

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 : Dr. Pallavi Deshpande & Mr. Rajesh Deshpande

Commercial Shop No. Shop No 1, Ground Floor, **"Shrey-Anand Co-op. Hsg. Soc. Ltd."**, New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State -Maharashtra, India.

#### Latitude Longitude : 19°13'31.8"N 72°58'50.2"E

## Intended User:

### **Cosmos Bank**

Naupada

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State -Maharashtra, Country - India.



#### Our Pan India Presence at :

NandedP ThaneMumbaiNashikAurangabadPune

hik <mark>9</mark> Rajkot e **9** Indore

♀Ahmedabad
♀ Delhi NCR
♀ Raikot
♀ Raipur

**Q** Jaipur

#### **Regd. Office**

BI-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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Page 2 of 18

Vastu/Mumbai/07/2024/009952/2307288 18/24-292-JABS Date: 18.07.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. Shop No 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India belongs to Dr. Pallavi Deshpande & Mr. Rajesh Deshpande.

Boundaries of the property

North	: Dhokali - Balkum Road
South	: Shruti Park
East	: Satyavandan CHSL
West	: Shruti Park Gate

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 ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three Hundred Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this 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

#### Our Pan India Presence at :

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💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

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Commercial Shop No 1, Ground Floor, **"Shrey-Anand Co-op. Hsg. Soc. Ltd."**, New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, 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 18.07.2024 for MSME Loan Purpose.	
1	Date of inspection	17.07.2024	
3	Name of the owner / owners	Dr. Pallavi Deshpande & Mr. Rajesh Deshpande	
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: Commercial Shop No. 1, Ground Floor, "Shrey- Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane , District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India. Contact Person : Dr. Pallavi Deshpande (Owner) Contact No. 9819505449	
6	Location, Street, ward no	Kolshet Road, Village - Balkum, District - Thane	
7	Survey / Plot No. of land	Village - Balkum New Survey No - 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130	
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 179.12 (Area as per Site measurement)	
		Built Up Area in Sq. Ft. = 150.00 (Area As Per Agreement for sale)	



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13	Roads, Streets or lanes on which the land is abutting	Kolshet Road	
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	
	Attach a dimensioned site plan	N.A.	
	IMPROVEMENTS	. 1	
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 - Dr. Pallavi Deshpande	
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Dr. Pallavi Deshpande	
	(ii) Portions in their occupation	Fully Owner Occupied	
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	20,000.00 (Expected rental income per month)	
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	(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?		Information not available
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		, like fans, geysers, refrigerators, cooking built-in wardrobes, etc. or for services	N. A.
29		etails of the water and electricity charges, If any, prne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		s 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, e, compound, etc. owner or tenant?	N. A.
34		the amount of prop <mark>erty</mark> tax? Who is to bear it? etails with documentary proof	Information not available
35		uilding insured? If so, give the policy no., t for 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		
37	37 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
38	Land rate adopted in this valuation		N. A. as the property under consideration is a Commercial & Shop in a building. The rate is considered as composite rate
39		nstances are not available or not relied up on, is of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	commencement of construction and year of tion	Year of Completion – 1995 (Approx.)
42		as the method of construction, by contract/By ing 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: As per Agreement Built-up Area is 150.00 Sq. Ft. and as per measurement Carpet area is 179.12 Sq. Ft. We have considered least area i.e. Agreement Built-up area for valuation purpose.		

#### PART II- VALUATION

#### GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 18.07.2024 for Commercial Shop No 1, Ground Floor, **"Shrey-Anand Co-op. Hsg. Soc. Ltd."**, New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India belongs to **Dr. Pallavi Deshpande**.

#### We are in receipt of the following documents::

1)	Copy of Agreement for sale Registration No.2661/2015 Dated 16.03.2015 between Mr. Shubhashchandra Hubraj Maurya & Mr. Harishchandra Hubraj Maurya(The Transferor) And Dr. Pallavi Deshpande & MR. Rajesh Deshpande(The Transferee).
2)	Copy of Electricity Bill Consumer No.000010819032 Dated 06.06.2024.
3)	Copy of Commencement Certificate No.88010 Dated 04.05.1989 issued by Thane Municipal Corporation.

