

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Vilas Ramesh Vaje Name of Owner: Hemali Amrutlal Khakhriya

Residential Flat No. A-66, 6th Floor, Building No 7, Wing - A, "Salsette Building No. 7 Co-op. Hsg. Soc. Ltd.", Old Pump House, Off Jijamata Road, Village - Mogra, Andheri (East), Mumbai, Taluka -Andheri, District - Mumbai Suburban, PIN - 400 093, State - Maharashtra, India.

Latitude Longitude: 19°7'40.3"N 72°51'27.3"E

Intended User:

Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Buidling, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai - 400055, State - Maharashtra, Country - India



Our Pan India Presence at:

Nanded

Thane

Ahmedabad Opelhi NCR

Mumbai Nashik Rajkot Aurangabad Pune

💡 Raipur Jaipur

Regd. Office

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

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CIN: U74120MH2010P



Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/07/2024/010146/2307465 29/10-469-JANK Date: 29.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A-66, 6th Floor, Building No 7, Wing - A, "Salsette Building No. 7 Co-op. Hsg. Soc. Ltd.", Old Pump House, Off Jijamata Road, Village - Mogra, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban , PIN - 400 093, State - Maharashtra, India belongs to Hemali Amrutlal Khakhriya. Name of Proposed Purchaser is Vilas Ramesh Vaje.

Boundaries of the property

North Salsette Parsi Colony Road & Building No. 1

South : Open Land

East Shri Nageshwar Parshwanath Derasar Road

West Building No. 2

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 ₹ 39,71,350.00 (Rupees Thirty Nine Lakhs Seventy One 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



Our Pan India Presence at:

Nanded Mumbai

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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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Residential Flat No. A-66, 6th Floor, Building No 7, Wing - A, **"Salsette Building No. 7 Co-op. Hsg. Soc. Ltd."**, Old Pump House, Off Jijamata Road, Village - Mogra, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban, PIN - 400 093, 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 29.07.2024 for Bank Loan Purpose.		
1	Date of inspection	27.07.2024		
3	Name of the owner / owners	Hemali Amrutlal Khakhriya		
	Name of the proposed purchaser	Vilas Ramesh Vaje		
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. A-66, 6 th Floor, Building No 7, Wing - A, "Salsette Building No. 7 Co-op. Hsg. Soc. Ltd.", Old Pump House, Off Jijamata Road, Village - Mogra, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban, PIN - 400 093, State - Maharashtra, India. Contact Person: Mr. Sanjay B. (Representative of Seller) Contact No. 9820236682		
6	Location, Street, ward no	Jijamata Road		
7	Survey / Plot No. of land	CTS No - 339, 341 (1 to 7) & 388 of Village - Mogra		
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. = 182.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 181.00 (Area As Per Draft Agreement for sale) Built Up Area in Sq. Ft. = 217.20 (Carpet Area + 20%)		
		,		
13	Roads, Streets or lanes on which the land is abutting	Jijamata Road		
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.	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?	Vacant		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully		





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	s			
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant		
	(ii)	Portions in their occupation	Fully		
			8,700.00 (Expected rental income per month)		
	(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?	N.a		
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	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 flat 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 – 1999 (As per 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:	(TM)

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch Branch to assess Fair Market Value as on 29.07.2024 for Residential Flat No. A-66, 6th Floor, Building No 7, Wing - A, **"Salsette Building No. 7 Co-op. Hsg. Soc. Ltd."**, Old Pump House, Off Jijamata Road, Village - Mogra, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban, PIN - 400 093, State - Maharashtra, India belongs to **Hemali Amrutlal Khakhriya**. Name of Proposed Purchaser is **Vilas Ramesh Vaje**.

We are in receipt of the following documents:

,	1)	Copy of Agreement for sale Registration No.1058/2017 Dated 02.02.2017 between Raksha Vipul Shah Nee Mrs. Rakshaben Vipul Shah(The Vendor) And Hemali Amrutlal Khakhriya & Mrs. Indumati Amrutlal Khakhriya(The Purchasers).
2	2)	Copy of Occupancy Certificate No. CE/5557/WS/AK Dated 03.09.1999 issued by Municipal Corporation of Greater Mumbai.
(3)	Copy of Draft Agreement for sale Document No. between Hemali Amrutlal Khakhriya(The Vendor) And Vilas Ramesh Vaje(The Purchaser).

Location

The said building is located at CTS No - 339, 341 (1 to 7) & 388 of Village - Mogra, Andheri (East), Mumbai, Taluka - Andheri , District - Mumbai Suburban , PIN - 400 093. The property falls in Residential Zone. It is at a traveling distance 850 Mts from Mogra Metro Station.

Building

The building under reference is having Ground + 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 Normal. The building is used for Residential purpose. 6th Floor is having 10 Residential Flat. The building is having 1 lift.



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The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is Living Room + Kitchen + Toilet. This Residential Flat is Ceramic Tile Flooring, Teak wood door frame with flush shutters, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 29th July 2024

The Carpet Area of the Residential Flat	:	181.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1999 (As per occupancy certificate)
Expected total life of building		60 Years
Age of the building as on 2024	÷	25 Years
Cost of Construction	-	217.20 Sq. Ft. X ₹ 2,800.00 = ₹ 6,08,160.00
Depreciation {(100 - 10) X (25 / 60)}	:	37.50%
Amount of depreciation	:	₹ 2,27,850.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,64,283/- per Sq. M. i.e. ₹ 15,262/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,40,702/- per Sq. M. i.e. ₹ 13,072/- per Sq. Ft.
Value of property as on 29th July 2024		181.00 Sq. Ft. X ₹ 23,200 = ₹41,99,200.00

(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 29th July 2024	:	₹ 41,99,200.00 - ₹ 2,27,850.00 = ₹ 39,71,350.00
Total Value of the property	:/	₹₹ 39,71,350.00
The realizable value of the property	/ :	₹35,74,215.00
Distress value of the property	:	₹31,77,080.00
Insurable value of the property (217.20 X 2,800.00	:	₹6,08,160.00
Guideline value of the property (217.20 X 13072.00)	-	₹28,39,238.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A-66, 6th Floor, Building No 7, Wing - A, "Salsette Building No. 7 Co-op. Hsg. Soc. Ltd.", Old Pump House, Off Jijamata Road, Village - Mogra, Andheri (East), Mumbai, Taluka - Andheri, District - Mumbai Suburban, PIN - 400 093, State - Maharashtra, India for this particular purpose at ₹ 39,71,350.00 (Rupees Thirty Nine Lakhs Seventy One Thousands Three Hundred And Fifty Only) as on 29th 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 29th July 2024 is ₹ 39,71,350.00 (Rupees Thirty Nine Lakhs Seventy One Thousands Three



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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.

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	V	Ground + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 6 th Floor
3	Year of construction	••	1999 (As per occupancy certificate)
4	Estimated future life		35 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	• •	R.C.C. Framed Structure
6	Type of foundations		R.C.C. Foundation
7	Walls	-:-	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak wood door frame with flush shutters, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Ceramic Tile Flooring.
11	Finishing		Cement Plastering.
12	Roofing and terracing	:	R.C.C. slab.
13	Special architectural or decorative features, if any		No



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Technical details

Main Building

(i)	Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Electrical wiring with
(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
Sanitary	/ installations	:	As per Requirement
(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.			(TM)
Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
No. of lifts and capacity		:	1 Lift
Underground sump – capacity and type of construction		ŀ	R.C.C. Tank
Over-head tank Location, capacity Type of construction		G	R.C.C. Tank on Terrace
Pumps- no. and their horse power		(:	May be provided as per requirement
Roads and paving within the compound approximate area and type of paving		:	Chequred tiles in open spaces, etc.
_			Connected to Municipal Sewerage System
	Sanitary (i) (ii) (iii) (iii) (iv) Class of white/or Comport Height at Type of No. of lith Undergrant Construction Type of Pumps-Roads at approxistic Sewage	(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 Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound	(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 Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public :



