand Seven Hundred Only).

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

Hence certified

West

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



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Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Shri. Abhijit Sinha / 009038/2306585) Page 3 of 16

Valuation Report of Residential Flat No. B-904, 9th Floor, 'B' Wing, "Patel Paradise Co-op. Hsg. Soc. Ltd.", Plot No. 1, 31 & 32, Sector - 35E, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PlN - 410 210, 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 04.06.2024 for Bank Loan Purpose		
2	Date of inspection	03.06.2024		
3	Name of the owner/ owners	Shri. Abhijit Sinha & Smt. Surangana Sinha		
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-904, 9th Floor, 'B' Wing, "Patel Paradise Co-op. Hsg. Soc. Ltd.", Plot No. 1, 31 & 32, Sector - 35E, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, Country - India.  Contact Person: Shri. Abhijit Sinha (Owner') Contact No.: 9004087549		
6	Location, street, ward no	Sector - 35E, Village - Kharghar, Navi Mumbai		
7	Survey/ Plot no. of land	Plot No. 1, 31 & 32		
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 and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 851.00 Dry Balcony Area in Sq. Ft. = 16.00 Attached Terrace Area in Sq. Ft. = 105.00 Total Area in Sq. Ft. = 972.00 (Area as per Actual Site Measurement)		





		, , , , , , , , , , , , , , , , , , ,
		Carpet Area in Sq. Ft. = 838.00 Attached Terrace Area in Sq. Ft. = 40.00 Total Area in Sq. Ft. = 878.00 (Area as per Agreement for Sale)
		Built-up Area in Sq. Ft. = 1,054.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Utsav Chowk – CISF Road
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.	TM
	(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.	
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.



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25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per CIDCO norms	
	1 Groenlage actually utilized!		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	₹ 36,000.00 Expected rental income per month	
	(iv)	N.A.	N.A.	
27		any of the occupants related to, or close to less associates of the owner?	N.A.	
28	of fix	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N.A.	
29	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		t is the amount of property tax? Who is to 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		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 locality 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	





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39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2012 (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.
	Remarks:	

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

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 04.06.2024 for I Residential Flat No. B-904, 9th Floor, 'B' Wing, "Patel Paradise Co-op. Hsg. Soc. Ltd.", Plot No. 1, 31 & 32, Sector - 35E, Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, Country - India belongs to Shri. Abhijit Sinha & Smt. Surangana Sinha.

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

1	Copy of Agreement for Sale dated 23.010.2009 between M/s. Vintage Enterprises (theDeveloper) AND
	Shri. Abhijit Sinha & Smt. Surangana Sinha (the Purchasers) – 7 Pages from Document.
2	Copy of Share Certificate No. 110, bearing Nos. 1091 to 1100 having 10 Shares of Rs. 50/- each dated 15.03.2015 in the name of Shri. Abhijit Sinha & Mrs. Surangana Sinha by Patel Paradise Co-op. Hsg. Soc. Ltd.
5	Copy of Occupancy Certificate No. CIDCO / BP-9522 / ATPO (NM & K) / 2012 / 1037 dated 23.10.2012 issued by CIDCO.

#### **LOCATION**:

The said building is located at bearing Plot No. 1, 31 & 32 in Sector - 35E of Village - Kharghar, Navi Mumbai, Taluka - Panvel, District - Raigad, within the limits of Navi Mumbai Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 3.2 km from Taloja Panchnand railway station.

#### **BUILDING:**

The building under reference is having Ground (pt) + Stilt (pt) + 16 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 is used for residential purpose. 9th Floor is having 5 Residential Flats. The building has 2 lifts.



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#### **Residential Flat:**

The residential flat under reference is situated on the 9<sup>th</sup> Floor. It consists of Living Room + 3 Bedrooms + Kitchen + 3 Toilets + Passage + Dry Balcony + Attached Terrace Area (i.e., 3BHK with 3 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

#### Valuation as on 4th June 2024

The Carpet Area of the Residential Flat	:	878.00 Sq. Ft.	(IM)

#### **Deduct Depreciation:**

Year of Construction of the building	:	2012 (As per Occupancy Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	12 Years
Cost of Construction	<b>\</b> :	1054.00 X 2,500.00 = ₹ 26,35,000.00
Depreciation {(100-10) X 12 / 60}		18%
Amount of depreciation	\ ;/	₹ 4,74,300.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	( )	₹ 1,03,740.00 per Sq. M. i.e. ₹ 9,638.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 95,683.00 per Sq. M. i.e. ₹ 8,889.00 per Sq. Ft.
Prevailing market rate	-;/	₹ 10,200.00 per Sq. Ft.
Value of property as on 04.06.2024	<b>/</b> :	878.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,75,60,000.00

