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 : Mr. Tushar S. Shah

Residential Flat No. 301, 3rd Floor, **"Sushant Building"**, Bhagwandas Indrajit Road, Off. Narayan Dhabolkar Road, District - Mumbai City, Walkeshwar, PIN Code - 400 006, State - Maharashtra, India.

Latitude Longitude : 18°56'56.3"N 72°47'32.9"E

Intended User:

Cosmos Bank

Naupada

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, 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

Our Pan India Presence at :				
💡 Nanded	💡 Thane	Ahmedabad	💡 Delhi NCR	
💡 Mumbai	💡 Nashik	우 Rajkot	💡 Raipur	
💡 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 mumbai@vastukala.co.in @ www.vastukala.co.in



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Vastu/Thane/07/2024/010039/2307425 26/6-429-PSRJ Date: 26.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, **"Sushant Building"**, Bhagwandas Indrajit Road, Off. Narayan Dhabolkar Road, District - Mumbai City, Walkeshwar, PIN Code - 400 006, State - Maharashtra, India belongs to **Mr. Tushar S. Shah**.

Boundaries of the property	
North	: Sea Crest Apartment
South	: Ratneshwar Mahadev Temple
East	: Open Plot
West	: Bhagwanlal Indrajit Road

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 ₹ 10,82,48,350.00 (Rupees Ten Crores Eighty Two Lakhs Forty Eight Thousands Three Hundred And Fifty 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.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report

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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💡 Aurangabad	💡 Pune	♀Indore	💡 Jaipur	

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**:-400072, (M.S), India **+912247495919** mumbai@vastukala.co.in ******* www.vastukala.co.in

Residential Flat No. 301, 3rd Floor, **"Sushant Building"**, Bhagwandas Indrajit Road, Off. Narayan Dhabolkar Road, District -<u>Mumbai City, Walkeshwar</u>, PIN Code - 400 006, 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 26.07.2024 for Housing Loan Purpose.
1	Date of inspection	23.07.2024
3	Name of the owner / owners	Mr. Tushar S. Shah
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	sole ownership
5	Brief description of the property	Address:Residential Flat No. 301, 3rd Floor, "Sushant Building", Bhagwandas Indrajit Road, Off. Narayan Dhabolkar Road, District - Mumbai City, Walkeshwar, PIN Code - 400 006, State - Maharashtra, India.Contact Person : Mr. Jagdish (House Maid) - Person met on site / Mr. Tushar S. Shah (self) Contact No. 9833402732
6	Location, Street, ward no	Bhagwandas Indrajit Road District - Mumbai City
7	Survey / Plot No. of land	
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. = 1313.00 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 1564.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	District - Mumbai City, Pin - PIN Code - 400 006
14	If freehold or leasehold land	Free Hold.



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15	lease, and te (i) (ii)	ehold, the name of Lessor/lessee, nature of date of commencement and termination of lease erms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16		e any restriction covenant in regard to use of If so, attach a copy of the covenant.	As per documents
17		ere any agreements of easements? If so, attach y of the covenant	Information not available
18	Planni	the land fall in an area included in any Town ing Scheme or any Development Plan of nment or any statutory body? If so, give ulars.	Information not available
19	or is a	ny contribution been made towards development ny demand for such contribution still nding?	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.
	IMPR	OVEMENTS	
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 - Mr. Tushar S. Shah
	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 MCGM norms Percentage actually utilized – Details not available
26	REN1	rs	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Tushar S. Shah
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	2,28,100.00 (Expected rental income per month)
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available





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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.
26	SALES	
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 Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2003 (As Per Prevoius valuation Report)
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.





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44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	<u>Remark:</u> Property has a sea view.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 26.07.2024 for Residential Flat No. 301, 3rd Floor, **"Sushant Building"**, Bhagwandas Indrajit Road, Off. Narayan Dhabolkar Road, District - Mumbai City, Walkeshwar, PIN Code - 400 006, State - Maharashtra, India belongs to **Mr. Tushar S. Shah**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.8698 / 2022 Dated 14.08.1993 between Shri. Ratneshwar Temple and Smt. Kesharbai Jamnadas Majithia Hindu Santorium Trust(The The Owner) And Mr. Tushar S. Shah(The The Tenant).
2)	Copy of Previous Valuation Report Document No.PR / PCVPL / VLN / CB / 722 / 13099 / 2018 Dated 29.12.2018 issued by Praksis Consultants & Valuers Pvt. Ltd
3)	Copy of No Objection Certificate Dated 20.03.2019issued by Shri. Ratneshwar Temple & Smt. Kesarbai Jamnadas Majithia Hindu Sanotorium Trust.