Actual Site Photographs















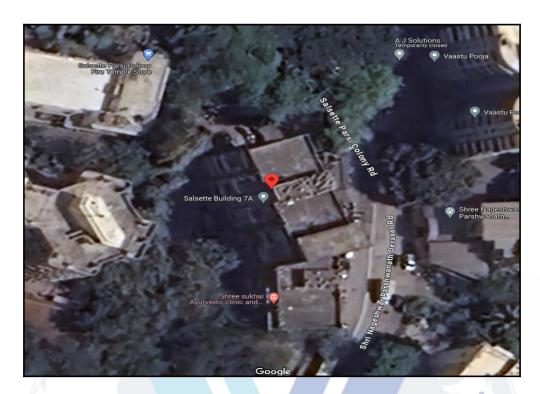




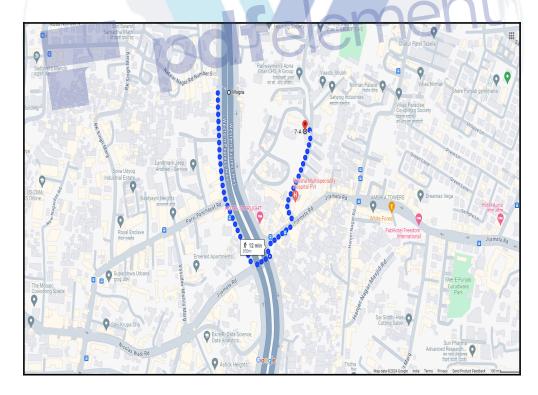




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°7'40.3"N 72°51'27.3"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Mogra - 850 Mts).



Valuers & Appraisers
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	156460			
Increase by 5% on Flat Located on 6th Floor	7823			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,64,283.00	Sq. Mtr.	15,262.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	69960			
The difference between land rate and building rate(A-B=C)	94,323.00			
Percentage after Depreciation as per table(D)	25%	DOY		
Rate to be adopted after considering depreciation [B + (C X D)]	1,40,702.00	Sq. Mtr.	13,072.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

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	

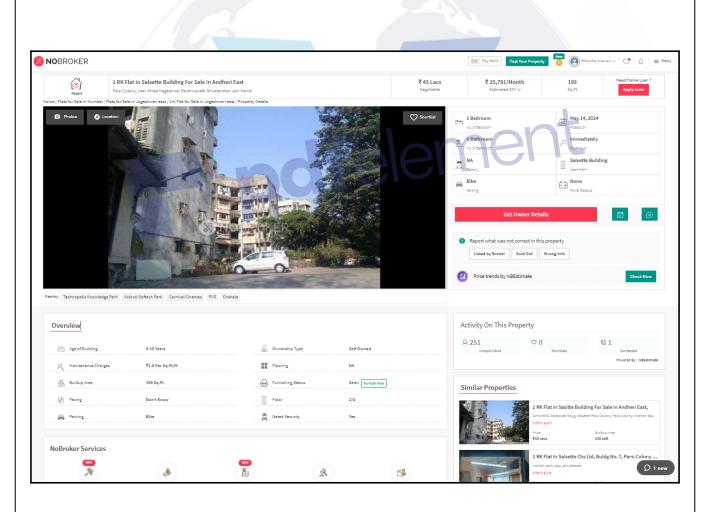




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Price Indicators

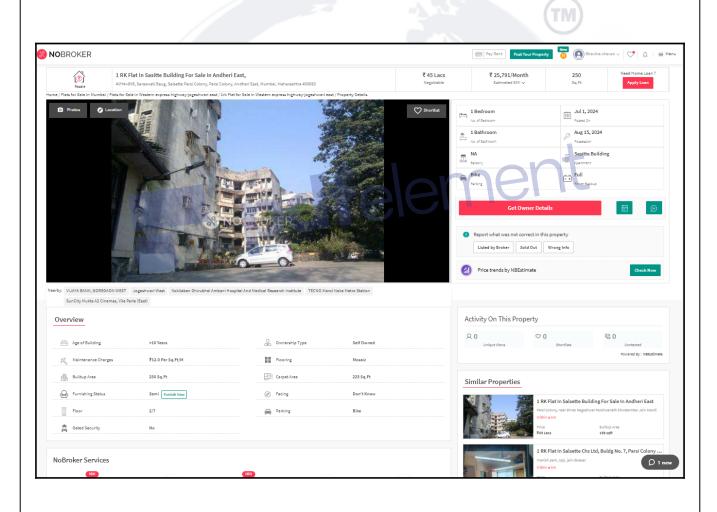
Property	1 RK Flat In Salsette Building For Sale In Andheri East		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	199.00	238.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,613.00	₹18,844.00	-







