

## Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Ajay Waman Kapure & Pooja Ajay Kapure

Residential Flat No. 1307, 13th Floor, "Petunia", Everest Countryside, G.B. Road, Village - Kasar Vadavali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India.

Latitude Longitude: 19°16'12.1"N 72°58'13.3"E

## **Intended User:**

### Cosmos Bank **Dadar Branch**

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



#### Regd. Office Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

 ▼Thane Nashik

PAhmedabad PDelhi NCR Rajkot

Indore

Jaipur

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India **2 +91 2247495919** 

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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/08/2024/010335/2307587 07/10-65-PRSH Date: 07.08.2024

## **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 1307, 13th Floor, "Petunia", Everest Countryside, G.B. Road, Village - Kasar Vadavali, Thane (West), Taluka - Thane , District - Thane , PIN - 400 615, State -Maharashtra, Country - India belongs to Ajay Waman Kapure & Pooja Ajay Kapure .

Boundaries	:	Building	Flat
North	:	Anand Nagar Vadavali Road	Flat No. 1308
South	:	Evershine Countryside Club House	Lobby
East		Open Space	Lift
West		Daffodil Building	Flat No. 1305

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 ₹ 59,40,847.00 (Rupees Fifty Nine Lakhs Forty Thousands Eight Hundred And Forty Seven 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

Manoj Chalikwar

Dische Manoj Chalikwar, o-Vastukala

DN: cn-Manoj Chalikwar, o-Vastukala

Consultants (1) Pvt. Ltd., ou-Mumbai,
emaile-manoj-wastukala org. c-IN

Date: 2024.08.07 16:24:39 +05'30'

Director



#### 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

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



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### Residential Flat No. 1307, 13th Floor, "Petunia", Everest Countryside, G.B. Road, Village - Kasar Vadavali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, 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 07.08.2024 for Bank Loan Purpose.
1	Date of inspection	03.08.2024
3	Name of the owner / owners	Ajay Waman Kapure & Pooja Ajay Kapure
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. 1307, 13 <sup>th</sup> Floor, "Petunia", Everest Countryside, G.B. Road, Village - Kasar Vadavali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India.  Contact Person: Mr. Chandradeep Desai (Tenant) Contact No. 9967537218
6	Location, Street, ward no	G.B. Road Village - Kasar Vadavali, Thane (West) District - Thane
7	Survey / Plot No. of land	Village - Kasar Vadavali New Survey No - 42, 41 & Hissa No. 1/1, 1/2, 4, 5
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. = 359.00 (Area as per Site measurement)  Carpet Area in Sq. Ft. = 419.00 (Area As Per Agreement for sale)
		Built Up Area in Sq. Ft. = 502.80 (Carpet Area + 20%)



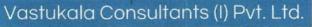




13	Roads, Streets or lanes on which the land is abutting	Village - Kasar Vadavali, Thane (West)Taluka - Thane , District - Thane , Pin - PIN - 400 615
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease 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. Chandradeep Desai Occupied Since - Last One & Half year
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Chandradeep Desai Occupied Since - Last One & Half year
	(ii) Portions in their occupation	Fully Tenant Occupied



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	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	18,000/- Present 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 , 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		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, compound, etc. owner or tenant?	N. A.		
34		the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		uilding insured? If so, give the policy no., tfor which it is insured and the annual premium	Information not available		
36		dispute between landlord and tenant regarding nding in a court of rent?	N. A.		
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALES	·			
37	locality addres	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and 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 flat in a building. The rate is considered as composite rate.		
39	1	nstances are not available or not relied up on, is of arriving at the land rate	N. A.		
40	COST	OF CONSTRUCTION			
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2015 (As per occupancy certificate)		







42	What was the method of construction, by contraot/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:	

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 07.08.2024 for Residential Flat No. 1307, 13<sup>th</sup> Floor, "Petunia", Everest Countryside, G.B. Road, Village - Kasar Vadavali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India belongs to Ajay Waman Kapure & Pooja Ajay Kapure.

