

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Abhijeet Ashok Mane & Mrs. Anuradha Abhijeet Mane

Residential Flat No. 101, 1st Floor, Wing - A, "Ganraj Darshan", Nav Ganraj Darshan Co-Op. Hsg. Soc. Ltd., Village - Navagaon, Dombivli (West), PIN Code - 421 202, Taluka - Kalyan, District - Thane, State - Maharashtra, Country - India.

Latitude Longitude - 19°13'15.8"N 73°05'22.3"E

Valuation Done for:

Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka Kalyan, District Thane, PIN Code - 400605, State - Maharashtra, Country - India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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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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Vastu/Thane/07/2024/9715/2307141 09/09-145-PSNK Date: 09.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 101, 1st Floor, Wing - A, "Ganraj Darshan", Nav Ganraj Darshan Co-Op. Hsg. Soc. Ltd., Village – Navagaon, Dombivli (West), PIN Code - 421 202, Taluka - Kalyan, District - Thane, State – Maharashtra, Country – India belongs to Shri. Abhijeet Ashok Mane & Mrs. Anuradha Abhijeet Mane.

Boundaries of the property.

North : Wing – B

South : Mahatma Gandhi Road
East : Mahalaxmi Krupa CHSL
West : Usha Apartments

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 ₹ 71,90,768.00 (Rupees Seventy One Lakh Ninety Thousand Seven Hundred Sixty Eight 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.

Valuers & Appraises
Architecte & interior Designers
Chartered Engineers ()
FEV Consultents
Lender's Engineer

MH2010 PYCH

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 in Form – 01



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Regd. Office

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



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

<u>Valuation Report of Residential Flat No. 101, 1st Floor, Wing - A, "Ganraj Darshan", Nav Ganraj Darshan Co-Op.</u>

<u>Hsg. Soc. Ltd., Village – Navagaon, Dombivli (West), PIN Code - 421 202, Taluka - Kalyan, District - Thane, State – Maharashtra, 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
		09.07.2024 for Banking Purpose
2	Date of inspection	04.07.2024
3	Name of the owner/ owners	Shri. Abhijeet Ashok Mane &
		Mrs. Anuradha Abhijeet Mane
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the	Details of ownership share is not available
	shares undivided?	District Control of the Control of t
5	Brief description of the property	Address: Residential Flat No. 101, 1st Floor, Wing
	15	- A, "Ganraj Darshan", Nav Ganraj Darshan Co-
		Op. Hsg. Soc. Ltd., Village – Navagaon, Dombivli (West), PIN Code - 421 202, Taluka - Kalyan,
		District - Thane, State - Maharashtra, Country -
		India.
		Contact Person:
		Mr. Abhijeet Mane (Self)
		Contact No. 9920992955
6	Location, street , ward no	Mahatma Gandhi Road
7	Survey/ Plot no. of land	Survey No. 327A, Hissa No. 1/2 C.T.S. No.
		1817B, 1818, 1819, 1820, 1821, 1822 1827 Tikka
		No. 20 of Village - Navagaon
8	Is the property situated in residential/	Residential Area
	commercial/ mixed area/ Residential area?	
9	Classification of locality-high class/ middle	Middle Class
10	class/poor class	All the consecutive and constitution the constitution
10	Proximity to civic amenities like schools,	All the amenities are available in the vicinity
11	Hospitals, Units, market, cinemas etc. Means and proximity to surface communication	Served by Buses, Taxies, Auto and Private cars
' '	by which the locality is served	Served by buses, ranies, Auto and Frivate Cars
	LAND	
12	Area of Unit supported by documentary proof.	Carpet Area in Sq. Ft. = 523.00
	Shape, dimension and physical features	Cupboard Area in Sq. Ft. = 14.00
	. ,	Terrace Area in Sq. Ft. = 100.00
		Total Carpet Area in Sq. Ft. = 637.00
		(Area as per Actual Site Measurement)



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Lender's Engineer
My2010 PT (19)

		Carpet Area in Sq. Ft. = 765.00
		Terrace Area in Sq. Ft. = 87.00
		Total Carpet Area in Sq. Ft. = 852.00
		(Area as per Agreement for Sale)
		Built up Area in Sq. Ft. = 764.00
		(Total Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is	Mahatma Gandhi Road
	abutting	
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.	(IM)
	(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 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 so	Pal
	give Particulars.	
19	Has any contribution been made towards	Information not available
	development or is any demand for such	
	contribution still outstanding	
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	N.A.
	standing on the land and a lay-out plan.	
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion	Fully
	and extent of area under owner-occupation	
25	What is the Floor Space Index permissible and	Floor Space Index permissible - As per KDMC
	Percentage actually utilized?	norms
		Percentage actually utilized – Details not