Property	1 RK Flat In Sasitte Build	1 RK Flat In Sasitte Building For Sale In Andheri East,		
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	225.00	270.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹20,000.00	₹16,667.00	-	

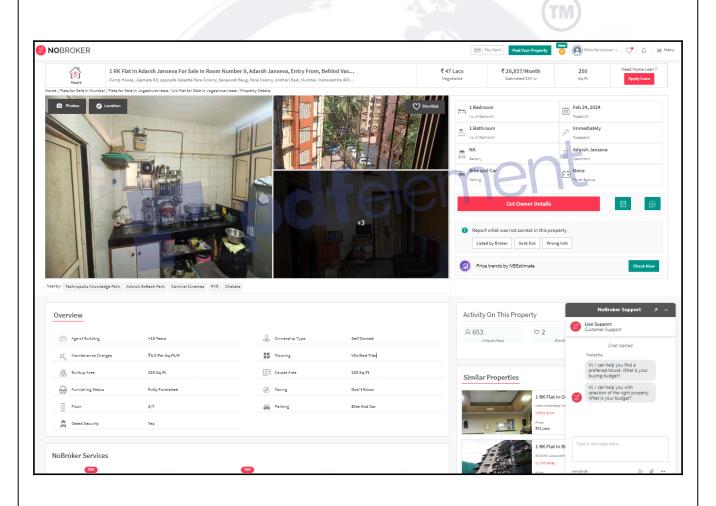






Pamaya	k Nlou

Property	1 RK Flat In Adarsh Janseva For Sale andheri (East), Mumbai		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	208.00	250.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹22,596.00	₹18,800.00	-







Sale Instances

Property	1 RK Flat In Salsette Building For Sale In Andheri East		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	458.00	550.14	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹24,454.00	₹20,358.00	-

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(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	ए. माळा नं: सातवाँ मजला, इमारत हौ सो ली, ब्लॉक नं: अंधेरी पूर्व मुंब मार्च 2021 चे शासन आदेश क्र मुज मे-1(धोरण)आणी सुधारित आदेश	वर्णन :सदनिका नं: 701.बीर्ल्डींग नं 1,ब्लोक नीचे नाव: पारसी साल्सेट बिल्डिंग नं 1 को ओप ई 400093, रोड : पंप हाउस, इतर माहिती: 3 ब्रॉक 2021/अनै.स.क्र.12/ व्य.क्र. 107/ दिनांक 26 में 2023 असाधरण क्रमांक 208 य ारास मुद्रांक शुल्काची सवलत देण्यात आली 41, 341/1 to 341/7 & 388 ;))
(5) क्षेत्रफळ	51.11 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-पा/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अस्पी फ्रामरोझ सरकारी वय:-68 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: डी43 कुसरोबाग, ब्लॉक नं: कोलाबा मुंबई, रोड नं: शहिद भगतिसंह मार्ग, महाराष्ट्र, मुम्बई. पिन कोड:-400001 पॅन नं:-AAIIPS4191B 2): नाव:-केटायुन अस्पी सरकारी वय:-67 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: डी43 कुसरोबाग, ब्लॉक नं: कोलाबा मुंबई, रोड नं: शहिद भगतिसंह मार्ग, महाराष्ट्र, मुम्बई. पिन कोड:-400001 पॅन नं:-BIWPS0244M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-खुरशीद बमनशाह नोबल वय:-73; पत्ता:-प्लॉट नं: -, माळा नं: चौथा मजला, इमारतीचे नाव: 151,नोबल बिल्डिंग, ब्लॉक नं: मुंबई, रोड नं: नानुभाई देसाई रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400004 पॅन नं:-AABPN5177E	
(9) दस्तऐवज करुन दिल्याचा दिनांक	19/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	19/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	9133/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	560000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th 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.
- 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 ₹ 39,71,350.00 (Rupees Thirty Nine Lakhs Seventy One 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



