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 Proposed Purchaser : Mr. Anand Santosh Gani, Mr. Ashok Santosh Gani and Mrs. Renuka Santosh Gani Name of Owner : Mr. Asif Shaikh

Residential Flat No. 1204, 12<sup>th</sup> Floor, Wing - B2, **"Divyam Heights B2 Co-Op. Hsg. Soc. Ltd."**, Near Gillbert Hill, Andheri (West), Taluka - Andheri , District - Mumbai Suburban , PIN - 400 058, State - Maharashtra, Country - India.

Latitude Longitude : 19°7'16.8"N 72°50'23.3"E

## Intended User:

## **Cosmos Bank**

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -400 028, State - Maharashtra, Country - India.



#### Our Pan India Presence at :

NandedImage: ThaneAhmedabMumbaiNashikRajkotAurangabadPuneIndore

♀Ahmedabad
 ♀ Delhi NCR
 ♀ Rajkot
 ♀ Raipur

💡 Jaipur

#### **Regd. Office**

B1-001, 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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## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/08/2024/010269/2307564 06/1-42-RJBS Date: 06.08.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1204, 12th Floor, Wing - B2, "Divyam Heights B2 Co-Op. Hsg. Soc. Ltd.", Near Gillbert Hill, Andheri (West), Taluka - Andheri , District - Mumbai Suburban , PIN - 400 058, State - Maharashtra, Country - India belongs to Mr. Asif Shaikh . Name of Proposed Purchaser is Mr. Anand Santosh Gani, Mr. Ashok Santosh Gani and Mrs. Renuka Santosh Gani.

Boundaries	:	Building	Flat
North	:	Slum	Common Wall
South	:	Temple	Flat No. 1203
East	•	Sai Sahwas CHSL	Flat No. 1201
West	:	Jesal Apartment	Lift

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 ₹ 90,63,528.00 (Rupees Ninety Lakhs Sixty Three Thousands Five Hundred And Twenty Eight 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

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**Q** Thane Nanded Q Mumbai **Q** Nashik ♀ Aurangabad 🛛 💡 Pune

💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

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## Residential Flat No. 1204, 12<sup>th</sup> Floor, Wing - B2, "Divyam Heights B2 Co-Op. Hsg. Soc. Ltd.", Near Gillbert Hill, Andheri

(West), Taluka - Andheri , District - Mumbai Suburban , PIN - 400 058, 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 06.08.2024 for Bank Loan Purpose.			
1	Date of inspection	02.08.2024			
3	Name of the owner / owners	Mr. Asif Shaikh			
	Name of the proposed purchaser	Mr. Anand Santosh Gani, Mr. Ashok Santosh Gani and Mrs. Renuka Santosh Gani			
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. 1204, 12 <sup>th</sup> Floor, Wing - B2         "Divyam Heights B2 Co-Op. Hsg. Soc. Ltd.", Near Gillber         Hill, Andheri (West), Taluka - Andheri , District - Mumba         Suburban , PIN - 400 058, State - Maharashtra, Country         India.         Contact Person :         Anand gani (Seller)         Contact No. 8291369674			
6	Location, Street, ward no	District - Mumbai Suburban			
7	Survey / Plot No. of land	Old Survey No - 250, 250/1 to 14 & New City Survey No. 250C			
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. = 422.76 (Area as per Site measurement) Carpet Area in Sq. Ft. = 438.00 (Area As Per Draft Agreement for sale) Built Up Area in Sq. Ft. = 525.60 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Taluka - Andheri , District - Mumbai Suburban , Pin - PIN - 400 058
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?	Tenant Occupied - Mr. Izhar Shaikh
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied



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25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - Details not provided Percentage actually utilized – Details not available				
26	RENT	rs					
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Izhar Shaikh				
	(ii)	Portions in their occupation	Fully Tenant Occupied				
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 34,000/- (Present 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				
28	fixture range	earate amount being recovered for the use of es, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.				
29		details of the water and electricity charges, If any, borne by the owner	N. A.				
30		ne tenant to bear the whole or part of the cost s 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		ump is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.				
33	lightin	nas to bear the cost of electricity charges for g of common space like entrance hall, stairs, ige, compound, etc. owner or tenant?	N. A.				
34		is the amount of property tax? Who is to bear it? details with documentary proof	Information not available				
35		building insured? If so, give the policy no., nt for which it is insured and the annual premium	Information not available				
36	-	dispute between landlord and tenant regarding ending in a court of rent?	N. A.				
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.				
26	SALE	S					
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 ir a building. The rate is considered as composite rate.				



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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 – 2008 (As per site information)
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: All the above areas are within 3% of the Agreement for taken by us prove that the Agreement for Sale are is no	Sale Area. The above calculations and detail measurements t exorbitantly inflated. Hence, valuation is based on the

Agreement for Sale area.

