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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Bhagyesh Laxman Parkar**

Residential Flat No. 207, 2nd Floor, 'B' Wing, Building No. 1, "Mahalaxmi Residency",
Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar,
PIN - 401 303, State - Maharashtra, Country - India.

Latitude Longitude - 19°28'16.8"N 72°49'44.2"E

Intended User:

Cosmos Bank

Andheri M V Road Branch

Mathoshri CHSL, 196, Sir M. V. Road, Andheri (East), Mumbai – 400 069,
State - Maharashtra, Country - India



Our Pan India Presence at :

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Regd. Office

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

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Valuation Report Prepared For: Cosmos Bank/ Andhen M V Road / Bhagyesh Laxman Parkar (009447/2306878) Page 2 of 17

Vastu/Mumbai/06/2024/009447/2306878

24/17-322-JARJ

Date: 24.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 207, 2nd Floor, 'B' Wing, Building No. 1, "**Mahalaxmi Residency**", Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, Country - India belongs to **Bhagyesh Laxman Parkar**.

Boundaries of the property.

North	:	Internal Road / Mahesh Megha Apartment
South	:	Internal Road / Friends Park Apartment
East	:	Mahalaxmi Residency Building No. 2
West	:	Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 20,39,312.00 (Rupees Lakhs Thirty-Nine Thousand Three Hundred Twelve 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

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.06.25 10:31:46 +05'30'

Auth. Sign.



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| 📍 Aurangabad | 📍 Pune | 📍 Indore | 📍 Jaipur |

Regd. Office

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

📞 **+91 2247495919**

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Valuation Report of Residential Flat No. 207, 2nd Floor, 'B' Wing, Building No. 1, "Mahalaxmi Residency", Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 303, 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	24.06.2024
3	Name of the owner/ owners	Bhagyesh Laxman Parkar
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 207, 2 nd Floor, 'B' Wing, Building No. 1, "Mahalaxmi Residency", Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, Country - India. Contact Person: Mr. Bhagyesh Laxman Parkar (Owner) Contact No.: 7977891944
6	Location, street, ward no	Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar
7	Survey/ Plot no. of land	Survey No. 115 (Old Survey No. 4), Hissa No. 37 (pt)
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, Auto, Taxies and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 220.00 (Area as per actual site measurement) Built-up Area in Sq. Ft. = 335.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Chandansar Road / Veer Savarkar Marg

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. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
IMPROVEMENTS		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Entire flat
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per VVCMC norms 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	₹ 4,000.00 Expected rental income per month.
	(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?	N.A.
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 Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
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 Construction – 2013 (As per Site Information)
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, Andheri M V Road Branch to assess fair market value as on 24.06.2024 for Residential Flat No. 207, 2nd Floor, 'B' Wing, Building No. 1, "**Mahalaxmi Residency**", Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, Country - India belongs to **Bhagyesh Laxman Parkar**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 25.10.2013 between M/s. Mahalaxmi Realtors (the Builder/Promoter) AND Bhagyesh Laxman Parkar (the Purchaser/s)
2	Copy of Commencement Certificate No. CIDCO / VVSR / CC / BP-1731 / E / 2060 dated 29.03.2007 issued by CIDCO.

LOCATION:

The said building is located at land bearing Survey No. 115 (Old Survey No. 4), Hissa No. 37 (pt) of Village Kopri (Old Village – Chandansar), Taluka – Vasai, District – Palghar, within the limits of Vasai – Virar City Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 3.7 km. from Virar Railway Station.

BUILDING:

The building under reference is having Ground (pt) + Stilt (pt) + 1st To 5th + 6th (pt) 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. The 2nd Floor has 8 Residential Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of Living Room + Kitchen + Bath + WC + Flowerbed Area (i.e. **1RK with WC + Bath**). 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.