Location

The said building is located at District - Mumbai City, PIN Code - 400 006. The property falls in Residential Zone. It is at a traveling distance 4.4 Km from Mumbai Central Railway Station Railway Station.

Building

The building under reference is having Stilt + 7 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 purpose. 3rd Floor is having 1 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 3 Bedroom + Living Room + Dining + Store Room + 4 Toilet. This Residential Flat is Italian Marble Flooring, Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 26th July 2024

The Built Up Area of the Residential Flat	:	1564.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2003 (As Per Prevoius valuation Report)
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Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	1564.00 Sq. Ft. X ₹ 2,500.00 = ₹ 39,10,000.00
Depreciation {(100 - 10) X (21 / 60)}	:	31.50%
Amount of depreciation	:	₹ 12,31,650.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 7,05,320/- per Sq. M. i.e. ₹ 65,526/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 6,27,960/- per Sq. M. i.e. ₹ 58,339/- per Sq. Ft.
Value of property as on 26th July 2024	÷	1564.00 Sq. Ft. X ₹ 70,000 = ₹10,94,80,000.00

(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 26th July 2024	:	₹ 10,94,80,000.00 - ₹ 12,31,650.00 = ₹ 10,82,48,350.00
Total Value of the property	:	₹₹ 10,82,48,350.00
The realizable value of the property	:	₹9,74,23,515.00
Distress value of the property	•	₹8,65,98,680.00
Insurable value of the property (1564.00 X 2,500.00	:	₹39,10,000.00
Guideline value of the property (1564.00 X 58339.00)	X	₹9,12,42,196.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, "Sushant Building", Bhagwandas Indrajit Road, Off. Narayan Dhabolkar Road, District - Mumbai City, Walkeshwar, PIN Code - 400 006, State - Maharashtra, India for this particular purpose at ₹ 10,82,48,350.00 (Rupees Ten Crores Eighty Two Lakhs Forty Eight Thousands Three Hundred And Fifty Only) as on 26th 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 26th July 2024 is ₹ 10,82,48,350.00 (Rupees Ten Crores Eighty Two Lakhs Forty Eight Thousands Three Hundred And Fifty 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

Vastukala Consultants (I)



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 flo	ors and height of each floor	:	Stilt + 7 Upper Floors		
2	Plinth are	ea floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 3 rd Floor		
3	Year of c	onstruction	:	2003 (As Per Prevoius valuation Report)		
4	Estimated future life		:	39 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	5 Type of construction- load bearing walls/RCC frame/ steel frame		:	R.C.C. Framed Structure		
6	Type of f	oundations	:	R.C.C. Foundation		
7	Walls		:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.		
8	Partitions	3	Y	6" Thk. Brick Masonery.		
9	Doors and Windows			Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, .		
10	Flooring		:	Italian Marble Flooring.		
11	Finishing		:	Cement Plastering with POP false Celling.		
12	Roofing a	and terracing	:	R. C. C. Slab.		
13	Special a	rchitectural 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		
15	Sanitary installations		:	As per Requirement		
	(i) No. of water closets					
	(ii) No. of lavatory basins					
	(iii)	(iii) No. of urinals				
	(iv)	No. of sink				
16	Class of white/ord	fittings: Superior colored / superior inary.	:	Superior White		



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Technical details

Main	D:	به مرالم ا
Main	Bui	laing

17	Compound wall Height and length Type of construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	:	1Lift
19	Underground sump – capacity and type of construction	:	Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction	:	Connected to Municipal Sewerage System
21	Pumps- no. and their horse power	:	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	:	Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





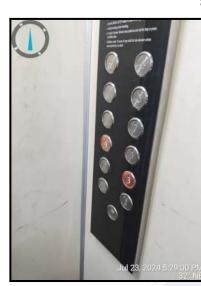












Actual Site Photographs









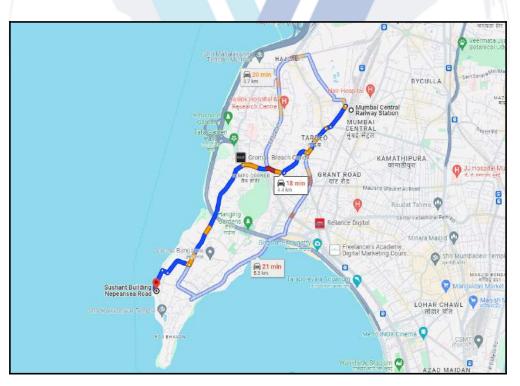






Route Map of the property

Note: Red marks shows the exact location of the property



Longitude Latitude: 18°56'56.3"N 72°47'32.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mumbai Central Railway Station - 4.4 Km).