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

1)	Copy of Agreement for sale No.4 / 2011 Dated 29.12.2010 between M/s. Vimal Builders (The Developers) And Ajay Waman Kapure & Pooja Ajay Kapure (The Purchasers).
2)	Copy of Commencement Certificate No.2004 / 45 / TMC / TDD / 725 Dated 09.02.2009 issued by Thane Municipal Corporation.
3)	Copy of Property Tax Bill No.TMC2324OL003736 Dated 01.04.2023 And M/s. Merit Magnum Construction (The Builder) issued by Thane Municipal Corporation.
4)	Copy of Electricity Bill Consumer No.000011381260 dated 13.07.2024 .
5)	Copy of Occupancy Certificate No.2004 / 45F / TMC/ TDD / 266 Dated 27.03.2015 issued by Thane Municipal Corporation.

#### Location

The said building is located at Village - Kasar Vadavali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615. The property falls in Residential Zone. It is at a traveling distance 12.5 Km. from Thane Railway Station.

#### Building

The building under reference is having Stilt + 16 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. 13th Floor is having 8 Residential Flat. The building is having 2 lifts.

#### Residential Flat:

The Residential Flat under reference is situated on the 13<sup>th</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + 2 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door Frame With Flush Shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



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#### Valuation as on 7th August 2024

The Carpet Area of the Residential Flat	:	419.00 Sq. Ft.	
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2015 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	9 Years
Cost of Construction	:	502.80 Sq. Ft. X ₹ 2,600.00 = ₹ 13,07,280.00
Depreciation {(100 - 10) X (9 / 60)}	:	13.50%
Amount of depreciation	:	₹ 1,76,553.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,07,470/- per Sq. M. i.e. ₹ 9,984/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,02,216/- per Sq. M. i.e. ₹ 9,496/- per Sq. Ft.
Value of property as on 7th August 2024		419.00 Sq. Ft. X ₹ 14,600 = ₹61,17,400.00

(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 7th August 2024		₹ 61,17,400.00 - ₹ 1,76,553.00 = ₹ 59,40,847.00
Total Value of the property		₹59,40,847.00
The realizable value of the property	A	₹53,46,762.00
Distress value of the property		₹47,52,678.00
Insurable value of the property (502.80 X 2,600.00		₹13,07,280.00
Guideline value of the property (502.80 X 9496.00)	Vari	₹47,74,589.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1307, 13<sup>th</sup> Floor, "Petunia", Everest Countryside, G.B. Road, Village - Kasar Vadavali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India for this particular purpose at ₹ 59,40,847.00 (Rupees Fifty Nine Lakhs Forty Thousands Eight Hundred And Forty Seven Only) as on 7th 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 7th August 2024 is ₹ 59,40,847.00 (Rupees Fifty Nine Lakhs Forty Thousands Eight Hundred
  And Forty Seven 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



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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 + 16 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 13 <sup>th</sup> Floor
3	Year of construction		2015 (As per occupancy certificate)
4	Estimated future life		51 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, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
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







### Technical details

## Main Building

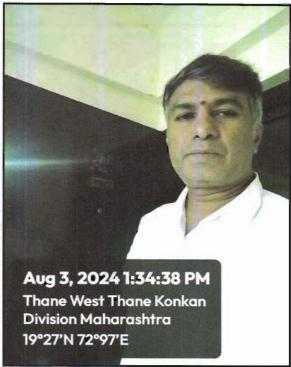
15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of f white/ord	îttings: Superior colored / superior inary.	:	
17	Compour Height an Type of c		:	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts	s and capacity	:	2 Lifts
19	Undergro constructi	und sump – capacity and type of ion	:	RCC Tank
20	Over-hea Location, Type of c		:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power	A	May be provided as per requirement
22	1	nd paving within the compound ate area and type of paving		Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System

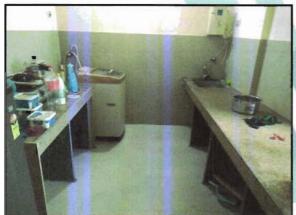




# **Actual Site Photographs**









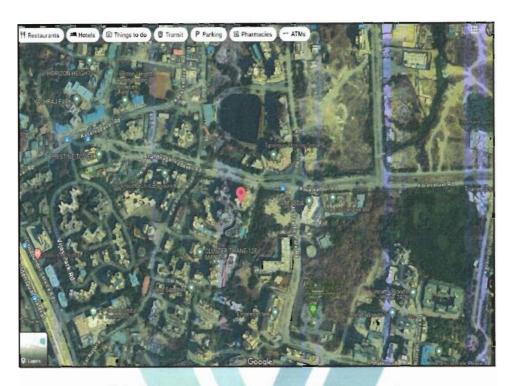








# Route Map of the property



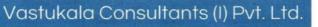
Note: Red marks shows the exact location of the property



