MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap

Residential Flat No. 4, Ground Floor, Building No V-1, **"Ashraya Co-op. Hsg. Soc. Ltd."**, Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India.

Latitude Longitude : 19°14'21.7"N 72°52'0.7"E

Intended User:

Cosmos Bank DAHISAR (EAST) Glorias BRANCH Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East), Mumbai - 400 068



Our Pan India Presence at :

NandedThaneMumbaiNashikAurangabadPune

e ƏAhmec iik ƏRajkot Əlndore

♀Ahmedabad
 ♀ Delhi NCR
 ♀ Rajkot
 ♀ Raipur

💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in



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Vastu/Mumbai/07/2024/009818/2307232 15/5-236-JANK Date: 15.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India belongs to Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap.

North	:	Open Plot
South	:	Nalla & Open Plot
East	:	Sant Ghadge Maharaj Marg
West	÷	Slum Area

Considering various parameters recorded, 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 for this particular purpose at ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.:

Encl.: Valuation report

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 - 💡 Rajkot ♀Indore

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in \sim www.vastukala.co.in

Residential Flat No. 4, Ground Floor, Building No V-1, **"Ashraya Co-op. Hsg. Soc. Ltd."**, Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, 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 Fair Market Value as on 15.07.2024 for Housing Loan Purpose.
1	Date of inspection	10.07.2024
3	Name of the owner / owners	Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address:Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India.Contact Person : Mr. Dinesh R. Sanap (Owner) Contact No. 7045949950
6	Location, Street, ward no	Shiv Vallabh Road, Ashokvan-II Layout
7	Survey / Plot No. of land	CTS No - 2301 & 2303 of Village - Dahisar
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. = 346.37 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 423.00 (Area As Per Agreement for sale)



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13	Roads, Streets or lanes on which the land is abutting	Shiv Vallabh Road, Ashokvan-II Layout		
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 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.	wn 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		
	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?	Tenant Occupied - Mr. Hitesh Pithwa		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Hitesh Pithwa		
	(ii) Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	16,500.00 (Expected rental income per month)		
		•		





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	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	Information not available
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, je, compound, etc. owner or tenant?	N. A.
34		s the amount of prop <mark>erty</mark> tax? Who is to bear it? etails with documentary proof	Information not available
35		puilding insured? If so, give the policy no., t f <mark>or</mark> which it is insured and the annual premium	Information not available
36	-	dispute between landlord and tenant regarding nding in a court of rent?	N. A.
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	3	
37	locality addres	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and land sold.	As per sub registrar of assurance records
38	Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39		instances are not available or not relied up on, sis of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	f commencement of construction and year of tion	Year of Completion – 2002 (As per occupancy certificate)
42		vas the method of construction, by contract/By ving Labour directly/ both?	N. A.





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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, DAHISAR (EAST) Glorias BRANCH Branch to assess Fair Market Value as on 15.07.2024 for Residential Flat Residential Flat No. 4, Ground Floor, Building No V-1, **"Ashraya Co-op. Hsg. Soc. Ltd."**, Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India belongs to **Mrs. Savita Dinesh Sanap**.

We are in receipt of the following documents::

1)	Copy of Agreement for sale Registration No.7849/2024 Dated 06.11.2024 between Mr. Manish Dattaram Dangre(The Transferor) And Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap(The Transferee).
2)	Copy of Occupancy Certificate No.CHE / 4837 / BP (WS) / AR Dated 29.10.2002 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066. The property falls in Flat Zone. It is at a traveling distance 2 km. from Borivali Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Ground is having 4 Residential Flat.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor. The Composition of Residential Flat The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. (i.e. 1 BHK + W.C. + Bath). This Residential Flat is Marble Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 15th July 2024

The Built Up Area of the Residential Flat	:	423.00 Sq. Ft.]
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Deduct Depreciation:

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Expected total life of building	:	60 Years
Age of the building as on 2024	:	22 Years
Cost of Construction	:	423.00 Sq. Ft. X ₹ 2,800.00 = ₹ 11,84,400.00
Depreciation {(100 - 10) X (22 / 60)}	:	33.00%
Amount of depreciation	:	₹ 3,90,852.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,29,070/- per Sq. M. i.e. ₹ 11,991/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,13,122/- per Sq. M. i.e. ₹ 10,509/- per Sq. Ft.
Value of property as on 15th July 2024		423.00 Sq. Ft. X ₹ 19,000 = ₹80,37,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. - Depreciation)

