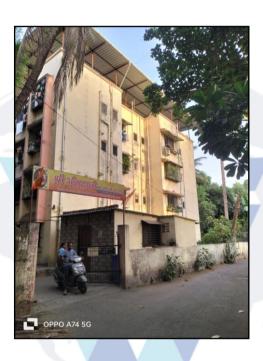


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar

Residential Flat No. 301, 3rd Floor, **"Shree Jivdani Co-Op. Hsg. Soc. Ltd.",** Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India.

Latitude Longitude - 19°27'12.0"N 72°49'08.7"E

Intended Users Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India



Our Pan India Presence at:

NandedMumbai

Aurangabad Pune

♥ Thane♥ Nashik

Rajkot

Raipur

Jaipur

Regd. Office

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

2247495919 2247495919

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



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Kandivali (West) Branch/ Mrs. Prajakta Ajay Shelar (009066/2306956) Page 2 of 17

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Vastu/Mumbai/06/2024/009066/2306956 28/7-400-PRRJ

Date: 24.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road, Wawte Wadi, Village - Virar, Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 305, State -Maharashtra, Country – India belongs to Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar.

Boundaries of the property

North	:	R. J. Nagar Road
South	:	Open Plot
East	:	Manku Narayan Complex
West	A	Mandar Mala CHSL

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 ₹ 28,61,100.00 (Rupees Twenty-Eight Lakh Sixty-One Thousand One 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

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



Our Pan India Presence at:

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Read. Office

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+91 2247495919

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Valuation Report of Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road,

Wawte Wadi, Village - Virar, Virar (East), Taluka - Vasai, District - Palghar,

PIN – 401 305, 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 24.06.2024 for Bank Loan Purpose
2	Date of inspection	03.06.2024
3	Name of the owner/ owners	Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India. Contact Person: Mrs. Prajakta Ajay Shelar (Owner) Contact No. 9820393514
6	Location, street, ward no	Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305
	Survey/ Plot no. of land	Survey No. 99 & Hissa No. 3(Part) of Village Virar
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. = 370.00 (Area as per Actual Site Measurement)
		Built Up Area in Sq. Ft. = 495.00 (Arae as per Agreement for Sale)





13	Roads, Streets or lanes on which the land is	Phoolpada Road, Wawte Wadi, Village – Virar,		
	abutting	Virar (East), Taluka – Vasai, District – Palghar,		
		PIN – 401 305		
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	As per documents		
	use of land? If so, attach a copy of the	(TM)		
	covenant.			
17	Are there any agreements of easements? If so,	Information not available		
	attach a copy of the covenant			
18	Does the land fall in an area included in any	Information not available		
	Town Planning Scheme or any Development			
	Plan of Government or any statutory body? If			
10	so, give Particulars.	Information and available		
19	Has any contribution been made towards development or is any demand for such	Information not available		
	contribution still outstanding?	1		
20	Has the whole or part of the land been notified	No		
	for acquisition by government or any statutory			
	body? Give date of the notification.			
21	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures	Information not available		
23	standing on the land and a lay-out plan. Furnish technical details of the building on a	Attached		
23	separate sheet (The Annexure to this form may	Attached		
	be used)			
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied		
	If the property owner occupied, specify portion	N.A.		
	and extent of area under owner-occupation			
25	What is the Floor Space Index permissible and	Floor Space Index permissible - As per CIDCO		
	Percentage actually utilized?	norms		
		Percentage actually utilized – Details not available		
26	RENTS	available		
	(i) Names of tenants/ lessees/ licensees,	N.A.		
	etc			
	(ii) Portions in their occupation	N.A.		
	(iii) Monthly or annual rent	₹ 6,000.00 Expected rental income per month		
	/compensation/license fee, etc. paid by	C 0,000.00 Expedited fortial income per month		
	each			
	Guon			





	(iv) Gross amount received for the whole	N.A.
	property	
27	Are any of the occupants related to, or close to	Information not available
	business associates of the owner?	
28	Is separate amount being recovered for the use	N. A.
	of fixtures, like fans, geysers, refrigerators,	
	cooking ranges, built-in wardrobes, etc. or for	
	services charges? If so, give details	
29	Give details of the water and electricity charges,	N. A.
	If any, to be borne by the owner	
30	Has the tenant to bear the whole or part of the	N. A.
	cost repairs and maintenance? Give particulars	
31	If a lift is installed, who is to bear the cost of	N. A.
	maintenance and operation- owner or tenant?	
32	If a pump is installed, who is to bear the cost of	N. A.
	maintenance and operation- owner or tenant?	
33	Who has to bear the cost of electricity charges	N. A.
	for lighting of common space like entrance hall,	
	stairs, passage, compound, etc. owner or	
0.4	tenant?	
34	What is the amount of property tax? Who is to	Information not available
0.5	bear it? Give details with documentary proof	
35	Is the building insured? If so, give the policy	Information not available
	no., amount for which it is insured and the	B
36	annual premium	N. A.
30	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	N. A.
31	premises under any law relating to the control	N. A.
	of rent?	/ / / //
	SALES	
38	Give instances of sales of immovable property	As per sub registrar of assurance records
	in the locality on a separate sheet, indicating the	7.6 per sub registrar or 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	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 – 2000 (As per Part
	year of completion	Occupancy Certificate)
42	What was the method of construction, by	N. A.





Valuation Report: Cosmos Bank / Kandivali (West) Branch/ Mrs. Prajakta Ajay Shelar (009066/2306956) Page 6 of 17

	contract/By employing Labour directly/ both?	
43	For items of work done on contract, produce	N. A.
	copies of agreements	
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, Kandivali (West) Branch to assess fair market value as on 24.06.2024 for Residential Flat No. 301, 3rd Floor, **"Shree Jivdani Co-Op. Hsg. Soc. Ltd."**, Phoolpada Road, Wawte Wadi, Village – Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305, State – Maharashtra, Country – India belongs to **Mrs. Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 11.02.2016 Between Mr. Rajendra Appa Parab (The Vendor) & Mrs.
	Prajakta Ajay Shelar & Mr. Ajay Madhusudan Shelar (The Purchaser).
2	Copy of Part Occupancy Certificate No. CIDCO / VVSR / BP – 1441 / E / 190 dated 04.05.2000 issued by
	CIDCO
3	Copy of Electricity Bill Consumer No. 001521699228 dated 15.06.2024 in the name of Mrs. Prajakta Ajay
	Shelar & Mr. Ajay Madhusudan Shelar issued by MSEDCL.
4	Copy of Society Maintenance Bill No. 16 dated 01.04.2024 in the name of Mrs. Prajakta Ajay Shelar &
	Mr. Ajay Madhusudan Shelar issued by Shree Jivdani Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 99 & Hissa No. 3(Part) of Village Virar, Virar (East), Taluka – Vasai, District – Palghar, PIN – 401 305. The property falls in Residential Zone. It is at a walking distance 1.1 Km. from Virar railway station.

BUILDING:

The building under reference is having Ground + 3rd 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 Normal. The building is used for residential purpose. 3rd Floor is having 5 Residential Flats. The building is having No Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. The composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath + Passage (i.e., 1 BHK + W.C + Bath). The residential flat is finished with Ceramic flooring, Teak wood door frame with solid flush doors, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.





Valuation as on 24th June 2024

The Built-Up Area of the Residential Flat	:	495.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	•	2000 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	24 Years
Cost of Construction	3: 7	495.00 X 2,000.00 = ₹ 9,90,000.00
Depreciation {(100-10) X 24 / 60}	:	36.00%
Amount of depreciation	:	₹ 3,56,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 49,130.00 per Sq. M. i.e., ₹ 4,564.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 40,963.00 per Sq. M. i.e., ₹ 3,806.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,500.00 per Sq. Ft.
Value of property as on 24.06.2024	V	495.00 Sq. Ft. X ₹ 6,500.00 = ₹ 32,17,500.00

(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 28.06.2024		₹ 32,17,500.00 - ₹ 3,56,400.00 = ₹ 28,61,100.00
Total Value of the property	A:	₹ 28,61,100.00
The Realizable value of the property	:	₹ 25,74,990.00
Distress value of the property	:	₹ 22,88,880.00
Insurable value of the property (495.00 X 2,000.00)	:	₹ 9,90,000.00
Guideline value of the property (495.00 X 3,806.00)	:	₹ 18,83,970.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, "Shree Jivdani Co-Op. Hsg. Soc. Ltd.", Phoolpada Road, Wawte Wadi, Village - Virar, Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 305, State - Maharashtra, Country - India for this particular purpose at ₹ 28,61,100.00 (Rupees Twenty Eight Lakh Sixty One Thousand One Hundred Only). as on 24th June 2024.





NOTES

- 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 24th June 2024 is ₹ 28,61,100.00 (Rupees Twenty Eight Lakh Sixty One Thousand One 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

4	No of flo	are and baight of each floor	Crayed - 2rd Unner Flagra		
1.		ors and height of each floor	Ground + 3 rd Upper Floors		
2.	Plinth are	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor		
3	Year of c	onstruction	2000 (As per Part Occupancy Certificate)		
4	Estimate	d future life	36 Years Subject to proper, preventive periodic maintenance & structural repairs		
5		construction- load bearing walls/RCC eel frame	R.C.C. Framed Structure		
6	Type of f	oundations	R.C.C. Foundation		
7	Walls	7	All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions		6" thick brick wall		
9	Doors an	d Windows	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows		
10	Flooring		Ceramic tiles flooring		
11	Finishing		Cement plastering with POP finished		
12	Roofing a	and terracing	R.C.C. Slab		
13	Special a	rchitectural 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	, 1/		
	(iv)	No. of sink			
16			Ordinary		
17	Compoui	nd wall	Yes		
	Height ar	nd length			
	Type of o	construction	3.		
18	No. of lift	s and capacity	No Lift		
19		ound sump – capacity and type of	R.C.C tank		
20	Over-hea	ad tank	R.C.C tank on terrace		
	Location,	capacity			
	Type of o	construction			
21	Pumps- r	no. and their horse power	May be provided as per requirement		
22		nd paving within the compound late area and type of paving	Cement concrete in open spaces, etc.		
23		disposal – whereas connected to public f septic tanks provided, no. and capacity	Connected to Municipal Sewerage System		



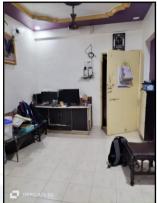




Actual site photographs





















Since 1989

Route Map of the property

Site_u/r P Parking H Phar ☐ Groceries **∱ 17 min** 1.2 km

<u>Latitude Longitude - 19°27'12.0"N 72°49'08.7"E</u>

Note: The Blue line shows the route to site from nearest railway station (Virar – 1.1 Km.)



Since 1989





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	57,800.00			
Reduced by 15% on Flat Located on 3 rd Floor	8,670.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	49,130.00	Sq. Mtr.	4,564.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	15,100.00		7(
The difference between land rate and building rate (A – B = C)	34,030.00		7	
Depreciation Percentage as per table (D) [100% - 24%]	76%			
(Age of the Building – 24 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	40,963.00	Sq. Mtr.	3,806.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted	
a)	Ground Floor / Stilt / Floor	100%	
b)	First Floor	95%	
c)	Second Floor	90%	
d)	Third Floor	85%	
e)	Fourth Floor and above	80%	

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%	After initial 5 year for every year 1.5%		
	depreciation is to be considered. However	depreciation is to be considered. However		
	maximum deduction available as per this	maximum deduction available as per this		
	shall be 70% of Market Value rate	shall be 85% of Market Value rate		

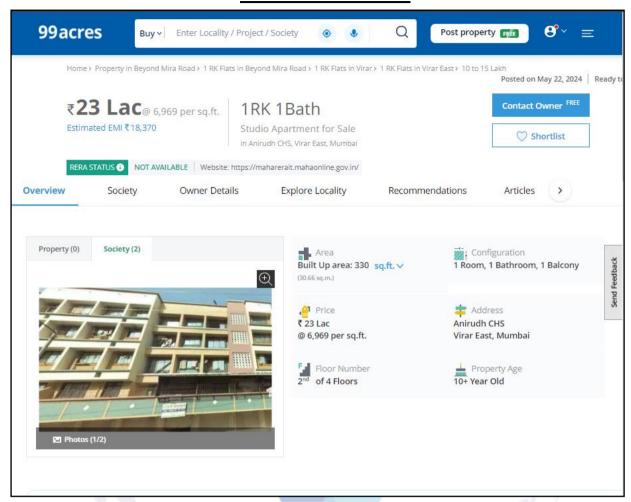


Since 1989



Valuers & Appraisers
Architects &
Horrier Designers (i)
Chartered Engineers (i)
Lender's Engineer
Architects &
Horrier Engineers (i)
Chartered Engineers (i)
Chartered Engineers (ii)
Chartered Engineers (ii)
Chartered Engineers (iii)
Chartered Engineers