#### Location

The said building is located at Village - Balkum, Taluka - Thane, District - Thane, PIN - 400 0607. The property falls in Residential Zone. It is at a traveling distance 5 km. from Thane Railway Station.

#### Building

The building under reference is having Ground + 9 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 Good. The building is used for Residential cum Commercial purpose. Ground is having 12 Commercial Shop. The building is having 1 lift.

#### **Commercial Shop:**

The Commercial Shop under reference is situated on the Ground. The Composition of Commercial Shop (used as Clinic) with toilet block This Commercial Shop is Vitrified tiles flooring, MS Rolling Shutter, Aluminium Sliding Window, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

#### Valuation as on 18th July 2024

The Built Up Area of the Commercial Shop	:	150.00 Sq. Ft.
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#### **Deduct Depreciation:**



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Year of Construction of the building	:	1995 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	29 Years
Cost of Construction	:	150.00 Sq. Ft. X ₹ 2,800.00 = ₹ 4,20,000.00
Depreciation {(100 - 10) X (29 / 60)}	:	43.50%
Amount of depreciation	:	₹ 1,82,700.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,29,700/- per Sq. M. i.e. ₹ 12,050/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,01,715/- per Sq. M. i.e. ₹ 9,450/- per Sq. Ft.
Value of property as on 18th July 2024	:	150.00 Sq. Ft. X ₹ 40,000 = ₹60,00,000.00

(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 18th July 2024	:	₹ 60,00,000.00 - ₹ 1,82,700.00 = ₹ 58,17,300.00
Total Value of the property	:	₹₹ 58,17,300.00
The realizable value of the property		₹52,35,570.00
Distress value of the property	:	₹46,53,840.00
Insurable value of the property (150.00 X 2,800.00	X	₹4,20,000.00
Guideline value of the property (150.00 X 9450.00)		₹14,17,500.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State -Maharashtra, India for this particular purpose at ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three Hundred Only) as on 18th 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 18th July 2024 is ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three Hundred Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

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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 + 9 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Commercial Shop Situated on Ground Floor		
3	Year of construction	:	1995 (Approx.)		
4	Estimated future life	:	31 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	7 Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.		
8	8 Partitions		6" Thk. Brick Masonery.		
9	Doors and Windows	:/	MS Rolling Shutter, Aluminium Sliding Window , .		
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 plumbing with C.P. fittings. Concealed Electrical wiring		
	(ii) Class of fittings: Superior/Ordinary/ Poor.				

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#### **Technical details**

15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of t white/ord	fittings: Superior colored / superior inary.	:	
17	Compour Height ar Type of c			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	1Lift TM
19	Undergro construct	ound sump – capacity and type of ion	:	Connected to Municipal Sewerage System
20		ad tank capacity construction	:	Connected to Municipal Sewerage System
21	Pumps- r	no. and their hors <mark>e power</mark>		May be provided as per requirement
22		nd paving within the compound nate area and type of paving	÷	Chequred tiles in open spaces, etc.
23	-	disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System







**Division Maharashtra** 19°23'N 72°98'E





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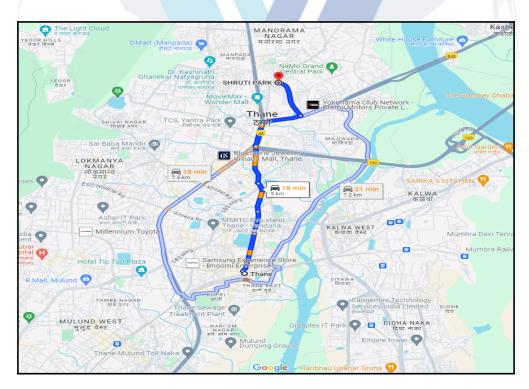


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## Route Map of the property