Fair value of the property as on 15th July 2024	:	₹ 80,37,000.00 - ₹ 3,90,852.00 = ₹ 76,46,148.00
Total Value of the property	:	₹ 76,46,148.00
The realizable value of the property	:	₹ 68,81,533.00
Distress value of the property	ŀ	₹ 61,16,918.00
Insurable value of the property (423.00 X 2,800.00	:	₹ 11,84,400.00
Guideline value of the property (423.00 X 10509.00)		₹44,45,307.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India for this particular purpose at ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight Only) as on 15th July 2024

NOTES

- 1. 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 15th July 2024 is ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty 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.





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PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

	Technical details		Main Building
1	No. of floors and height of each floor	:	Ground + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on Ground Floor
3	Year of construction	:	2002 (As per occupancy certificate)
4	Estimated future life	:	38 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	V	R.C.C. Foundation
7	Walls	÷	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Marble 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 plumbing with C.P. fittings. Electrical wiring with
	(ii) Class of fittings: Superior/Ordinary/ Poor.		concealed



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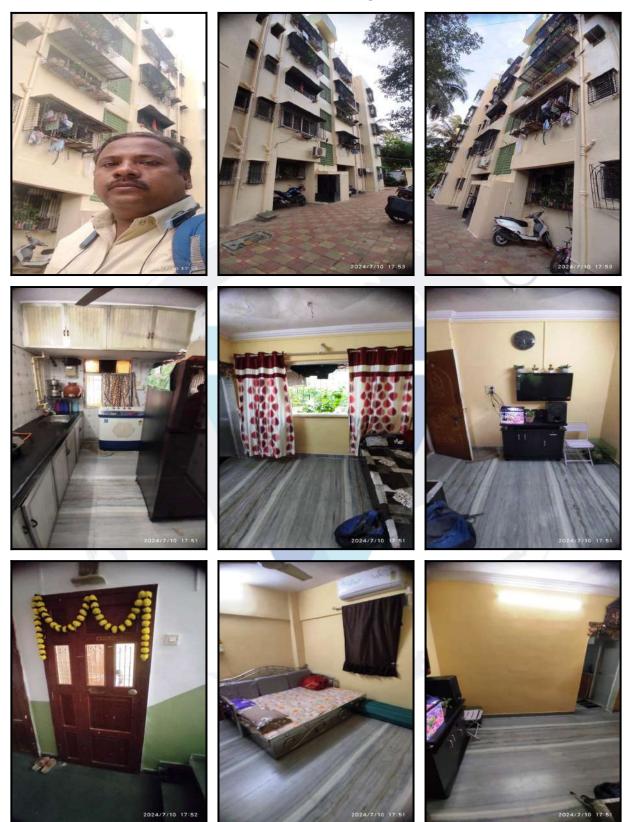
		Technical details		Main Building
15	Sanitar	y installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16		of fittings: Superior colored / superior rdinary.	:	
17	Height	und wall and length f construction		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of I	ifts and capacity	:	Not Provided TM
19	Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System
20	Locatio	ead tank n, capacity f construction	:	Connected to Municipal Sewerage System
21	Pumps	- no. and their hors <mark>e power</mark>		May be provided as per requirement
22		and paving within the compound imate area and type of paving	÷	Chequred tiles in open spaces, etc.
23	-	e disposal – whereas connected to public , if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System

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Actual Site Photographs









Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°14'21.7"N 72°52'0.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Borivali - 2 km.).