(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	A	₹ 1,75,60,000.00 (-) ₹ 4,74,300.00 =
04.06.2024		₹ 1,70,85,700.00
Total Value of the property	:	₹ 1,70,85,700.00
The realizable value of the property	:	₹ 1,53,77,130.00
Distress value of the property	:	₹ 1,36,68,560.00
Insurable value of the property (1054 X 2,500.00)	:	₹ 26,35,000.00
Guideline value of the property (1054 X 8,889.00)	:	₹ 93,69,006.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B-904, 9th Floor, 'B' Wing, "Patel Paradise Co-op. Hsg. Soc. Ltd.", Plot No. 1, 31 & 32, Sector - 35E, Village - Kharghar,





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Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Shri. Abhijit Sinha / 009038/2306585) Page 8 of 16

Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 210, State - Maharashtra, Country - India for this particular purpose at ₹ 1,70,85,700.00 (Rupees One Crore Seventy Lakh Eighty Five Thousand Seven Hundred Only). as on 4th June 2024.

#### **NOTES**

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 4<sup>th</sup> June 2024 is ₹ 1,70,85,700.00 (Rupees One Crore Seventy Lakh Eighty Five Thousand Seven Hundred Only).. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 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**

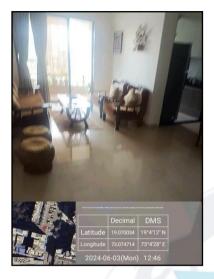
#### Main Building

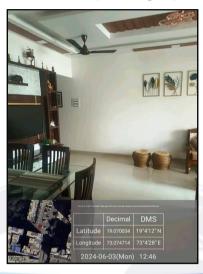
1.	No. of floors and height of each floor		Ground (pt) + Stilt (pt) + 16th Upper Floors
2.	Plinth area	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
			situated on 9th Floor
3	Year of construction		2012 (As per Occupancy Certificate)
4	Estimated	future life	48 Years Subject to proper, preventive periodic
			maintenance & structural repairs
5	Type of co	nstruction- load bearing	R.C.C. Framed Structure
		frame/ steel frame	
6	Type of for	undations	R.C.C. Foundation
7	Walls	30	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,
			Powder coated Aluminum sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering with POP false ceiling
12	Roofing ar	nd terracing	R.C.C. Slab
13	Special are	chitectural or decorative features,	No
	if any		
14	(i)	Internal wiring – surface or	Concealed electrification & plumbing
	(")	conduit	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary in	estallations	
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	F. al
16		tings: Superior colored / superior	Ordinary
17	white/ordir		Twisting
17	Compound Height and		Existing
	Type of co		
18		and capacity	2 lifts
19	Undergrou	ind sump – capacity and type of	R.C.C tank
20	construction Over-head		R.C.C tank on terrace
20	Location, o		11.0.0 talik oli tellace
	Type of construction		
21		b. and their horse power	May be provided as per requirement
22		d paving within the compound	Cement concrete in open spaces, etc.
	approxima	te area and type of paving	. , ,
23	•	isposal – whereas connected to	Connected to Municipal Sewerage System
		vers, if septic tanks provided, no.	
	and capac	ıty	

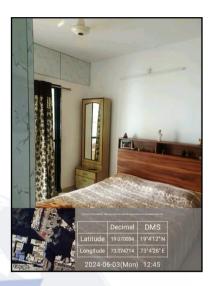




# **Actual site photographs**

















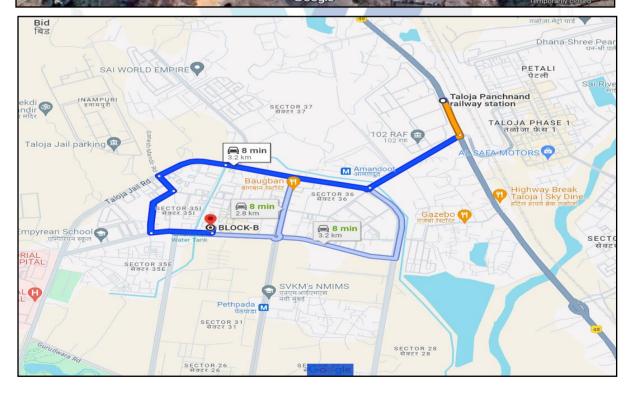






### **Route Map of the property**





#### Latitude Longitude - 19°04'11.1"N 73°04'28.7"E

**Note:** The Blue line shows the route to site from nearest railway station (Taloja Panchnand – 3.2 km.)

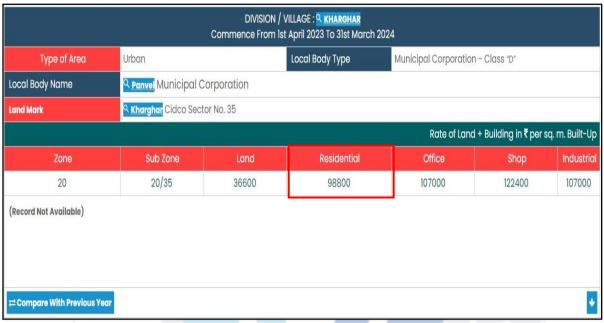


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### **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	98,800.00		1	
5% Decrease for Flat Located on 9th Floor	4,940.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,03,740.00	Sq. Mt.	9,638.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	36,600.00			
The difference between land rate and building rate (A – B = C)	67,140.00	Α	/	
Depreciation Percentage as per table (D) [100% - 12%]	88%	/	Pal	
(Age of the Building – 12 Years)			' 7/	
Rate to be adopted after considering depreciation [B + (C x D)]	95,683.00	Sq. Mt.	8,889.00	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