Note: Red marks shows the exact location of the property



#### Longitude Latitude: 19°13'31.8"N 72°58'50.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 5 km.).



#### Page 12 of 18

<b>Ready Reckoner Rate</b>
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Depar	tment of Re Government				p नोंद	णी व मुद्र महाराष्ट्र	ांक विभाग शासन	
					ates Ver. ावृत्ती 2.0			
<u>Home</u>						<u>Valuation</u>	<u>Guidelines   Us</u>	er Manual
Year 2024-2025						Language	English	
	Selected District	Thane						
	Select Taluka	Thane						
	Select Village	Gavache	e Nav : Ba	lkum (Thane	Mahanagarpa	1		
	Search By	●Survey	No.	Su	bZones			
	Enter Survey No	128			Se	arch		
उपविभाग			खुली जमीन	निवासी सदनिका	ऑफ़ीस दुव	गने औद्योगिक	एकक (Rs./) Attrib	ute
9/38-3ई-1) बाळकुम गावात इतर सर्व र्स	गील उपविभाग "अ" व "ढ ोटीएस∕सर्वे क्रमांक	" वगळता	33200	103600	116000 12	9700 116000	चौ. मीटर सर्वेक्ष नंब	
Stamp Duty Ready Recko	ner Market Value Ra	te for Sho	р		129700			
Shop Located on Ground	Floor		1	12-1-	129700			
Stamp Duty Ready Reck Increase/Decrease) (A)	oner Market Value	Rate (Afte	er		1,29,700.00	Sq. Mtr.	12,050.00	Sq. Ft.
Stamp Duty Ready Recko	ner Market value Ra	te for Lan	d (B)		33200			
The difference between la	nd rate and building	rate(A-B=	C)		96,500.00			
Percentage after Deprecia	ation as per table(D)				29%			

#### Multi-Storied building with Lift

Rate to be adopted after considering depreciation [B + (C X D)]

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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

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9,450.00 Sq. Ft.

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1,01,715.00 Sq. Mtr.

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

#### **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	



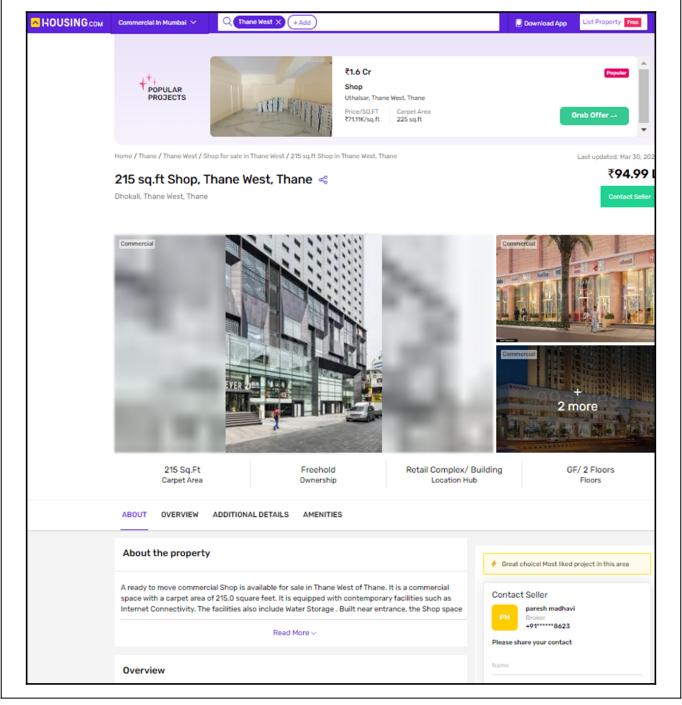
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## **Price Indicators**