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Valuation as on 24th June 2024

Built-up Area of the Residential Flat	:	335.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Construction – 2013 (As per Site Information)
Expected total life of building	:	60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024	:	11 Years
Cost of Construction	:	335.00 Sq. Ft. X ₹ 2,500.00 = ₹ 8,37,500.00
Depreciation $\{(100-10) \times 11 / 60\}$:	16.50%
Amount of depreciation	:	₹ 1,38,188.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 43,600.00 per Sq. M. i.e. ₹ 4,051.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 39,114.00 per Sq. M. i.e. ₹ 3,634.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,500.00 per Sq. Ft.
Value of property as on 24.06.2024	:	335.00 Sq. Ft. X ₹ 6,500.00 = ₹ 21,77,500.00

(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)

Total Value of the property as on 24.06.2024	:	₹ 21,77,500.00 - ₹ 1,38,188.00 = ₹ 20,39,312.00
Total Value of the property	:	₹ 20,39,312.00
The realizable value of the property	:	₹ 18,35,381.00
Distress value of the property	:	₹ 16,31,450.00
Insurable value of the property (335.00 X 2,500.00)	:	₹ 8,37,500.00
Guideline value of the property (335.00 X 3,634.00)	:	₹ 12,17,390.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 207, 2nd Floor, 'B' Wing, Building No. 1, "Mahalaxmi Residency", Village – Kopari (Old Village Chandansar), Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, Country - India for this particular purpose at **₹ 20,39,312.00 (Rupees Lakhs Thirty Nine Thousand Three Hundred Twelve Only)** as on date **24th June 2024**.

NOTES

1. I, Manoj B. Chalikwar 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 ₹ 20,39,312.00 (Rupees Lakhs Thirty-Nine Thousand Three Hundred Twelve 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:



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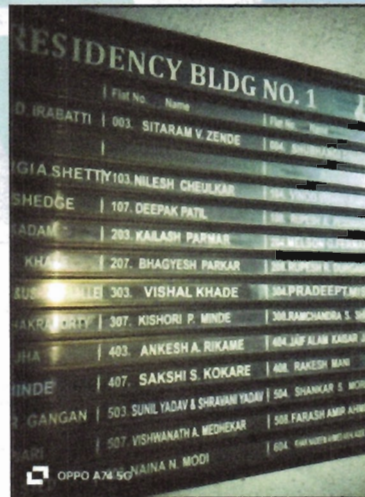
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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground (pt) + Stilt (pt) + 1st To 5th + 6th (pt) Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	Year of Construction – 2013 (As per Site Information)
4.	Estimated future life	49 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters, Aluminum sliding windows with MS grills
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification & Plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Provided
18.	No. of lifts and capacity	1 Lift
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°28'16.8"N 72°49'44.2"E

Note: The Blue line shows the route to site from nearest railway station (Virar – 3.7 km)




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Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year 2024/2025 **Language** English

Selected District पावनगर

Select Taluka वसई

Select Village गावाचे नांव - मीने कोपरी (वसई)

Search By Survey No Location

Select	व्यवस्थाप	वृत्ती जमीन	निवासी वदनिका	बौद्धिक	दुकाने	औद्योगिक	एकक (Rs.)
SurveyNo	1-नाबिकाम विभागातील जमिनी	770	0	0	0	0	चौ. मीटर
SurveyNo	2-रहियाम व इतर तत्सम अनुज्ञेय वापरातील जमिनी	2680	37900	43700	47700	43700	चौ. मीटर
SurveyNo	3-रहियाम व इतर तत्सम अनुज्ञेय वापरातील जमिनी	2620	43600	49100	54700	49100	चौ. मीटर
SurveyNo	4-रहियाम व इतर तत्सम अनुज्ञेय वापरातील जमिनी	2680	31800	37900	45800	37900	चौ. मीटर

Survey Number 110, 111, 112, 113, 114, 115, 120, 121, 122, 123, 124, 138, 139, 142, 143

Stamp Duty Ready Reckoner Market Value Rate for Flat	43,600.00			
No increase for Flat located on 2 nd floors with lift	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	43,600.00	Sq. Mtr.	4,051.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	2,820.00			
The difference between land rate and building rate (A – B = C)	40,780.00			
Depreciation Percentage as per table (D) [100% - 11%] (Age of the Building – 11 Years)	89%			
Rate to be adopted after considering depreciation [B + (C x D)]	39,114.00	Sq. Mtr.	3,634.00	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 Indicator

Property	Flat		
Source	Nobroker		
Floor	-		
	Carpet	Built Up	Saleable
Area	350.00	420.00	504.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 7,714.00	₹ 6,429.00	₹ 5,357.00