#### PART II- VALUATION

#### GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 06.08.2024 for Residential Flat No. 1204, 12<sup>th</sup> Floor, Wing - B2, **"Divyam Heights B2 Co-Op. Hsg. Soc. Ltd."**, Near Gillbert Hill, Andheri (West), Taluka - Andheri , District - Mumbai Suburban , PIN - 400 058, State - Maharashtra, Country - India belongs to **Mr. Asif Shaikh**. Name of Proposed Purchaser is **Mr. Anand Santosh Gani, Mr. Ashok Santosh Gani and Mrs. Renuka Santosh Gani.** 

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

1)	Copy of Draft Agreement for sale between Mr. Asif Shaikh (The Seller) And Mr. Anand Santosh Gani, Mr. Ashok Santosh Gani and Mrs. Renuka Santosh Gani (The Purchaser)in the name of July 2024.
2)	Copy of Agreement for sale No.6390/2023 Dated 13.07.2015 between M/s. Harsh Construction(The Promoter) And Mr. Asif Shaikh(The Purchaser).
3)	Copy of Commencement Certificate No.CE / 4549 / WS/ AK Dated 18.11.2014 issued by Municipal Corporation of Greater Mumbai.

#### Location

The said building is located at , Taluka - Andheri , District - Mumbai Suburban , PIN - 400 058. The property falls in Residential Zone. It is at a traveling distance 900 Mts. from Azad Nagar Metro Station.

#### <u>Building</u>

The building under reference is having Ground + 1 Podium + 15 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. 12th Floor is having 4 Residential Flat. The building is having 2 lifts.

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#### **Residential Flat:**

The Residential Flat under reference is situated on the 12<sup>th</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 3 Passage + 2 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Wooden frame openable widow with M. S. Grill, Concealed plumbing with C.P. fittings. Casting Capping Electrical wiringetc.

#### Valuation as on 6th August 2024

The Carpet Area of the Residential Flat	:	438.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2008 (As per site information)
Expected total life of building		60 Years
Age of the building as on 2024	:	16 Years
Cost of Construction	:	525.60 Sq. Ft. X ₹ 2,800.00 = ₹ 14,71,680.00
Depreciation {(100 - 10) X (16 / 60)}	•	24.00%
Amount of depreciation	:	₹ 3,53,472.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,26,232/- per Sq. M. i.e. ₹ 11,727/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,19,227/- per Sq. M. i.e. ₹ 11,077/- per Sq. Ft.
Value of property as on 6th August 2024		438.00 Sq. Ft. X ₹ 21,500 = ₹94,17,000.00

(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 6th August 2024	:	₹ 94,17,000.00 - ₹ 3,53,472.00 = ₹ 90,63,528.00
Total Value of the property		₹₹ 90,63,528.00
The realizable value of the property	:	₹81,57,175.00
Distress value of the property	:	₹72,50,822.00
Insurable value of the property (525.60 X 2,800.00	:	₹14,71,680.00
Guideline value of the property (525.60 X 11077.00)	:	₹77,63,638.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1204, 12<sup>th</sup> Floor, Wing - B2, "Divyam Heights B2 Co-Op. Hsg. Soc. Ltd.", Near Gillbert Hill, Andheri (West), Taluka - Andheri , District -Mumbai Suburban, PIN - 400 058, State - Maharashtra, Country - India for this particular purpose at ₹ 90,63,528.00 (Rupees Ninety Lakhs Sixty Three Thousands Five Hundred And Twenty Eight Only) as on 6th August 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 6th August 2024 is ₹ 90,63,528.00 (Rupees Ninety Lakhs Sixty Three Thousands Five Hundred And Twenty Eight Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

- 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	V	Main Building
1	No. of floors and height of each floor	:	Ground + 1 Podium + 15 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 12 <sup>th</sup> Floor
3	Year of construction	:/	2008 (As per site information)
4	Estimated future life	:	44 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, Wooden frame openable widow with M. S. Grill, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R. C. C. Slab.

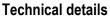


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		rechnical details					
13	Special a	architectural or decorative features, if any	:	No			
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Casting Capping			
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring			
15	Sanitary	installations	:	As per Requirement			
	(i)	No. of water closets					
	(ii)	No. of lavatory basins					
	(iii)	No. of urinals					
	(iv)	No. of sink	2ª				
16	Class of white/ord	fittings: Superior colored / superior linary.	:	Superior Colored			
17	Compound wall Height and length Type of construction		:	All external walls are 9" thick and partition walls are 6" the			
18	No. of lifts and capacity		:	2 Lifts			
19	Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System			
20		ad tank , capacity construction		Connected to Municipal Sewerage System			
21	Pumps-	no. and their horse power	:	May be provided as per requirement			
22		nd paving within the compound nate area and type of paving	:	Chequred tiles in open spaces, etc.			
23		disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System			