		available
26	RENTS	-
	(i) Names of tenants/ lessees/ licensees,	NA
	etc	
	(ii) Portions in their occupation	NA
	(iii) Monthly or annual rent	₹ 15,000.00 Expected rental income per month
	/compensation/license fee, etc. paid by	
	each	
	(iv) Gross amount received for the whole	N.A.
	property	
27	Are any of the occupants related to, or close to	N.A.
	business associates of the owner?	TM
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?	T.J.
33	Who has to bear the cost of electricity charges	N. A.
	for lighting of common space like entrance hall,	, 11
	stairs, passage, compound, etc. owner or	
0.4	tenant?	16 6 7 11
34	What is the amount of property tax? Who is to	Information not available
25	bear it? Give details with documentary proof	Information and an Oakla
35	Is the building insured? If so, give the policy	Information not available
	no., amount for which it is insured and the	
26	annual premium	N. A
36	Is any dispute between landlord and tenant	N. A.
37	regarding rent pending in a court of rent?	N. A.
31	Has any standard rent been fixed for the premises under any law relating to the control	IN. A.
	of rent?	
	SALES	
38	Give instances of sales of immovable property	As per sub registrar of assurance records
30	in the locality on a separate sheet, indicating the	As per sub registral 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
00	Land rate adopted in this valuation	14. 7. as the property under consideration is a



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		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 – 2010 (Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 09.07.2024 for Residential Flat No. 101, 1st Floor, Wing - A, "Ganraj Darshan", Nav Ganraj Darshan Co-Op. Hsg. Soc. Ltd., Village – Navagaon, Dombivli (West), PIN Code - 421 202, Taluka - Kalyan, District - Thane, State – Maharashtra, Country – India belongs to Shri. Abhijeet Ashok Mane & Mrs. Anuradha Abhijeet Mane.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 29.12.2005 Between M/s. Ganraj Builders (The Promoters) Shri.
	Abhijeet Ashok Mane & Mrs. Anuradha Abhijeet Mane (The Purchasers)
2	Copy of Occupancy Certificate No. KDMC / NRV / CC / DOV / 74 dated 23.07.2010 issued by Kalyan
	Dombivli Municipal Corporation.

LOCATION:

The said building is located at Survey No. 327A, Hissa No. 1/2 C.T.S. No. 1817B, 1818, 1819, 1820, 1821, 1822 1827 Tikka No. 20 of Village - Navagaon, Dombivli (West), Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at walkable distance of 350 Mts. from Dombivli Railway Station.

BUILDING:

The building under reference is having Ground + 3rd Upper Floor. 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 is used for residential purpose. 1st Floor is having 2 Residential Flats.





Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 1 Toile + WC + Cupboard Area + Open Terrace. (i.e., 2 BHK with 1 Toilet + WC + Terrace). The residential flat is finished with Vitrified tiles flooring & Ceramic tile in Terrace Area, Teak Wood door frame with flush shutter with safety door, Powder coated Aluminum sliding windows & Concealed plumbing & electrification.

Valuation as on 09th July 2024

The Built Up Area of the Residential Flat	:	764.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2010 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	14 Year
Cost of Construction	:	764.00 Sq. Ft. X ₹ 2,800.00 = ₹ 21,39,200.00
Depreciation {(100-10) x 14} / 60	:	21.00%
Amount of depreciation		₹ 4,49,232.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 65,835.00 per Sq. M. i.e., ₹ 6,116.00 per Sq. Ft.
Guideline rate (after Deprecation)	V	₹ 60,244.00 per Sq. M. i.e., ₹ 5,597.00 per Sq. Ft.
Prevailing market rate		₹ 10,000.00 per Sq. Ft.
Value of property as on 09.07.2024		₹ 764.00 Sq. Ft. X ₹ 10,000.00 = ₹ 76,40,000.00

(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)

The state of the s		
Depreciated fair value of the property as on 09.07.2024	:	₹ 76,40,000.00 - ₹ 4,49,232.00 =
		₹ 71,90,768.00
Total Value of the property	:	₹ 71,90,768.00
The Realizable value of the property	- :/	₹ 64,71,691.00
Distress value of the property	:	₹ 57,52,614.00
Insurable value of the property (764.00 X 2,800.00)	:	₹ 21,39,200.00
Guideline value of the property (764.00 X 5,597.00)	:	₹ 42,76,108.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 101, 1st Floor, Wing - A, "Ganraj Darshan", Nav Ganraj Darshan Co-Op. Hsg. Soc. Ltd., Village – Navagaon, Dombivli (West), PIN Code - 421 202, Taluka - Kalyan, District - Thane, State – Maharashtra, Country – India. for this particular purpose at ₹ 71,90,768.00 (Rupees Seventy One Lakh Ninety Thousand Seven Hundred Sixty Eight Only) as on 09th July 2024.