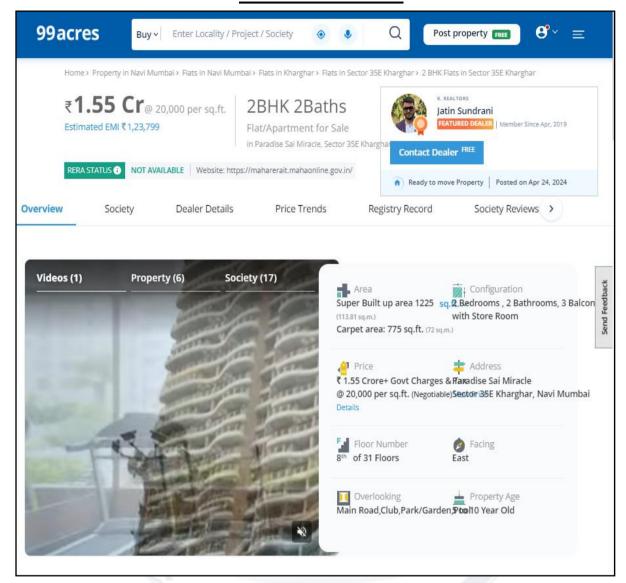
Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Ceased 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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# **Price Indicators**







# **Sale Instance**

4658353

19-03-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल 2

दस्त क्रमांक : 4658/2024

नोदंणी : Regn:63m

गावाचे नाव: खारघर

गापाय गाय. खारपर	
(१)विलेखाचा प्रकार	करारनामा
(2)मोबदला	11000000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	7378910
आकारणी देतो की पटटेदार ते नमुद करावे)	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पनवेल म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका क्र.1501,पंधरावा मजला,सी
	विंग,महावीर हेरीटेज सी.एच.एस.लि.,प्लॉट क्र.03,सेक्टर 35-जी,खारघर,ता.पनवेल,जि.रायगड. क्षेत्र 599
	चौ.फूट.कारपेट + स्टील्ट कार पार्किंग स्पेस क्र.328 दुसऱ्या मजल्यावर.( ( Plot Number : 03 ; SECTOR
	NUMBER: 35-G;))
(5) क्षेत्रफळ	599 चौ.फूट
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-सचिन शंकर मोईली वय:-37 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका क्र.४०२, वास्तू विहार
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा	सी.एच.एस., के.एच-२, बिल्डींग क्र.१९, से.१६, खारघर, ता.पनवेल, जि.रायगड., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, राईग्राऱ्:(ं:).
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	पिन कोडः-410210 पॅन नं:-ARBPM2153Q
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-प्रशांत अर्जुन दिसले वय:-43; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका क्र.११०१, अकरावा
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	मजला, महावीर हेरीटेज सी.एच.एस.लि., प्लॉट क्र.०३, सेक्टर ३५-जी, खारघर, ता.पनवेल, जि.रायगड. , ब्लॉक नं: -, रोड नं: -
असल्यास,प्रतिवादिचे नाव व पत्ता	-, महाराष्ट्र, राईगारः(ंः).    पिन कोडः-410210   पॅन नं:-AKCPD0392G
	2): नाव:-सोनल प्रशांत दिसले वय:-38; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका क्र.११०१, अकरावा
	मजला, महावीर हेरीटेज सी.एच.एस.लि., प्लॉट क्र.०३, सेक्टर ३५-जी, खारघर, ता.पनवेल, जि.रायगड. , ब्लॉक नं: -, रोड नं: -,
	महाराष्ट्र, ऱाईग्राऱ्ः(ंः).     पिन कोडः-410210   पॅन नं:-BFUPD0153B
(९) दस्तऐवज करुन दिल्याचा दिनांक	05/03/2024
(१०)दस्त नोंदणी केल्याचा दिनांक	05/03/2024
(११) अनुक्रमांक,खंड व पृष्ठ	4658/2024
(१२) बाजारभावाप्रमाणे मुद्रांक शुल्क	770000
(१३)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.





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Architect & Engineers
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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 4th 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 neighbourhood 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 ₹ 1,70,85,700.00 (Rupees One Crore Seventy Lakh Eighty Five Thousand Seven Hundred 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