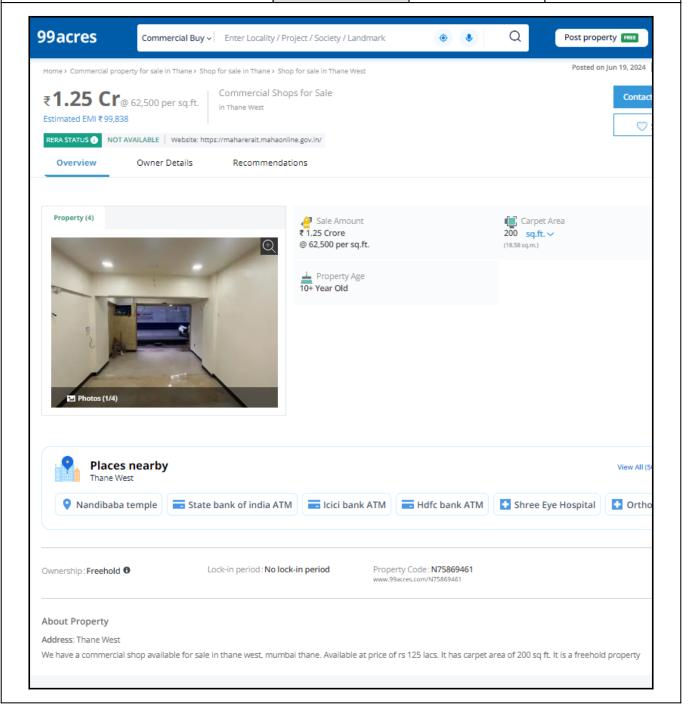
Property	Shop	Shop			
Source	Housing.Com	Housing.Com			
Floor	-				
	Carpet	Built Up	Saleable		
Area	215.00	258.00	309.60		
Percentage	-	20%	20%		
Rate Per Sq. Ft.	₹44,181.00	₹36,818.00	₹30,682.00		







Property	Shop	Shop https://www.99acres.com/		
Source	https://www.99acres.com			
Floor	-			
	Carpet	Built Up	Saleable	
Area	200.00	240.00	288.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹62,500.00	₹52,083.00	₹43,403.00	





## **Sale Instances**

Property Source		Shop				
		Index no.2				
oor		-				
		Carpet	Built Up	Saleable		
ea		138.00	151.80	182.16		
	•	100.00	10%			
ercentag	•	-		20%		
te Per S	Sq. Ft.	₹35,507.00	₹32,279.00	₹26,899.00		
	717273 26-01-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे 1 दस्त क्रमांक : 7172/2023 नोदंणी : Regn:83m			
		गावाचे नाव: ढोकाळी				
	(1)विलेखाचा प्रकार	करारनामा				
	(2)मोबद्रला	4900000				
	(3) बाजारभाव(भाडेपटटयाच्या	2228210.8				
	बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)					
	घरक्रमांक(असल्पास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: शॉप नं. 1, माळा नं: तळ मजता,बिल्डिंग नं. एस-1, इमारतीचे नाव: हायलॅण्ड गार्डन्स, ब्लॉक नं: ढोकाळी, रोड : ठाणे प, इतर माहिती: शॉपचे क्षेत्रफळ 138 चौ फुट कारपेट( ( Survey Number : New Survey No. 66/5, 17, 21, 22, 23, 24, 25, 26, 62/2, 5A, 5B, 8, 9, 11, 12, 13, 14, 63/1, 4,				
	(5) क्षेत्रफळ	5, 8, 11A, 67, 68/14, 81/1/1, 87/2/ 138 चौ.फूट	TA;))			
	(6) आकारणी किंवा जुडी देण्यात असेल तेष्हा.	155 41.20				
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व	1)ः नाव:-सुप्रिया पराग कामटकर वय:-45; प	पत्ता:-प्लॉट नं: बिल्डिंग नं 8/501, माळा नं	तं: -, इमारतीचे नाव:		
		हायलॅण्ड पार्क , ईएमआय कंपाऊंड , ब्लॉक नं: -, रोड नं: कोलग्रोत रोड, ढोकाळी , ठाणे प , महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-CDTPK2051D 2): नाव:-पराग जानकु कामटकर वय:-54; पत्ता:-प्लॉट नं: बिल्डिंग नं 8/501 , माळा नं: -, इमारतीचे नाव: हायलॅण्ड पार्क , ईएमआय कंपाऊंड , ब्लॉक नं: -, रोड नं: कोलग्रेत रोड, ढोकाळी , ठाणे प , महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-AICPK1099D				
	(१) दस्तऐवज करुन दिल्पाचा दिनांक	27/09/2023				
	(10)दस्त नोंद्रणी केल्याचा दिनांक	27/09/2023				
	(11)अनुक्रमांक,खंड व पृष्ठ	7172/2023				
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	343000				
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				
	(14) मोरा					
	मुल्पांकनासाठी विचारात घेतलेला तपशील:-:					
	मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद	(i) within the limits of any Munic	cipal Corporation or any Can	tonment area		



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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 18th 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.

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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 ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three Hundred 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.:



