

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni

Residential Flat No. 301, 3rd Floor, "Ten Square Co-Op. Hsg. Soc. Ltd.", Jiva Mahale Marg, Near EFF Jumbo Darshan Society, Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053, State - Maharashtra, Country - India.

Latitude Longitude: 19°6'42.8"N 72°51'12.4"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:

Nanded Mumbai

Aurangabad
Pune

Thane Nashik

Ahmedabad Opelhi NCR

Rajkot 💡 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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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/08/2024/010227/2307528 01/6-6-PRVS

Date: 01.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, "Ten Square Co-Op. Hsg. Soc. Ltd.", Jiva Mahale Marg, Near EFF Jumbo Darshan Society, Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053, State - Maharashtra, Country - India belongs to Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni.

Boundaries		Building	Flat	
North	:	Internal Road	Flat No. 302	
South : ,		Jumbo Darshan Society	Marginal Space	
East	st : Western Express Highway		Marginal Space	
West		Jiva Mahale Road	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 ₹ 3,00,70,000.00 (Rupees Three Crore Seventy 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) 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:

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



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Residential Flat No. 301, 3rd Floor, "Ten Square Co-Op. Hsg. Soc. Ltd.", Jiva Mahale Marg, Near EFF Jumbo Darshan Society, Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053, 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	31.07.2024
3	Name of the owner / owners	Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 301, 3 rd Floor, "Ten Square Co-Op. Hsg. Soc. Ltd.", Jiva Mahale Marg, Near EFF Jumbo Darshan Society, Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053, State - Maharashtra, Country - India. Contact Person: Mr. Ashish Vidyadhar Kulkarni (Owner) Contact No. 9833872802
6	Location, Street, ward no	Jiva Mahale Marg, Near EFF Jumbo Darshan Society Village - Vile Parle , Andheri (East) District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 100/1/2 & 100/1/3 of Village - Vile Parle New Survey No - 277, Hissa No. 2/8
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. = 970.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 1066.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 1279.20 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Vile Parle , Andheri (East)Taluka - Andheri, District - Mumbai Suburban , Pin - PIN - 400 053
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?	Owner Occupied - Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied





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		
RENTS	3			
1 ` '		Owner Occupied - Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni		
(ii) Portions in their occupation		Fully Owner Occupied		
(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	62,600.00 (Expected rental income per month)		
(iv)	Gross amount received for the whole property	N.A.		
	•	Information not available		
fixtures ranges	, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services	N. A.		
		N. A.		
	127	N. A.		
If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.		
If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.		
lighting	of common space like entrance hall, stairs,	N. A.		
		Information not available		
		Information not available		
		N. A.		
	•	N. A.		
SALES				
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		
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.		
	(i) (ii) (iii) (iv) Are any business ranges charges charges charges to be be to be be to be be to be t	RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation (iii) Monthly or annual rent/compensation/license fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? Has any standard rent been fixed for the premises under any law relating to the control of rent? SALES 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		





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 – 2020 (As Per Part 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: As per Agreement Carpet area is 1,066.00 Sq. Ft. and Carpet area as per measurement is 970.00 Sq. Ft. For the purpose of valuation we have considered least area i.e. measured Carpet area.			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch Branch to assess Fair Market Value as on 01.08.2024 for Residential Flat No. 301, 3rd Floor, **"Ten Square Co-Op. Hsg. Soc. Ltd."**, Jiva Mahale Marg, Near EFF Jumbo Darshan Society, Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053, State - Maharashtra, Country - India belongs to **Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.8197 / 2015 Dated 22.09.2015 between M/s. Vijay Chhotalal Kamdar (The Promoter) And Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni(The Purchasers).
2)	Copy of Part Occupancy Certificate No.CHE / WS / 0133 / K / 337 (NEW) / OCC / 1 / New Dated 19.03.2020 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of Society Share Certificate No.7 Dated 01.12.2023 And Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni(The Purchasers) issued by Ten Square Co-Op. Hsg. Soc. Ltd.
4)	Copy of Property Tax Bill No.KE0604190880007 Dated 26.02.2024 And Mr. Ashish Vidyadhar Kulkarni & Mrs. Deepali Ashish Kulkarni(The Purchasers) issued by MCGM.
5)	Copy of Society Maintenance Bill No.32/2024-25 Dated 01.07.2024 in the name of Mr. Ashish Vidyadhar Kulkarni issued by issued by Ten Square Co-Op. Hsg. Soc. Ltd.
6)	Copy of Electricity Bill CA No.9000 0104 3083 dated 12.07.2024 in the name of Mr. Ashish Vidyadhar Kulkarni issued by Tata Power.
7)	Copy of Commencement Certificate No.CHE / WS / 0133 / K / 337 (New) Dated 01.07.2014 issued by Municipal Corporation of Greater Mumbai.



Valuers & Appraisers
Architects & Interior Designers (I)
FV Consultants
Lander's Engineer
WH2010 PTCM

Location

The said building is located at Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053. The property falls in Residential Zone. It is at a traveling distance 600 Mtrs. from Gundavali Metro Station.

Building

The building under reference is having Stilt + 11 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and walls. The external condition of building is Good. The building is used for Residential purpose. 3rd Floor is having 2 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 3 Bedroom + Living Room + Kitchen + 3 Toilet + Dining + Passage. 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	: 970.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2020 (As Per Part Occupancy Certificate)
Expected total life of building	1	60 Years
Age of the building as on 2024	:	4 Years
Cost of Construction	V	1067.00 Sq. Ft. X ₹ 2,800.00 = ₹ 29,87,600.00
Depreciation {(100 -) X (4 / 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	:	₹ 2,15,850/- per Sq. M. i.e. ₹ 20,053/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property as on 1st August 2024	:	970.00 Sq. Ft. X ₹ 31,000 = ₹3,00,70,000.00

(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	:	₹ 3,00,70,000.00 - ₹ 0.00 = ₹ 3,00,70,000.00
Total Value of the property	:	₹₹ 3,00,70,000.00
The realizable value of the property	:	₹2,70,63,000.00
Distress value of the property	:	₹2,40,56,000.00
Insurable value of the property (1279.20 X 2,800.00	:	₹35,81,760.00
Guideline value of the property (1067.00 X 19556.00)	:	₹2,08,66,252.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor,



Vastukala Consultants (I) Pvt. Ltd.

Valuers & Appraisers
Architects & Architects & Charlest & Charlest

"Ten Square Co-Op. Hsg. Soc. Ltd.", Jiva Mahale Marg, Near EFF Jumbo Darshan Society, Village - Vile Parle, Andheri (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 053, State - Maharashtra, Country - India for this particular purpose at ₹ 3,00,70,000.00 (Rupees Three Crore Seventy Thousands Only) as on 1st August 2024

NOTES

- 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 ₹ 3,00,70,000.00 (Rupees Three Crore Seventy 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	:	Stilt + 11 Upper Floors
2	Plinth area 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 construction		2020 (As Per Part Occupancy Certificate)
4	Estimated future life	•	56 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 .
8	Partitions	•	



Valuers & Appraisers
Architects
Interior Designers
Chartered Engineers (1)
FEV Consultants
Lender's Engineer

Technical details

Main Building

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.		
12	Roofing	and terracing	:	R. C. C. Slab.		
13	Special a	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.	þi	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 fittings: Superior colored / superior white/ordinary.					
17	_	nd wall nd length construction	Ŧ	All external walls are 9" thick and partition walls are 6" thick.		
18	No. of lif	ts and capacity		2 Lifts		
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		disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System		



Actual Site Photographs























Actual Site Photographs



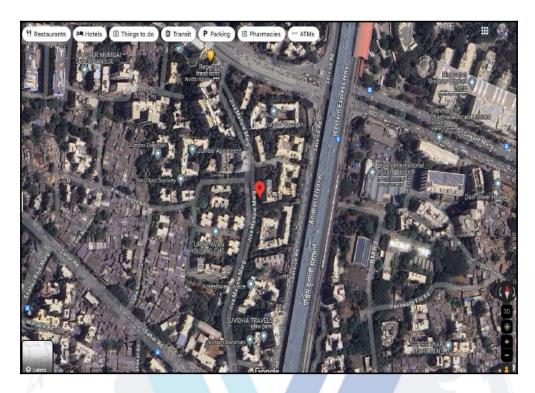








Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°6'42.8"N 72°51'12.4"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Gundavali - 600 Mtrs.).



Valuers & Appraisers

Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	215850		TM	
Flat Located on 3 rd Floor	- J			
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	Α		
The difference between land rate and building rate(A-B=C)	107,080.00			
Percentage after Depreciation as per table(D)	5%			
Rate to be adopted after considering depreciation [B + (C X D)]	2,10,496.00	Sq. Mtr.	19,556.00	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

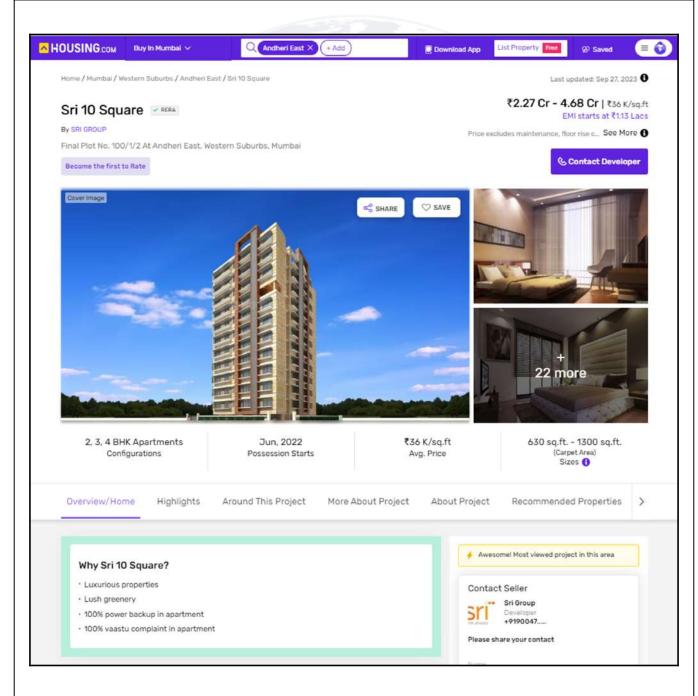
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate		





