

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Himangi Sanjay Shukla

Residential Flat No. 202, 2nd Floor, Wing - A, "Alok Apartment CHSL", Plot No. 68 & 69, TPS - V, Mahant Road Extension, Prarthana Samaj Cross Road, Village - Vile Parle, Taluka - Andheri , District - Mumbai Suburban, PIN - 400 057, State - Maharashtra, Country - India.

Latitude Longitude: 19°6'7.5"N 72°51'4.1"E

Intended User:

Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



Our Pan India Presence at:

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

Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/08/2024/010226/2307527 01/5-5-PRVS

Date: 01.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 202, 2nd Floor, Wing - A, "Alok Apartment CHSL", Plot No. 68 & 69, TPS - V, Mahant Road Extension, Prarthana Samaj Cross Road, Village - Vile Parle, Taluka -Andheri , District - Mumbai Suburban , PIN - 400 057, State - Maharashtra, Country - India belongs to Mrs. Himangi Sanjay Shukla.

Boundaries	:	Building	Flat
North	:	Internal Road	Marginal Space
South	7	By Mahant Road	Flat No. 201 & Lift
East	- Villes	Girish Apartment	Marginal Space
West		Ram Vatika Apartment	Marginal Space

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 ₹ 3,53,34,000.00 (Rupees Three Crore Fifty Three Lakhs Thirty Four Thousands 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) PV

Manoj Chalikwar DN: cn'=Manoj Chalikwar, o=Vastu Consultants() Pxt. Ltd., ou=Munoj Chalikwar, o=Vastu Consultants() Pxt. Ltd., ou=Munoj Chalikwar, o=Vastu Consultants() Pxt. Ltd., ou=Munoj Chalikwar, o=Vastu Consultants() Pxt. Consultants()

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



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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. 202, 2nd Floor, Wing - A, "Alok Apartment CHSL", Plot No. 68 & 69, TPS - V, Mahant Road Extension, Prarthana Samaj Cross Road, Village - Vile Parle, Taluka - Andheri , District - Mumbai Suburban , PIN - 400 057, State - Maharashtra, Country - 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 01.08.2024 for Bank Loan Purpose.
1	Date of inspection	29.07.2024
3	Name of the owner / owners	Mrs. Himangi Sanjay Shukla
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. 202, 2 nd Floor, Wing - A, "Alok Apartment CHSL", Plot No. 68 & 69, TPS - V, Mahant Road Extension, Prarthana Samaj Cross Road, Village - Vile Parle, Taluka - Andheri , District - Mumbai Suburban , PIN - 400 057, State - Maharashtra, Country - India. Contact Person: Mrs. Himangi Sanjay Shukla (Owner) Contact No. 9833872860
6	Location, Street, ward no	Mahant Road Extension Village - Vile Parle, District - Mumbai Suburban
7	Survey / Plot No. of land	Village - Vile Parle, Plot No - 68 & 69, TPS - V
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	



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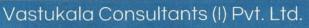




12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 870.60 (Area as per Site measurement)
		Carpet Area in Sq. Ft. = 906.00 (Area As Per Agreement For Sale)
		Built Up Area in Sq. Ft. = 996.60 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Village - Vile Parle, Taluka - Andheri , District - Mumbai Suburban , Pin - PIN - 400 057
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 Vacant



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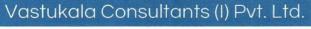
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25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available			
26	RENTS	S				
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant			
	(ii) Portions in their occupation		Fully Vacant			
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	73,600.00 (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?	Information not available			
28	fixtures ranges	rate 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		ouilding 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 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 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.			



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Ft. For the purpose of valuation we have considered RERA Carpet area.

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 – 2024 (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 coples 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.
44	give basic rates of materials and Labour supported by	

2. As per Measurement Carpet area is 870.60 Sq. Ft. and as per Agreement for Sale RERA Carpet area is 906.00 Sq.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess Fair Market Value as on 01.08.2024 for Residential Flat No. 202, 2nd Floor, Wing - A, "Alok Apartment CHSL", Plot No. 68 & 69, TPS - V, Mahant Road Extension, Prarthana Samaj Cross Road, Village - Vile Parle, Taluka - Andheri , District - Mumbai Suburban , PIN - 400 057, State - Maharashtra, Country - India belongs to Mrs. Himangi Sanjay Shukla.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.16813 / 2021 Dated 13.12.2021 between M/s. Vijayraj Developers LLP(The Developers) And Mrs. Himangi Sanjay Shukla (The Purchasers).
2)	Copy of Occupancy Certificate No.P - 3499' / 2019 / (69 & Other) / K / E Ward / FP / OCC / 1 / New Dated 05.06.2024 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of Society Share Certificate No.09 Dated 21.03.2023 And Mrs. Himangi Sanjay Shukla (The Purchaser) issued by Alok Apartment Co-Op. Hsg. Soc. Ltd .

Location

The said building is located at bearing Plot No - 68 & 69, TPS - V inVillage - Vile Parle, Taluka - Andheri, District - Mumbai Suburban, PIN - 400 057. The property falls in Residential Zone. It is at a traveling distance 950 Mtrs. from Vile Parle Railway Station.

Building

The building under reference is having 1 basement + 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 Good. The building is used for Residential



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purpose. 2nd Floor is having 2 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 3 Bedroom + Living Room + Passage + 3 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 1st August 2024

The Carpet Area of the Residential Flat	: 906.00 Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	2024 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	Less Than 1 Year
Cost of Construction	:	996.60 Sq. Ft. X ₹ 2,800.00 = ₹ 27,90,480.00
Depreciation {(100 -) X (0 / 60)}	:	N.A. Age of Property below 5 year
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,94,265/- per Sq. M. i.e. ₹ 18,048/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property as on 1st August 2024	1	906.00 Sq. Ft. X ₹ 39,000 = ₹3,53,34,000.00

(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 1st August 2024	:	₹ 3,53,34,000.00 - ₹ 0.00 = ₹ 3,53,34,000.00
Total Value of the property	:	₹₹ 3,53,34,000.00
The realizable value of the property	:	₹3,18,00,600.00
Distress value of the property	:	₹2,82,67,200.00
Insurable value of the property (996.60 X 2,800.00	:	₹27,90,480.00
Guideline value of the property (996.60 X 18048.00)	:	₹1,79,86,637.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 202, 2nd Floor, Wing - A, "Alok Apartment CHSL", Plot No. 68 & 69, TPS - V, Mahaht Road Extension, Prarthana Samaj Cross Road, Village - Vile Parle, Taluka - Andheri , District - Mumbai Suburban , PIN - 400 057, State - Maharashtra, Country - India for this particular purpose at ₹ 3,53,34,000.00 (Rupees Three Crore Fifty Three Lakhs Thirty Four Thousands Only) as on 1st August 2024

NOTES



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- 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 1st August 2024 is ₹ 3,53,34,000.00 (Rupees Three Crore Fifty Three Lakhs Thirty Four
 Thousands 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	<u>\</u>	1 basement + 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 2 nd Floor
3	Year of construction		2024 (As per occupancy certificate)
4	Estimated future life	• •	60 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 Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, .
10	Flooring	•	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.



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Technical details

Main Building

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		
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 white/ord	fittings: Superior colored / superior linary.	:			
17		nd wall nd length construction	:	All external walls are 9" thick and partition walls are 6" thick.		
18	No. of lift	s and capacity		1Lift		
19	Underground sump – capacity and type of construction		V	Connected to Municipal Sewerage System		
20		ad tank , capacity construction	:	Connected to Municipal Sewerage System		
21	Pumps- i	no. and their horse power		May be provided as per requirement		
22	Roads and paving within the compound approximate area and type of paving			Chequired tiles in open spaces, etc.		
23	_	disposal – whereas connected to public f septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System		



Actual Site Photographs



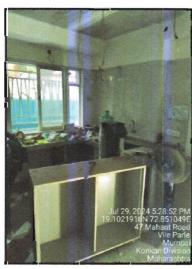




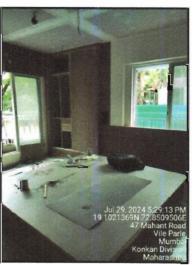














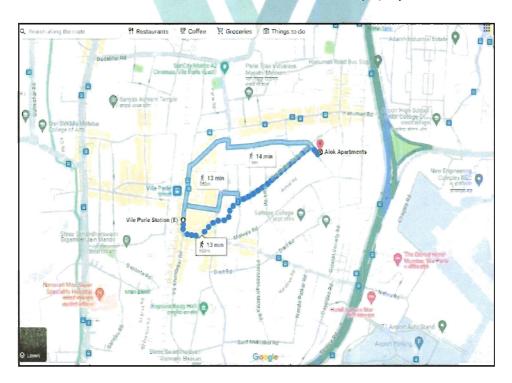




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°6'7.5"N 72°51'4.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vile Parle - 950 Mtrs.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	215850			
Flat Located on 2 nd Floor	-		C.y	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	2,15,850.00	Sq. Mtr.	20,053.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	108770	7		
The difference between land rate and building rate(A-B=C)	107,080.00			
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,94,265.00	Sq. Mtr.	18,048.00	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