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Lander's Engineer
Architects Appraisers
A

NOTES

- 1. 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 09th July 2024 is ₹ 71,90,768.00 (Rupees Seventy One Lakh Ninety Thousand Seven Hundred Sixty Eight 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

No. of floo	ors and height of each floor	Ground + 3 rd Upper Floor		
Plinth area floor wise as per IS 3361- 1966		N.A. as the said property is a Residential Flat situated on 1st Floor		
Year of construction		2010 (As per Occupancy Certificate)		
Estimated	future life	46 Years Subject to proper, preventive periodic maintenance & structural repairs		
١,,,		R.C.C. Framed Structure		
Type of fo	undations	R.C.C. Foundation		
Walls	163	All external walls are 9" thick and partition walls are 6" thick.		
Partitions		6" thick brick wall		
Doors and	I Windows	Teak Wood door frame with flush shutter with safety door, Powder Coated Aluminium sliding windows		
Flooring		Vitrified tiles flooring		
Finishing		Cement plastering with POP finishing		
Roofing and terracing		R.C.C. Slab		
Special architectural or decorative features, if any		No		
(i)	Internal wiring – surface or conduit	Concealed plumbing		
(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification		
Sanitary in	nstallations			
(i) No. of water closets		As per Requirement		
(ii)	No. of lavatory basins			
(iii)	No. of urinals			
(iv)	No. of sink			
Class of fittings: Superior colored / superior white/ordinary.		Ordinary		
Compound	d wall	6'.0" High, R.C.C. column with B. B. masonry		
Height and length		wall		
Type of construction				
Type of co	onstruction			
	Plinth area 1966 Year of content of the second of the seco	Year of construction Estimated future life Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations Walls Partitions Doors and Windows Flooring Finishing Roofing and terracing Special architectural or decorative features, if any (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall		





19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head 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	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













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Actual site photographs





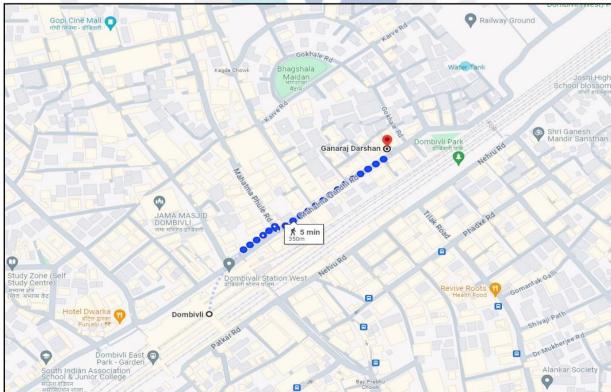






Route Map of the property Site u/r



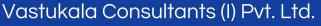


Latitude Longitude - 19°13'15.8"N 73°05'22.3"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli - 350M)



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	69,300.00			
Reduced by 5% on Flat Located on 1st Floor	3,465.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	65,835.00	Sq. Mtr.	6,116.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	25,900.00			
The difference between land rate and building rate (A – B = C)	39,935.00		101	
Depreciation Percentage as per table (D) [100% - 14%]	86%			
(Age of the Building – 14 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	60,244.00	Sq. Mtr.	5,597.00	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%

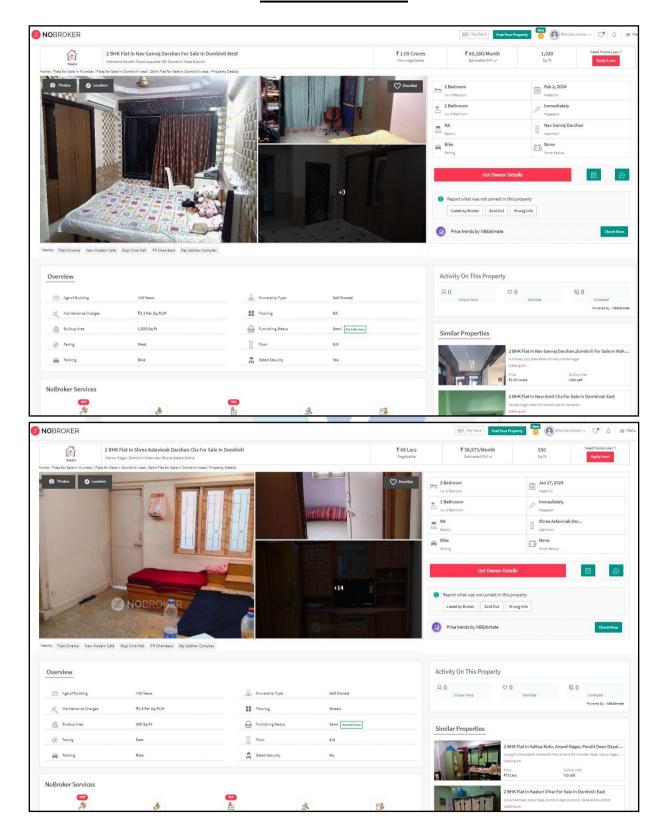
Table - D: Depreciation Percentage Table