Ready Reckoner Rate

		nual Statem बाजारमूल्य द		and the second second		
Home					Valuation (<mark>Suidelines User Man</mark>
Year 20	24-2025				Language	English
	Selected District	MumbaiMain				
	Select Village	<mark>मलबार व खं</mark> बाला	हिल डिव्हीजन			
	Search By	Survey No.	OLo	cation		
	Enter Survey No	208		Sea	rch	
पविभाग		खुली जमीन	निवासी सदनिका	ऑफ़ीस दुकाने	औद्योगिक ^{एकव}	۶ ۸) Attribute
7/66E -भुभाग : वाण	गंगा क्षेत्र (पोहोच रस्ता उपलब्ध भुभाग)	असलेल <mark>ा</mark> 336940	705320	811120 89090	0 707500 चौ	सि.टी.एस. मीटर नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	705320			
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	7,05,320.00	Sq. Mtr.	65,526.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	336940			
The difference between land rate and building rate(A-B=C)	368,380.00			
Percentage after Depreciation as per table(D)	21%			
Rate to be adopted after considering depreciation [B + (C X D)]	6,27,960.00	Sq. Mtr.	58,339.00	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

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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		

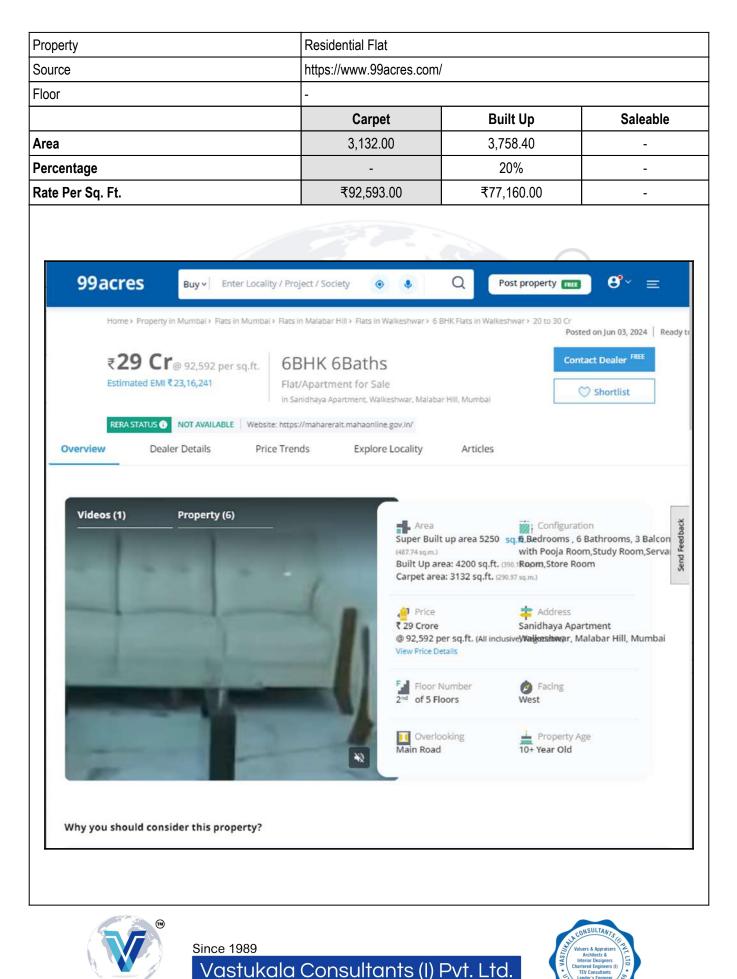




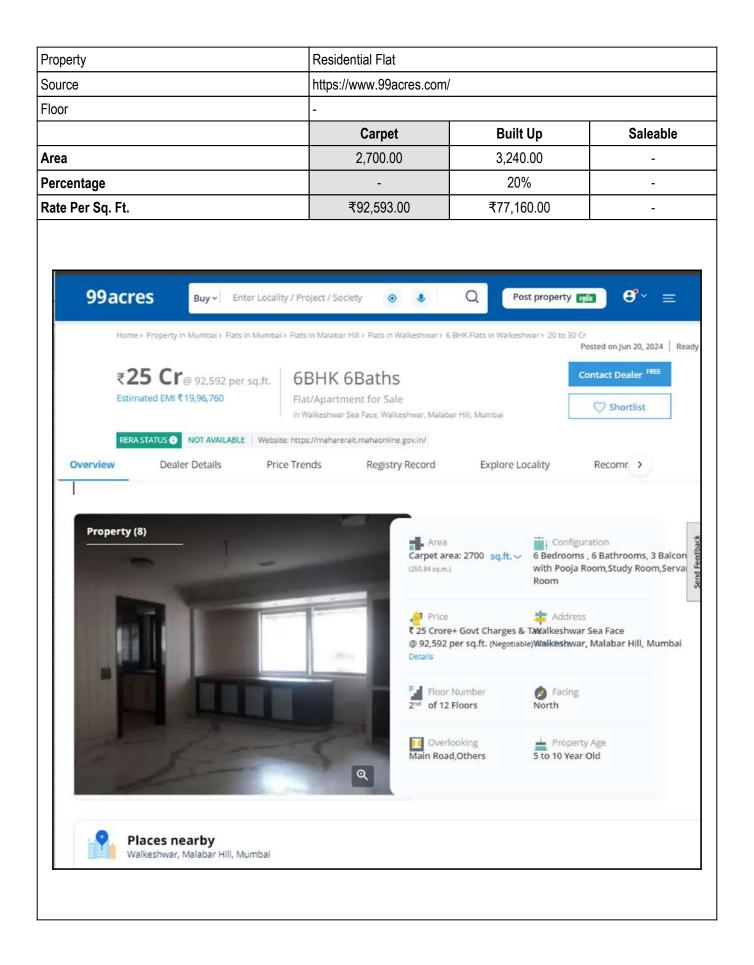


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Price Indicators



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Sale Instances

perty	Residential Flat	Residential Flat				
rce	Index no.2	Index no.2				
r	-					
·	Carpet	Built Up	Saleable			
a	1,923.00	2,307.60	-			
centage	.,	20%				
•	-		-			
e Per Sq. Ft.	₹78,003.00	₹65,003.00				
		TM				
4110318	सूची क्र.2	दुय्यम निबंधक : दु.नि.मुंबई श	हर 1			
26-08-2024 Note:-Generated Through eSearch Module.Fo		दस्त क्रमांक : 4110/2024 नोटंणी :				
original report please contact concern SRO of		Regn:63m				
(1)विलेखाचा प्रकार	गावाचे नाव: मलबार करारनामा					
(2)मोबदला	15000000					