Ready Reckoner Rate

		Commission Troin	1st April 2024 To 31st Marcl		9	
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation	on of Greater 🍳 🛚	lumbai			
Land Mark	Terrain: Shiv Vallabh M	arg to the North, No	ational Park to the East, Rive	er to the South and Express	Highway to the West	
				Rate of Land	d + Building in ₹ per	sq. m. Built-Up
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
89	89/416	56580	129070	167100	228800	129070
2279, 2280, 2281, 2282, 2283, 2 2360, 2300A/1/1, 2301, 2301/1, 2 2315, 2316, 2317, 2318, 2319, 23	, 22588, 2258C, 2258D, 2259, 226 284, 2285, 2286, 2287, 2288, 228 2301/2, 2301/A, 2301/B, 2302, 2302 20, 2321, 2321/B, 2321A/1, 2321A/1, 34, 2334/1, 2334/A, 2334/B, 2334A	9, 2290, 2290A, 2290B /1A, 2302/1C, 2302/1C) /1, 2321A/1/2, 2322, 23	/2, 2290B/3, 2290B/4, 2291, 229 1, 2302/1D/2, 2302/1D/3, 2303, 1 23, 2324, 2325, 2326, 2327, 232	2, 2292A/1, 2294, 2295, 2295A, 2 2303/1, 2304, 2305, 2306, 2307, 2 8, 2329, 2330, 2330/A/1/2, 2330	2958, 2295C, 2296, 229 308, 2309, 2310, 231, 23 A/1, 2330A/1/1, 2330A/1,	7, 2298, 2299, 312, 2313, 2314, (2, 2330B(PT),

Stamp Duty Ready Reckoner Market Value Rate for Flat	129070			
No Increase onFlat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,29,070.00	Sq. Mtr.	11,991.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	56580			
The difference between land rate and building rate(A-B=C)	72,490.00			
Percentage after Depreciation as per table(D)	22%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,13,122.00	Sq. Mtr.	10,509.00	Sq. Ft.
Nulleling wet headan lift				

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%

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent a	nt 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	depreciation is to be considered. However	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

Source		T BHK FI	at in Shree Shar	nkeshwar Nagar Societ	y Borivali, Mumbai
		https://ww	ww.99acres.com/	1	
=loor		-			
	-		Carpet	Built Up	Saleable
Area			373.00	447.60	-
Percentage			-	20%	-
Rate Per Sq. Ft.		₹2	24,129.00	₹20,107.00	-
8 NOBROKER				Pay Rest Report	Broukesteur - V A = Her
	Flat in Shree Shankeshwar Nagar Society	r, Sant Gyaneshwar Road, F		0 Lacs ₹ 51,583/Month ctieble Estimated ENIV	450 Need HomeLean ? Sg.Ft Apply Lean
			+17		this property:
Neerby: Mode Time Sone Gold Digits Overview Ass of Building	2 Clinemo Naturel Ice Cmam Renget The Family 2 Clinemo Naturel Ice Cmam Renget The Family 2 Sto Years	Restaurent Ashakvan	Self Owned	Activity On This Property & 454 0 0 Lingue Views	NoBroker Support A –
	ř6.9 Per Sq. Ft/M 450 Sq. Ft	Flooring CarpetArea	Vitrified Tiles 373 Sq. Ft		Natasha Hi I can help you find a preferred house. What is your buying buget?
Naintenance Charges Builtup Arex Furniaring Status	Unfurnished Turnish New	Focing	Envi		Hi. I can help you with selection of the right property.
Builbup Area	Vefemiated Fundation 7/7 Yes	Fedrg Perking	Kone		HI. I can haip you winn seetcon of the right property. What is your budget?