Price Indicators

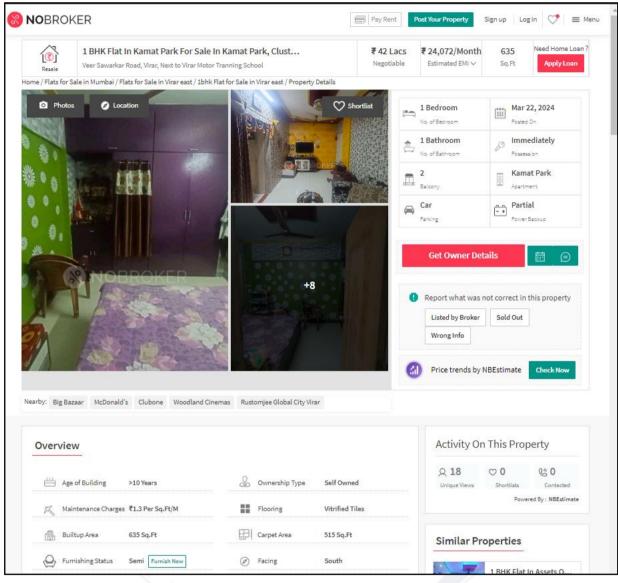


Property	Flat		1501	
Source	99acres			
Floor	-			
	Carpet	Built Up	Saleable	
Area	275.00	330.00	396.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹ 8,364.00	₹ 6,970.00	₹ 5,808.00	





Price Indicators



Property	Flat				
Source	Nobroker				
Floor	-				
	Carpet	Built Up	Saleable		
Area	515.00	618.00	742.00		
Percentage	-	20%	20%		
Rate Per Sq. Ft.	₹ 8,155.00	₹ 6,796.00	₹ 5,663.00		





Sales Instance

543880सूची क्र.2दुप्यम निबंधक : सह दु.नि. वसई 205-05-2024दस्त क्रमांक : 5438/2022Note:-Generated Through eSearch Module, For originalनोदंणी :report Dease contact concern SRO office.Regn:63m

(1)विलेखाचा प्रकार करारनामा
(2)मोबदला 2300000

(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी 1548195

(3) बाजारमाव(माठपटटवाच्या बाबाततपटटाकार आकारणा १५४० १५) देतो की पटटेदार ते नमुद्र करावे)

(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)
1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे कोपरी,स नं 115,हि नं 37,41,42,43,44बी,विभाग 3,सदिनका क्र 101,पहिला मजला,विंग बी,श्री जिवदानी कृपा कॉम्प्लेक्स,बि नं 1,ब्रम्हा दर्शन को ऑ है। सो लि,क्षेत्र 42.65 चौ मी बिल्टअप.((Survey Number : 115,हि नं 37,41,42,43,44बी ;))
(5) क्षेत्रफळ

(6) आकारणी किंवा जुड़ी देण्यात असेल तेव्हा. (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.

(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता

पायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे ाव व पत्ता

 (11)अनुक्रमांक,खंड व पृष्ठ
 5438/20

 (12)बाजारभावाप्रमाणे मुद्रांक शुल्क
 138000

 (13)बाजारभावाप्रमाणे नौंदणी शुल्क
 23000

(१४) चरा मुल्यांकनासाठी विचारात घेतलेला तपशील:-: मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :

(९) दस्तऐवज करुन दिल्याचा दिनांक

(१०)दस्त नोंदणी केल्याचा दिनांक

1): नाव:-संकेत अरूण परब - - वय:-30 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सियाराम बाबा अवार कंम्पाउंड, केतकीपाडा, दिहसर चेक नाका, दिहसर पू.मुंबई , महाराष्ट्र, मुम्बई. ियन कोड:-400068 पॅन नं:-BGAPP7236E
2): नाव:-अनिता अरूण परब - - वय:-56 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सियाराम बाबा अवार कंम्पाउंड, केतकीपाडा, दिहसर चेक नाका, दिहसर पू.मुंबई , महाराष्ट्र, मुम्बई. ियन कोड:-400068 पॅन नं:-AUUPP4971F
1): नाव:-धीरज सोनी - - वय:-36; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रू नं ई-7,साई वेदांत नगर, पाटील वाडी, चंदनसार रोड, कातकरी पाडा, विरार पू.ता वसई, जि पालघर, महाराष्ट्र, ठाणे. ियन कोड:-401305 पॅन नं:-BAAPS7689Q
2): नाव:-निधी धीरज सोनी - - वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रू नं ई-7,साई वेदांत नगर, पाटील वाडी, चंदनसार रोड, कातकरी पाडा, विरार पू.ता वसई, जि पालघर, महाराष्ट्र, ठाणे. ियन कोड:-401305 पॅन नं:BPJPN6392H
29/03/2022
01/04/2022

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

Property	Flat				
Source	Index II				
Floor	-				
	Carpet	Built Up	Saleable		
Area	383.00	459.00	551.00		
Percentage	-	20%	20%		
Rate Per Sq. Ft.	₹ 6,013.00	₹ 5,011.00	₹ 4,176.00		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 24th 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.





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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 ₹ 28,61,100.00 (Rupees Twenty Eight Lakh Sixty One Thousand One 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

Encl. Valuation Report