Main Building



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19°12'N 72°84'E 41.3m Altitude



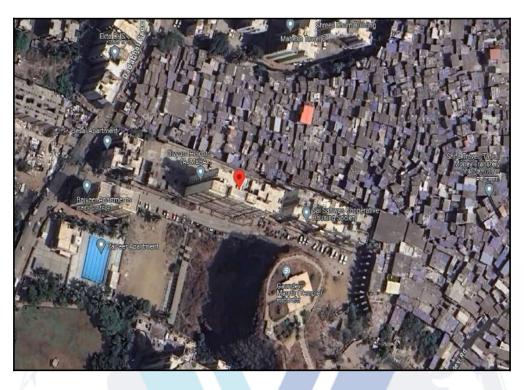


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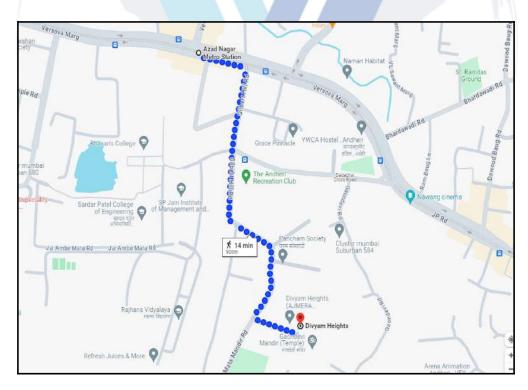




## Route Map of the property



Note: Red marks shows the exact location of the property



#### Longitude Latitude: 19°7'16.8"N 72°50'23.3"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Azad Nagar - 900 Mts.).



## **Ready Reckoner Rate**

Department of F Governme	Registration nt of Maha			नोंद	णी व मुद्र महाराष्ट्र	रांक विभा शासन			
Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )									
Home Valuation Guidelines   User Manual									
Year 2024-2025					Language	English			
Selected District	MumbaiSub	Urban							
Select Village	अंधेरी ( अंधे	री)							
Search By	©Survey No		OLoca	tion					
Enter Survey No	250			Se	arch				
उपविभाग		खुली जमीन	निवासी सदनिका	ऑफ़्रीस दुव	काने औद्योगिक	एकक (Rs./) Attribu	ite		
39/200 -भुभाग: उत्तरेस जयप्रकाश रोड, पुर्वेस स्व दक्षिणेस गावाची सीमा, व पश्चिमेस गुलमोहोर मार्ग		82450	157790	200100 28	7800 159530	चौ. मीटर सि.टी. नंब			
Stamp Duty Ready Reckoner Market Value	Stamp Duty Ready Reckoner Market Value Rate for Flat 157790								
Increase by 10% on Flat Located on 12 <sup>th</sup> Flo				15779					
Stamp Duty Ready Reckoner Market Valu	le Rate (After	~	<u> </u>	,73,569.00	Sq. Mtr.	16,125.00	Sg. Ft.		

15779			
1,73,569.00	Sq. Mtr.	16,125.00	Sq. Ft.
82450			
91,119.00			
16%			
1,19,227.00	Sq. Mtr.	11,077.00	Sq. Ft.
	<b>1,73,569.00</b> 82450 91,119.00 16%	1,73,569.00         Sq. Mtr.           82450         91,119.00           16%         1	1,73,569.00         Sq. Mtr.         16,125.00           82450         91,119.00         16%

#### 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

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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**

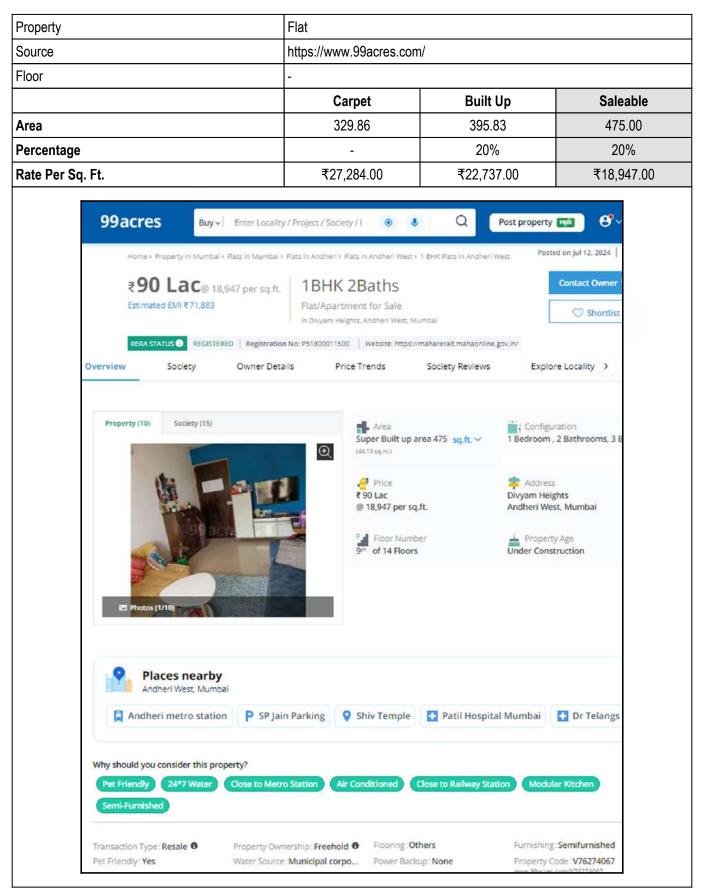
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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