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VASTUKALA

F130 MH2010 PTC20

				partment For Sale In	
ource		https://wv	ww.99acres.com/		
oor		-			
			Carpet	Built Up	Saleable
rea			350.00	420.00	-
ercentage			-	20%	-
ate Per Sq. Ft.		₹	22,857.00	₹19,048.00	-
8 NOBROKER				Pay Rent Proz Your Property 0	💮 Shevila steven - 🖓 🗘 📄 🗮 Menu
	1 BHK Flat In Maa Sakti Apartment For Sale Sent Geoge Maherej Marg rear Auheloen Mahanegarpat		₹ B0 L Non-negi		438 Need Home Loan 1 Sq. Ft Apply Lean
	And Digital Canas Andreas	arity Fataurat Kabakas	HEIHER INOEROKER +8	2 Esthroom 1 1 1 1 1 1 1	
1				Activity On This Property	NoBroker Support 🤊 —
Overview			Self Dwned	Q 244 🗢 0	Customer Support
Overview Age of Building	1-3 Years	G Connership Type		Unique Viewa	
		Elesting	NA	Grique Views	Char started Natasha
Age of Duiting Heinterance Ch. Duitup Aree	trges ₹0.0 Fer 5q.Ft.]N 438 5q./t	Flashing Carpet Area	NA 330 5q.Ft	Gelique Viena	Natasha Hi, I can kelp you find a preferred house. What is your buying budget?
Age of Dutking Naintenance Ch Duitup Area Furnishing Stetu	rrges PD.B.Par Sq.FQ.H 433 Sq.Ft Unfurnished Farmah have	Floating Calpet Ares Facing	NA 250 5q.7t East		Natasha Hi, I can kelp you find a preferred kouse. What is your
Age of Duiting Heinterance Ch. Duitup Aree	trges ₹0.0 Fer 5q.Ft.]N 438 5q./t	Flashing Carpet Area	NA 330 5q.Ft		Natasha Hi, I can kelp you find a preferred house. What is your buying budget?
Age or Duitsing Naintenance On Duittup Ares Furniching Stetu Floor	Ngsa Rod Par Say Fo, N 408 Say Fo, N Unfurnished <mark>Furnak Maw</mark> 36/21	Floating Calpet Ares Facing	NA 250 5q.7t East		Natasha Hi, I can kelp you find a preferred house. What is your buying budget?
Age of Duilding Maintanance On Duiltup Ares Furnishing Stetu Filoar	rrges ₹0.0 Per Sq. Ft. N 430 Sq. Ft. s Unfurniched Parmah hav 35/21 Yes 25	Floating Calpet Ares Facing	NA 250 5q.7t East		Natsona Politeria fuglicitu find a politeria bulget? Uring budget? Hi, I can help cource Hi, I can help cource What is your budget?





		1 BHK Flat In	n Gauri Sadahana	a For Sale In Boriv	ali East			
burce https://www.99			99acres.com/	acres.com/				
or		-						
		Car	pet	Built Up	Saleable			
ea		529	.00	635.00	-			
rcentage		-		%	-			
te Per Sq. Ft.		₹20.75	₹20,794.00		-			
8 NOBROKER			2.9		Bienika chenomy			
<u>An</u>	Flat in Gauri Sadahana For Sale in Borivali E			B Pay Reni Post Your Property				
Nesale A-16, Jer	Hat in Gauri Sadanana For Sale in Borivali E Ashish Cris, Roed No. 10, Reten Neger, Sonvell Cest, Hum Sale in Borwell east / Ibhir Plat for Sale in Borivali east / P	bel neer St. Xavler's High School	₹1.1 Crores Non-repoliable	€ 63,045/Month Estimated EMI \v	635 Need Home Losn ? Sq. Ft Apply Lose			
1 Protos 🕜 Loceton			💭 Shortiut	1Bedroom to of Sensor Seal Incom Seal Incom NA Satirry Seal Read Car Future Future	Apr 19, 2024 Pacet Or Pacet Or Court Sodshano Apr met Sodshano Apr met Sodshano Pacet Sodshano			
Nearby: Hovis Time Dana Guid Digit	A Circere Natural La Cream Parges The Family Rer	annet (C.Colory		Get Owner Betail Image: Control of the strength o				
Overview				Activity On This Property	NaBroker Support 🤉 —			
				R0 0	Customer, Support			
Heinterence Charges	>10 Years 73.1 Per 5q.71/M	Connenship Type Self C	lwned	theirpise Viewas	Chat staned Natasha			
	635 Sq.Ft		Familih Now	Similar Properties	Hi, I can help you find a preferred house. What is your buying budget?			
(B) Euritup Ares	Narth	Floar 2/4		Similar Properties	Hi, I can help you with selection of the right property.			
Builtup Area Fasing		A 10 10 10 10 10 10 10 10 10 10 10 10 10		Tonk Tanletti Molina	What is your budget?			
	Bike And Car	🚔 Gated Security Yes						
Fasing	Bite And Cor	ang Galed Security Tex		Price PEOST				
 Facing Facility 	Bine And Cor	Gatel Strong Yes	1					





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th 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 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.
- 4. There is no direct/ indirect interest in the property valued.

Since 1989

5. 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 ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.:



