

Valuation Report of the Immovable Property

Vastukala Consultants (I) Pvt. Ltd.



Details of the property under consideration:

Name of Owner: Mr. Sunil Gopal Gokhale & Mrs. Aarti Sunil Gokhale for (Flat No. 302) & Mr. Sunil Gopal Gokhale for (Flat No. 303)

Residential Amalgamated Flat No. 302 & 303, 3rd Floor, "Bhairav Apartment.", Suryodaya Co - Op. Housing Society, Shivaji Road, Village - kohoj - Khuntavli, Ambernath (East), Taluka - Ambernath, District - Thane, PIN Code - 421 501, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'32.6"N 73°10'59.9"E

Valuation Done for: Cosmos Bank

Ambernath Branch

Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk, Ambernath (East), State - Maharashtra, Country - India.



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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For: Cosmos Bank / Ambernath Branch / Mr. Sunil Gopal Gokhale (009086/2306638) Page 2 of 17

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Vastu/Thane/06/2024/009086/2306638 08/2-82-PSBS

Date: 08.06.2024

VALUATION OPINION REPORT

The property bearing Residential Amalgamated Flat Nos. 302 & 303, 3rd Floor, "Bhairay Apartment.", Suryodaya Co - Op. Housing Society, Shivaji Road, Village - kohoj - Khuntavli, Ambernath (East), Taluka - Ambernath, District - Thane, PIN Code - 421 501, State - Maharashtra, Country - India belongs to Mr. Sunil Gopal Gokhale & Mrs. Aarti Sunil Gokhale for (Flat No. 302) & Mr. Sunil Gopal Gokhale for (Flat No. 303).

Boundaries of the property.

North **Prashant Apartment**

South Ratan Apartment

38 Gurukrupa Apartment East

West Shivaji Road

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 ₹ 60,76,000.00 (Rupees Sixty Lakh Seventy-Six Thousand 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.

Manoi Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoi Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumba email=manoi@vastukala.org, c=lN Date: 2024.06.08 14:51:39 +05'30'





Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01

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<u>Valuation Report of Residential Amalgamated Flat No. 302 & 303, 3rd Floor, "Bhairav Apartment.", Suryodaya Co – Op. Housing Society, Shivaji Road, Village – kohoj - Khuntavli, Ambernath (East), Taluka – Ambernath, District - Thane, PIN Code – 421 501, State – Maḥarashtra, Country – India.</u>

Form 0-1

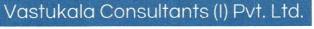
(See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 08.06.2024 for Banking Purpose	
2	Date of inspection	05.06.2024	
3	Name of the owner/ owners	Mr. Sunil Gopal Gokhale & Mrs. Aarti Sunil Gokhale for (Flat No. 302) & Mr. Sunil Gopal Gokhale for (Flat No. 303).	
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 Amalgamated Flat Nos. 302 303, 3rd Floor, "Bhairav Apartment.", Suryodaya Co – Op. Housing Society, Shivaji Road, Village – kohoj - Khuntavli, Ambernath (East), Taluka – Ambernath, District - Thane, PIN Code – 421 501, State – Maharashtra, Country – India. Contact Person: Mr. Sunil Gopal Gokhale (Owner)	
6	Location, street, ward no	Ćontact No. 9822074386 Shivaji Road, Village – kohoj - Khuntavli, Ámbernath (East), Taluka – Ambernath, District - Thane	
	Survey/ Plot no. of land	Plot No. 43, C.T.S. No. 4755, 4756, 4757, 4758 of Village – Kohoj - Khuntavli	
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. = 1073.00	







	Shape, dimension and physical features	(Area as per Actual Site Measurement of Amalgamated Flat No. 302 & 303) Area as per Agreement for Sale area as under		
		Flat No.	RERA Carpet Area in Sq. Ft.	Built Up Area in Sq. Ft.
		302	490.00	539.00
		303	490.00	539.00
		Total	980.00	1,078.00
13	Roads, Streets or lanes on which the land is abutting		-	kohoj - Khuntavli, Ambernath, District -
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	N. A.		
	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.	not available		
19			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		



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		e property owner occupied, specify portion extent of area under owner-occupation	Ń.A.	
25	Percentage actually utilized?		Floor Space Index permissible - As per AMC norms	
			Percentage actually utilized – Details not available	
26	REN	TS		
	(i)	Names of tenants/ lessees/ licensees, etc	Ń.A.	
	(ii)	Portions in their occupation	Details not provided	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	Details not provided	
	(iv)	Gross amount received for the whole property	Details not provided	
27		any of the occupants related to, or close to ness associates of the owner?	Information not available	
28	of fi cook	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		details of the water and electricity charges, y, to be borne by the owner	Ń. A.	
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	Ń. A.	
31		ift is installed, who is to bear the cost of itenance and operation- owner or tenant?	N. A.	
32		oump is installed, who is to bear the cost of itenance and operation- owner or tenant?	Ń. 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?		Ń. A.	
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Ínformation 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	1	ny dispute between landlord and tenant rding rent pending in a court of rent?	Ń. A.	
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.	
	SAL	ES		
38	Give instances of sales of immovable property		As per sub registrar of assurance records	







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	in the locality on a separate sheet, indicating the 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 – 2023 (As per Occupancy Certificate.)		
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.		
43	For items of work done on contract, produce copies of agreements	N. A.		
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.		
	Remark: 1. As per site inspection Flat No. 302 & 303 are internally amalgamated to form a single flat with single entrance door. 2. Full O.C is received in the date of 18.09.2023 vide Building Proposal No.195293. But it is mentioned Ground floor for Mixed use.			
	3. For the purpose of valuation, we have considered the area as per agreement for sale of Flat No.			

PART II- VALUATION

GENERAL:

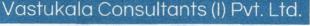
Under the instruction of Cosmos Bank, Ambernath Branch to assess fair market value as on 08.06.2024 for Residential Amalgamated Flat Nos. 302 & 303, 3rd Floor, "Bhairav Apartment.", Suryodaya Co – Op. Housing Society, Shivaji Road, Village – kohoj - Khuntavli, Ambernath (East), Taluka – Ambernath, District - Thane, PIN Code – 421 501, State – Maharashtra, Country – India. belongs to Mr. Sunil Gopal Gokhale & Mrs. Aarti Sunil Gokhale for (Flat No. 302) & Mr. Sunil Gopal Gokhale for (Flat No. 303).

We are in receipt of the following documents:

302 & Flat No. 303.

1	Copy of Agreement 29.03.2023 between M/s. Bharti Construction (The Developers) and Mr. Sunil Gopal
	Gokhale & Mrs. Aarti Sunil Gokhale (The Purchaser) for Flat No. 302.
2	Copy of Allotment Agreement dated 28.03.2023 between M/s. Bharti Construction (The Developers) and
	Mr. Sunil Gopal Gokhale (The Purchaser) for Flat No. 303.
3	Copy of Commencement Certificate No, AMC / NRV / BP / 2022 - 2023 / 557 / 9334 / 26 dated
	26.07.2023 issued by Ambernath Municipal Council.
4	Copy of Occupancy Certificate No. CATAM / FO / 2023 / APL / 00011 dated 18.09.2023 issued by
	Ambernath Municipal Council.
5	Copy of Approved Building Plan No. AMC / NRV / BP / 2022 - 2023 / 557 / 9334 / 26 dated 26.07.2022 is
	issued by Ambernath Municipal Council.







LOCATION:

The said building is located at Plot No. 43, C.T.S. No. 4755, 4756, 4757, 4758 of Village – Kohoj - Khuntavli, Ambernath (East), Taluka – Ambernath, District - Thane. The property falls in Residential Zone. It is at a travelling distance 250M. from Ambernath railway station.

BUILDING:

The building under reference is having 2 Basement + Ground + 1st + 4th 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 3rd Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. As per site inspection Flat No. 302 & 303 are internally amalgamated to form a single flat with single entrance door. It consists of 3 Bedrooms + Living Room + Dinning + Pooja Room + Kitchen + 3 Toilets + Passage (i.e. 3 BHK + Pooja Room + 3 Toilets). The residential flat is finished with Italian marble & Wooden flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing. The flat condition is good.

Valuation as on 08th June 2024

The Total Carpet Area of the Residential Flat	:	980.00 Sq. Ft.
	TO ASSESS	

Deduct Depreciation:

Year of Construction of the building	:	2023 (As per Occupancy Certificate.)
Expected total life of building	:\/	60 Years
Age of the building as on 2024	:	1 year
Cost of Construction	7:	1,078.00 Sq. Ft. X ₹ 2,800.00 = ₹ 30,18,400.00
Depreciation	•	N.A., as the property age is below 5 years
Amount of depreciation		Nil
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 63,600.00 per Sq. M. i.e. ₹ 5,909.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,200.00 per Sq. Ft.
Value of property as on 08.06.2024	:	980.00 Sq. Ft. X ₹ 6,200.00 = ₹ 60,76,000.00

(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)

Total Value of the property	:	₹ 60,76,000.00
The realizable value of the property	:	₹ 54,68,400.00
Distress value of the property	:	₹ 48,60,800.00
Insurable value of the property (1,078.00 Sq. Ft. X ₹ 2,800.00)	:	₹ 30,18,400.00



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Amalgamated Flat Nos. 302 & 303, 3rd Floor, "Bhairav Apartment.", Suryodaya Co – Op. Housing Society, Shivaji Road, Village – kohoj - Khuntavli, Ambernath (East), Taluka – Ambernath, District - Thane, PIN Code – 421 501, State – Maharashtra, Country – India. for this particular purpose at ₹ 60,76,000.00 (Rupees Sixty Lakh Seventy Six Thousand Only) as on 08th 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 08th June 2024 is ₹ 60,76,000.00 (Rupees Sixty Lakh Seventy
 Six Thousand 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	2 Basement + Ground + 1st + 4th Upper Floors
2.	Plinth area 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 construction	2023 (As per Occupancy Certificate.)
4	Estimated future life	59 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



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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	d Windows	Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows
10	Flooring		Italiah marble & Wooden flooring
11	Finishing		Cement plastering with POP false ceiling
12	Roofing a	nd terracing	R.C.C. Slab
13	Special a	rchitectural or decorative features,	No .
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary i	nstallations	And processes
	(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	7 Compound wall		6'.0" High, R.C.C. column with B. B. masonry
	Height an	d length	wall
	Type of co	onstruction	
18	No. of lifts	and dapacity	1 Lift
19	Underground sump – capacity and type of construction		R.C.Ć tank
20	Over-he	ad tank	R.C.C tank on terrace
	Location, capacity		
	Type of construction		
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		Chequred tiles in open spaces, etc.
23	public se	disposal – whereas connected to ewers, if septic tanks provided, capacity	Connected to Municipal Sewerage System



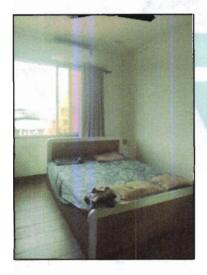


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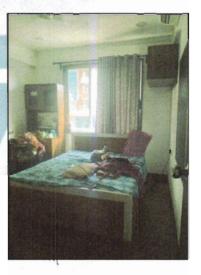
Actual site photographs





















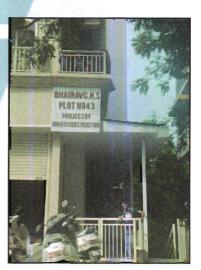
Actual site photographs





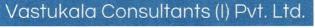














Route Map of the property Site u/r



Latitude Longitude - 19°12'32.6"N 73°10'59.9"E

Note: The Blue line shows the route to site from nearest railway station (Ambernath – 250M.)



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Ready Reckoner Rate



Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table - D: Depreciation Percentage Table

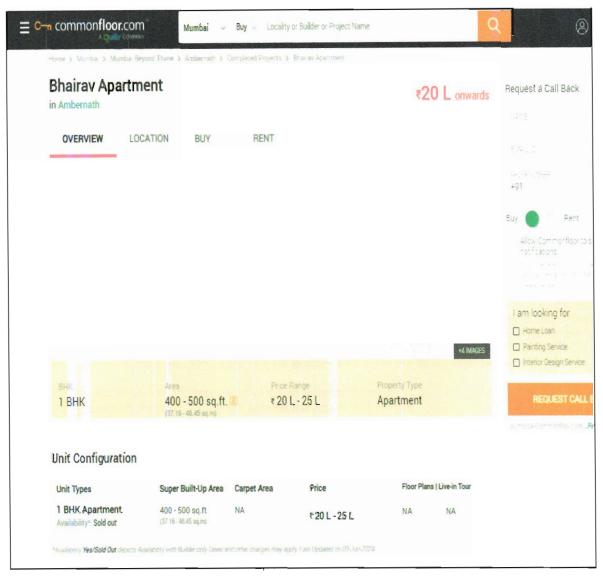
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	





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Price Indicators



Property	Flat Coomonfloor.com				
Source					
Floor	-				
	Carpet	Built Up	Saleable		
Area	277.78	333.33	400.00		
Percentage	-	20%	20%		
Rate Per Sq. Ft.	₹ 7,200.00	₹ 6,000.00	₹ 5,000.00		





Sales Instances

2964541		सूची क्र.2	वुय्यम निबंधक : सह दु.नि. उल्हासनगर 4		
04-05-2024		6	दस्त क्रमांक : 2964/2022		
Note:-Generated Through eSearch Module, For orig	inal		नोदंणी :		
report please contact concern SRO office.			Regn:63m		
	गाव	ाचे नाव: जोवेली			
(1)विलेखाचा प्रकार	करारनामा				
(2)मोबदला	2320000				
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारप					
देतो की पटटेदार ते नमुद करावे)					
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कळगांव-	बदलापरइतर वर्णनं : इ	तर माहिती: मौजे जोवेली तालुका अंबरनाथ जिल्हा ठाणे येथील सर्व्हें नं 2		
	हिस्सा नं. 4 ब या मिळकती	वर साई तीर्थ कॉम्प्लेक्स	मध्ये फेस नं 1 गंगा बिल्डिंग मध्ये विंग ए सदनिका नं. 102 पहिला		
	मजला क्षेत्र 33.37 चौरस म	गीटर कारपेट + ओपन वे	: रेस 8.31 चौरस मीटर({ Survey Number : सर्व्हें नं 2 हिस्सा नं. 4 ब		
	;))				
(5) क्षेत्रफळ	41.68 चौ.मीटर				
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	1): नाव:-मे. पिनॅकल कॉपॉरिश	न भागीदारी संस्था तर्फे भाग	विदार राजेश मोहनदास छतानी यांच्या वतीने कबुलीजबाबा करिता कृ.मृ. म्हणून		
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	शहाजी पंडीत पवळे वय:-35 प	डीत पवळे वयः-35 पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: शॉप नं 20 तळमजला श्रीजी सेंटर मॉल घोरपडे चौक कात्रप			
असल्यास,प्रतिवादिचे नाव व पत्ता.	बदलापूर पूर्व , ब्लॉक नं: -, रोड	नं: -, महाराष्ट्र, ठाणे. पिन	कोड:-421503 पेंन नं:-AARFP8528K		
(८) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी			माळा नं: -, इमारतीचे नाव: रूम नं 402, चौथा मजला, भैरव आशिष अपार्टमेंट,		
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	खरवई नाका, डी .के. सदन जव	ळ, खरवई, बदलापूर ईस्ट,	ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-		
नाव व पत्ता	ALZPA1775C				
			गळा नं: -, इमारतीचे नाव: रूम नं 402, चौथा मजला, भैरव आशिष अपार्टमेंट,		
		ळ, खरवई, बदंलापूर ईस्ट,	ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-		
	BTKPP2579K				
(९) दस्तऐवज करुन दिल्याचा दिनांक	30/03/2022				
(10)दस्त नींदणी केल्याचा दिनांक	30/03/2022				
(11) अनुक्रमांक, खंड व पृष्ठ	2964/2022				
(12)बाजारभावाप्रमाणे मुद्रांक शुत्क	139200				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23200				
(१४)शेरा					
मुत्यांकनासाठी विचारात घेतलेला तपशील:-:					
मुद्रांक शुत्क आकारताना निवडलेला अनुन्छेद :- :			incil, Nagarpanchayat or Cantonment Area annexed to		
			ne Mumbai Metropolitan Region Development Authority		
			in sub clause (i), or the Influence Areas as per the		
			der the Maharashtra Stamp (Determination of True		
	Market Value of Prope	erty) Rules, 1995.			

Property	Flat				
Source	Coomonfloor.com				
Floor	-				
	Carpet	Built Up	Saleable		
Area	359.19	431.00	00.00		
Percentage		20%	00%		
Rate Per Sq. Ft.	₹ 6,459.00	₹5,382.00	₹ 00.00		





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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 08th 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.
- 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.
- 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 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 ₹ 60,76,000.00 (Rupees Sixty Lakh Seventy Six Thousand Only).



Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvr. Ltd., ou=Mumbal, email=manoj@vastukala.org, c=N Date: 2024.06.08 14:51:54 +05'30'

Auth. Sign.

Director

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