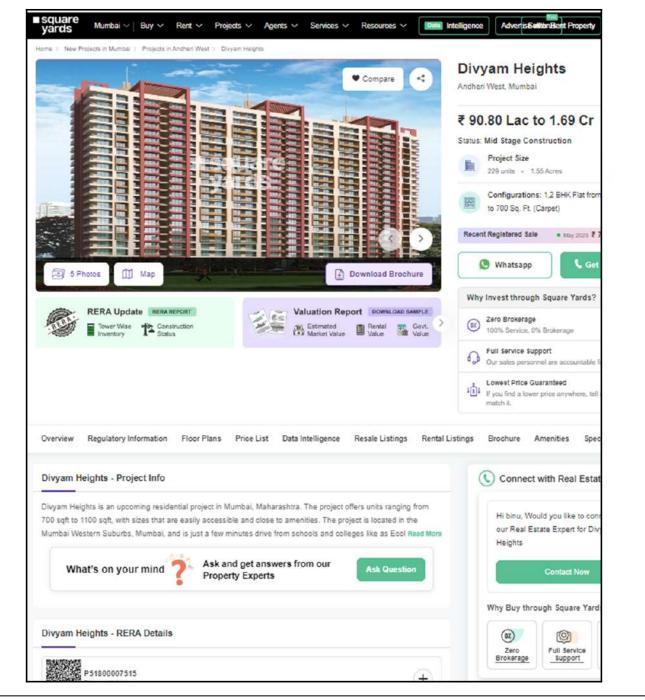
## **Price Indicators**







Property	Flat		
Source	square yards -		
Floor			
	Carpet	Built Up	Saleable
Area	700.00	840.00	1,008.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹24,143.00	₹20,119.00	₹16,766.00





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## Sale Instances

erty	Flat			
ce	Index no.2			
	-			
	Carpet	Built Up	Saleable	
	425.00	510.00	612.00	
	425.00			
entage	-	20%	20%	
Per Sq. Ft.	₹18,353.00	₹15,294.00	₹12,745.00	
8724513	सूची क्र.2	दुय्यम निबंधक : सह दु.नि	. अंधेरी 6	
24-05-2024		दस्त क्रमांक : 8724/20		
Note:-Generated Through eSearch		नोदंणी :		
Module, For original report please contact		Regn:03m		
concern SRO office.				
	गावाचे नाव: अंधेरी			
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	7800000			
(3) बाजारभाव(भाठेपटटयाच्या	7655953.2			
बाबतितपटटाकार आकारणी देतो की पटटेदार ते				
नमुद्र करावे)				
(4) भू-मापन,पोटहिस्सा व घरक्रमाक(असल्पास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 604, माळा नं: 6 वा मजला,बी-3 विंग, इमारतीचे नाव: दिव्यम हाईट्स बी-3 को-ऑप.हौ.सो.लि., ब्लॉक नं: अंधेरी पश्चिम,मुंबई 400058, रोड : गिल्बर्ट हिल, इतर माहिती: सदनिकेचे एकूण क्षेत्रफळ 425 चौ.फुट कारपेट( ( C.T.S.			
<ul><li>(5) क्षेत्रफळ</li></ul>	Number : 250,250/1 to 14 ; ) ) 47.40 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेष्डा.	and analos			
(७) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या	<ol> <li>नाव:-किसन साहेबराव पार्टील वय:-52 पत्त</li> </ol>	v		
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	The the tert offerte efficient of et	데~- [편] 문 국 : 사이사 비행기 문 : 사 김 비영문	ा ही-3 हिंग, इम्रारतीचे <u>सात</u> ्	
	टिव्यम हाईटस बी-3 को-ऑप हो सो.ति. ब्लॉक			
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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 6th 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.

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5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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## 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 ₹ 90,63,528.00 (Rupees Ninety Lakhs Sixty Three Thousands Five Hundred And Twenty Eight 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