Price Indicators

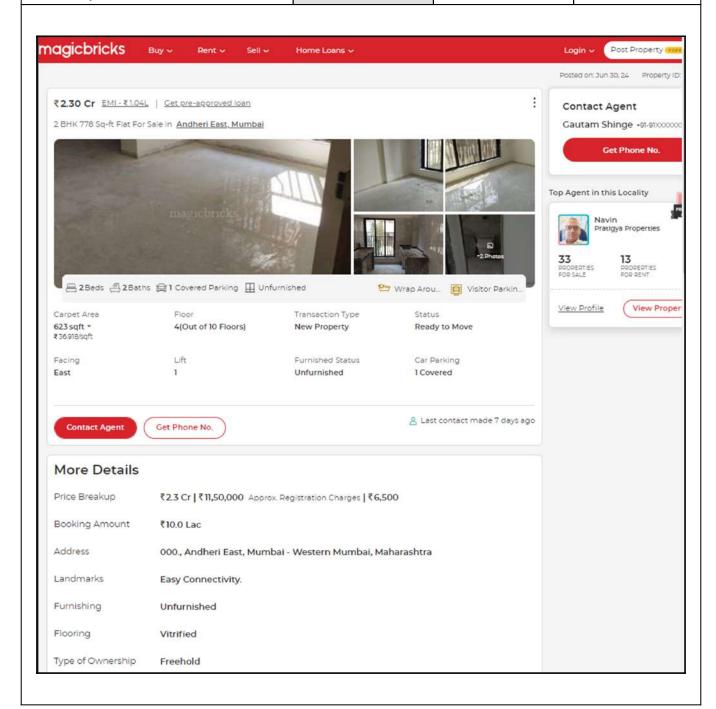
Property	Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	630.00	756.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹36,032.00	₹30,026.00	-







Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	623.00	747.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹36,918.00	₹30,765.00	-







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	630.00	756.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹28,348.00	₹23,623.00	-

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(1)विलेखाचा प्रकार	करारनामा	2	
(2)मोबदला	16820000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	14101160.85		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: फ्लॅट न 1002,10 वा मजला,10 स्क्रेअर,कोलडोंगरी,जिवा महाले रोड,अंधेरी पूर्व मुंबई 400069 . व्हिलेज विलेपार्ले पूर्व,एकूण एरिया 630 चौ फूट कार्पेट अंड रेरा कार्पेट एरिया 662 चौ फूट.((C.T.S. Number : 100,100/1,2,3 TO 15 PT;))		
(5) क्षेत्रफळ	73.83 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तंपेवज करुन देणा-याः लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ताः	1): नाव:-विजय सी कामदार तर्फे कुलमुखत्यार विकास कदम वय:-45 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 10 रकेअर, कोलगेंगरी, , ब्लॉक नं: -, रोड नं: जिवा महाले रोड, अधेरी पूर्व, मुंबई, महाराष्ट्र, मुंबई: पिन कोड:-400069 पॅन नं:-AAEPK1036G		
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-निलेश विजय वाठे वय:-39; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रो हाऊस न 05 ,, ब्लॉक नं: -, रोठ नं: अंबाठी रोठ, वसई पश्चिम उमेळे ठाणे , महाराष्ट्र, ठाणे. पिन कोठ:-401202 पॅन नं:-AANPW4400F 2): नाव:-वैशाली विजय वाठे वय:-71; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रो हाऊस न 05 ,, ब्लॉक नं: -, रोठ नं: अंबाठी रोठ, वसई पश्चिम उमेळे ठाणे , महाराष्ट्र, ठाणे. पिन कोठ:-401202 पॅन नं:-AADPW5095N		
(९) दस्तऐवज करुन दिल्याचा दिनांक	30/08/2019		
(10)दस्त नोंदणी केल्याचा दिनांक	30/08/2019		
(11)अनुक्रमांक,खंड व पृष्ठ	9631/2019		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1009210		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला	(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 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.





An ISO 9001: 2015 Certified Company

<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 3,00,70,000.00 (Rupees Three Crore Seventy Thousands 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