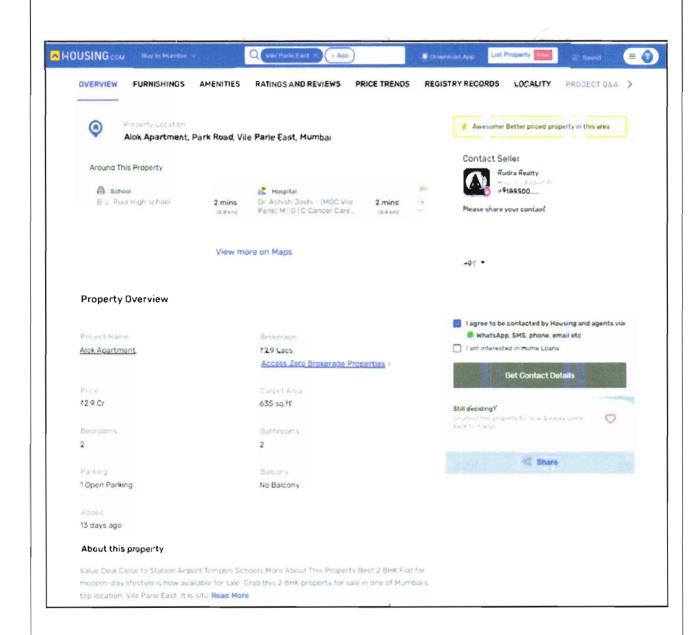
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	





Price Indicators

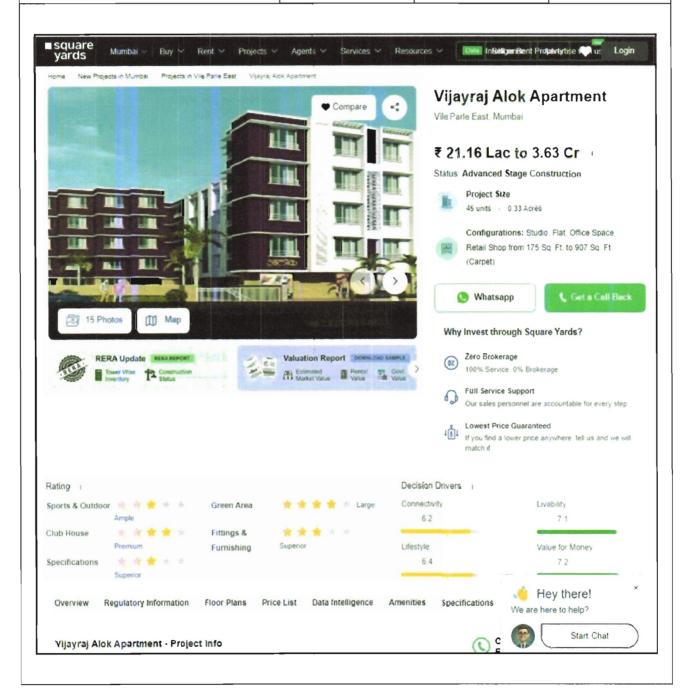
Property	Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	635.00	698.50	-
Percentage		10%	-
Rate Per Sq. Ft.	₹45,669.00	₹41,518.00	-





CONTINUES OF THE PROPERTY OF T

Property	Flat	Flat		
Source	square yards	square yards		
Floor	-			
-	Carpet	Built Up	Saleable	
Area	907.00	997.70	-	
Percentage		10%	-	
Rate Per Sq. Ft.	₹40,022.00	₹36,384.00	-	







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Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-	-	
	Carpet	Built Up	Saleable
Area	635.00	698.50	-
Percentage		10%	-
Rate Per Sq. Ft.	₹38,244.00	₹34,767.00	-