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% 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



Valuers & Appraisers
Architect & Experience Charles Ch

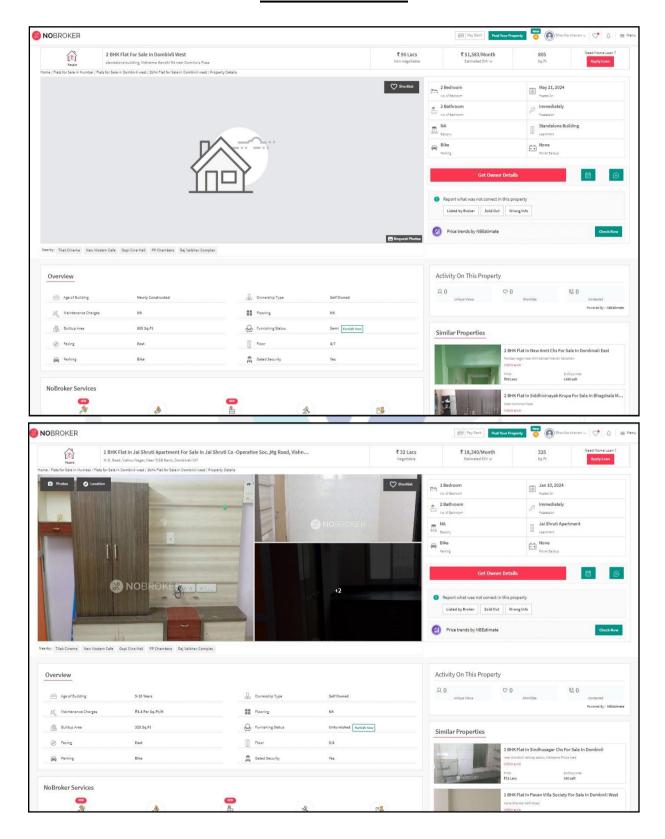
Price Indicators







Price Indicators







Sales Instance

1833338	सूची क्र.2		
06-05-2024	सूचा प्रग.2	दुय्यम निबंधक : सह दु.नि.कल्याण ४	
Note:-Generated Through eSearch		दस्त क्रमांक : 1833/2022 नोदंणी :	
Module,For original report please contact concern SRO office.		नादणाः Regn:63m	
		Regil.03iii	
गावाचे नाव : नवागाव			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	8600000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	6709029.24		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्रं. 4/22,मूल्यदर 70800/-,मौजे नवांगाव येथील सर्व्हें नं-327 अ/1/2 पैकी,सिटी सर्व्हें नं-1817 ब आणि 1818 ते 1822 आणि 1827 यावरील नव गणराज दर्शन को.ऑप.हौ.सो.लि. मधील निवासी सदिनका क्रं-बी/302,तिसरा मजला,विंग बी,क्षेत्रफळ 1020 चौ.फूट बिल्ट-अप महिला खरेदीदार असल्यामुळे मुद्रांक शुल्क शासनाच्या महसूल व वनविभागाच्या दिनाक 31 मार्च 2021 परिपत्रकानुसार 5 टक्के दराने आकारले आहे सदर परिपत्रकानुसार सदर सदिनका पुरुष खरेदीदारस 15 वर्षा पर्यंत विकता येणार नाही.((Survey Number: 327 अ/1/2 पैकी;))		
(5) क्षेत्रफळ	1020 चौ.फूट		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मयुरेश अनंत शितूत - वय:-43 पत्ता:-प्लॉट नं: -, माळा नं: तिसरा मजला, इमारतीचे नाव: नव गणराज दर्शन को.ऑप.हौ.सो.लि., विंग-बी, ब्लॉक नं: बी/302, रोड नं: महात्मा गांधी मार्ग, डोंबिवली पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-BHBPS3750A		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पल्लवी वसंत देशमुख - वय:-36; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: देवचंद निवास , ब्लॉक नं: ए/13, रोड नं: गुप्ते रोड, जैन मंदिराजवळ, डोंबिवली पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-ARCPD3199A		
(9) दस्तऐवज करुन दिल्याचा दिनांक	15/02/2022		
(10)दस्त नोंदणी केल्याचा दिनांक	15/02/2022		
(11)अनुक्रमांक,खंड व पृष्ठ	1833/2022		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	430000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipa area annexed to it.	d Corporation or any Cantonment	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 09th July 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 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 ₹ 71,90,768.00 (Rupees Seventy One Lakh Ninety Thousand Seven Hundred Sixty Eight 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