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	158508031.5					
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 801, माळा नं: 8 वा मजला, इमारतीचे नाव: अकिक को. ऑप. हौ. सो. ली., ब्लॉक नं: 128/130 वाळकेश्वर रोड, रोड : मलबार हिल,मुंबई 400006, इतर माहिती: क्षेत्रफळ 170.63 चौ मी कारपेट आणि रेरा प्रमाणे 178.67 चौ मी कारपेट((C.T.S. Number :					
(5) क्षेत्रफळ	272 ;)) 170.63 चौ.मीटर					
(८) आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	 नाव:-लुलु इंटरप्राईस चे भागीदार अलीकयान में 	ोईस नरुहीनवय:-42 पत्ता:-प्लॉट नं:	ाळा नंः तिसरा मजला			
	पहुमारतीचे नाव: रुखसाना मेन्शन, व्लॉक नं: गोला लेन AACFL6856F					
	 नाव:-इन्सियाह अब्दुलकादिर नुरुद्दीन वय:-27; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: बुर्हानी मंझील, सैफी मह ब्लॉक नं: ठॉ ए जी बेल्ल मार्ग , रोठ नं: मुंबई, महाराष्ट्र, मुम्बई, पिन कोठ:-400006 पॅन नं:-BDQPN7230P 					
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा						
	ब्लॉक नं: ठॉ ए जी बेल्ल मार्ग , रोठ नं: मुंबई, महारा	ष्ट्र, मुम्बई.) पिन कोठः-४००००४) पॅन नं:-B	DQPN7230P			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश		ष्ट्र, मुम्बई.) पिन कोठः-400006) पॅन नं:-B :-33; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारती	DQPN7230P वे नाव: बुर्हानी मंझील, सैफी			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	क्लॉक नं: ठॉ ए जी बेल्ल मार्ग , रोठ नं: मुंबई, महारा 2): नाव:-अब्देअली मेलकुलअश्तर शुजाउद्दीन वय	ष्ट्र, मुम्बई.) पिन कोठः-400006) पॅन नं:-B :-33; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारती	DQPN7230P वे नाव: बुर्हानी मंझील, सैफी			
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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 26th 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 ₹ 10,82,48,350.00 (Rupees Ten Crores Eighty Two Lakhs Forty Eight Thousands Three Hundred And Fifty 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.: HO/CREDIT/67/ 2019-20