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	गावाचे भाव: विलेपार	
(1)वितेखाचा प्रकार	करारनामा	
(2)मोबदला	23100000	
(3) बाजारभाव(भाजेपस्टयाच्या बाबतितपटटाकार आकारणी देतो की षटटेदार ते नमुद करावे)	14771694.75	
(4) भू-भापन,पोदिहस्सा व घरक्रमॉक्(असत्यास)	1) पालिकचे नाव:Mumbai Ma na.pa. इतर वर्णन : इतर माहिती: सदनिका क्रमांक 302 तिसरा मजला बी -ितंग आलोक अपार्टमेंट की-अप.तिसरा मजला बी -ितंग आलोक अपार्टमेंट की-अप.ते सो.ली. प्रार्थना समाज रोड. महंत रोड. विलेपार्ले पूर्व, मुंबई -400057, सदिनिकचे क्षेत्र 635.40 चीरस फुट रेरा कार्पेट, सोबत एक कार पार्किंग महसूल व वनविकाग मंत्रालय, वि. 31/03/2021 यांचे अवेश छः मुझंक /2021/अमी संक्र 12/प.क. 107/म-1 (धोरण) अन्वयं महिला खरेबीहरूर असल्याने मु.शू. मध्ये 1 टक्क्यांनी सूट वेष्णांत पेत अब्हें व सदर सवलतीत सुधारित आदेशानुसार महसूल व वन विकागाने जारी केलेल्या दिनांक 26 में 2023 च्या नवीन परियत्रकानुसार सवलत वेष्णात आली आहे. (Final Plot Number : 68,69;))	
(३) क्षेत्रफळ	६४.९५ बी.मीटर	
(६)-अकारणी किंवा जुजी देण्यात असेल बेव्हा:		
(१) दस्तपेवज करून देणा-या सिहून देख्णा-या पक्षकाराचे नाव किंवा दिवाणी न्याधातयाचा हुकु प्रनामा किंवा आदेण असल्यास,प्रतिवादिये नाव व पंता.	1): 'नाव: विजयराज डेव्हलयर्स एस.एस.पी. तर्फे भागीदार विजय येवलेकर यांच्या लर्फे मुखत्यार ऋषिन वाधे वथ: -४७ एता: -प्लॉट नं: ऑफिस 102, माळा नं: -, इमारतीचे नाव: आदिती, ब्लॉक नं: दादर:भुंबई, रोठ नं: शिव सेना भवन पथ', महाराष्ट्र, मुन्बई, थिन कीत: -400028 पँन नं:- AARIPUTTIM	
(१)दस्तपेशक करून पेणाः या. पश्चकारार्वे व किंवा दिवाणी न्यायालकात्रा हुकुम्न्ययः क्रिंवा आदेश असल्याःस्त्रप्रतिज्ञदिन्दे नाव व पता	1): नाव:-नेहा श्रीखर रायकर क्या-भः, पत्ताः-प्लॉट नः सद्धनिका क्रमांक ४०.)विम -यः, माळा:नः -, इमारतीये नःव: जय विजय को-अंग्र हो सो ती, ब्लॉक नः वित्तेपातं पूर्व, मुंबई, रोड नः प्रस्तीवाता, बुक माय श्री बिल्डिंग जवळ, महाराष्ट्र, MUMBAI. यिन कोंड:-40009 पेंन ने-ARKUS-2080E	
(९) दस्तऐवज करून दिल्याचा दिनांक	21/06/2024	
(10)दस्तः नोढणी केल्याचा दिनांकः	21/06/2024	
(11)अनुस्माक खंद स पृष्ट	1.1265/2024	
(३८)बाबारभावाजनाचे मुद्धंक बुल्क	11.55000	
(13)बाजारभावाप्रसर्मः नीटर्मा गुल्क	30000	
(14) দীলা		
पुल्यांकन्तसाठी विद्यारात वेतलेला तपन्त्रीलः -:		
खुदांक मुल्क आकारतामा निवदंतीला अनुकोदाः-:	(i) within the liasest of any Memicipal Corporation or any Casatonment area annexed to it:	



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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 1st August 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 ₹ 3,53,34,000.00 (Rupees Three Crore Fifty Three Lakhs Thirty Four Thousands Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukale Consultants (I) Pvt. Ltd., ou=Mumbai, email=manojavastukala.org. c=IN Date: 2024.08.01 15:11:19 +05:30°

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