Price Indicator

NOBROKER

2 BHK Flat In Anandi Villa Chs For Sale In Vira...
 ₹ 42 Lacs (Negotiable) | ₹ 24,072/Month (Estimated EMI) | 750 Sq Ft

2 Bedroom | 2 Bathroom | NA | Bike | May 13, 2024 | Immediately | Anandi Villa Chs | Partial

Overview

- Age of Building: 5-10 Years
- Maintenance Charges: ₹2.0 Per Sq.Ft/M
- Builtup Area: 750 Sq.Ft
- Facing: North-East
- Ownership Type: Self Owned
- Flooring: Vitrified Tiles
- Furnishing Status: Semi (Furnish Now)
- Floor: 3/3

Activity On This Property: 68 Unique Views, 1 Shortlists, 0 Contacted

Similar Properties: 2 BHK Flat In Bustom...

Property	Flat		
Source	Nobroker		
Floor	-		
	Carpet	Built Up	Saleable
Area	625	750.00	900.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 6,720.00	₹ 5,600.00	₹ 4,667.00



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Sale Instance

1601679 09-03-2024 Note -Generated Through eSearch Module,For original report please contact concern SRO office	सूची क्र.2	दुय्यम निबंधक : दु.नि. वसई 1 दस्त क्रमांक : 16016/2023 नोंदणी : Regn 63m
गावाचे नाव : कोपरी		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोजवला	2300000	
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी वित्त की पट्टेदार ते नमुद करावे	2289000	
(4) भू-मापन, पोटहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : , इतर माहिती: , इतर माहिती: गाव मोजे कोपरी(जुना चंदनसार)येथील सर्वे क्र. 115(जुना 4)वरील सदनिका क्र. 105,पाहिला मजला,ए विंग,बिल्डींग नं.2,महालक्ष्मी रेसिडेन्सी को-ओप.हा.सो.ली,कोपरी,विरार(पू)401305(क्षेत्र 565 चौ. फुट बिल्टअप)((Survey Number : 115 (OLD 4) ;)	
(5) क्षेत्रफळ	565 चौ.फुट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता.	1): नाव:-नीरज एम. वर्मा - - वय:-32 पत्ता:-प्लॉट नं: ए/105, माळा नं: पाहिला मजला, इमारतीचे नाव: महालक्ष्मी रेसिडेन्सी को-ओप.हा.सो.ली, ब्लॉक नं: कोपरी, रोड नं: विरार (पू), महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-AITPV1549C 2): नाव:-भाग्या एन वर्मा - - वय:-37 पत्ता:-प्लॉट नं: ए/105, , माळा नं: पाहिला मजला, इमारतीचे नाव: महालक्ष्मी रेसिडेन्सी को-ओप.हा.सो.ली, ब्लॉक नं: कोपरी, रोड नं: विरार (पू), महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-ASXPM8585D	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1): नाव:-सेहा शशिकांत खांबे - - वय:-33; पत्ता:-प्लॉट नं: रूम नं.03, चाळ नं.03, माळा नं: - , इमारतीचे नाव: महालक्ष्मी चाळ, ब्लॉक नं: गास कोपरी, सुकय निवास जवळ, रोड नं: विरार (पू), महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-CYLPK1554N 2): नाव:-शशिकांत खांबे - - वय:-38; पत्ता:-प्लॉट नं: रूम नं.03, चाळ नं.03, माळा नं: - , इमारतीचे नाव: महालक्ष्मी चाळ, ब्लॉक नं: गास कोपरी, सुकय निवास जवळ, रोड नं: विरार (पू), महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-CJNPK9591A	
(9) दस्तऐवज करून दिल्याचा दिनांक	11/12/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	11/12/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	16016/2023	
(12) बाजारभावप्रमाणे मुद्रांक शुल्क	161000	
(13) बाजारभावप्रमाणे नोंदणी शुल्क	23000	
(14) शेर		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(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	471.00	565.00	0.00
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 4,883.00	₹ 4,071.00	₹ 0.00



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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 **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 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 ₹ 20,39,312.00 (Rupees Lakhs Thirty Nine Thousand Three Hundred Twelve Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.06.25 10:32:21 +05'30'

Auth. Sign.



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