Longitude Latitude: 19°16'12.1"N 72°58'13.3"E

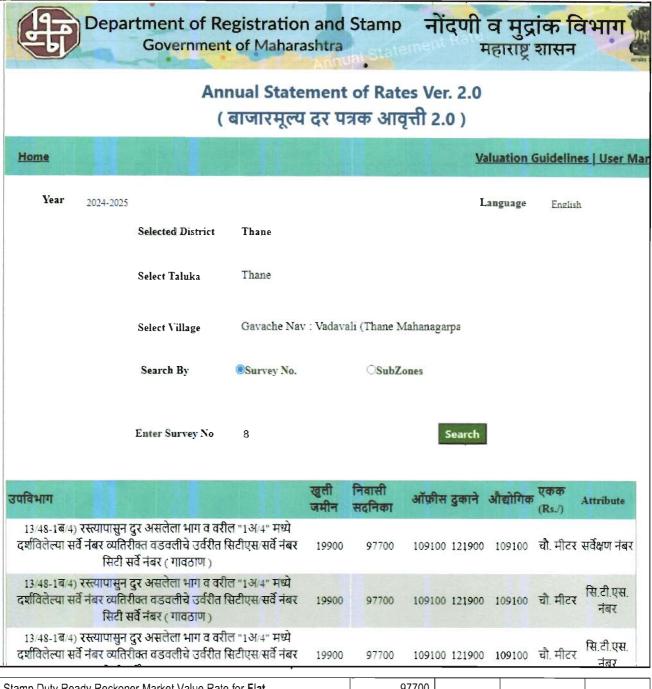
Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 12.5 Km. ).







# **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	97700			
Increase by 10% on Flat Located on 13th Floor	9770			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,07,470.00	Sq. Mtr.	9,984.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	19900			
The difference between land rate and building rate(A-B=C)	87,570.00			
Percentage after Depreciation as per table(D)	6%	l		
Rate to be adopted after considering depreciation [B + (C X D)]	1,02,216.00	Sq. Mtr.	9,496.00	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



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#### 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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	



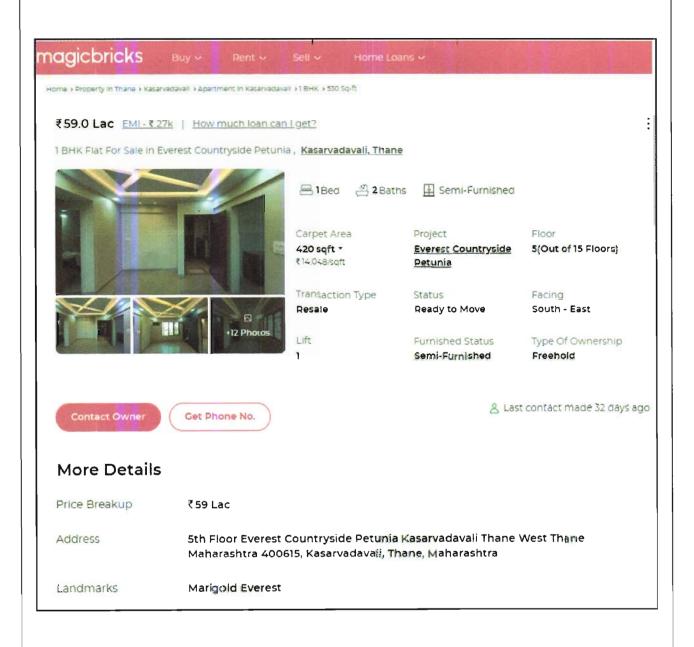




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## **Price Indicators**

Property	Everest Countryside Petu	Everest Countryside Petunia, Thane West		
Source	magic bricks	magic bricks		
Floor	5th			
	Carpet	Built Up	Saleable	
Area	420.00	504.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹14,048.00	₹11,706.00	-	

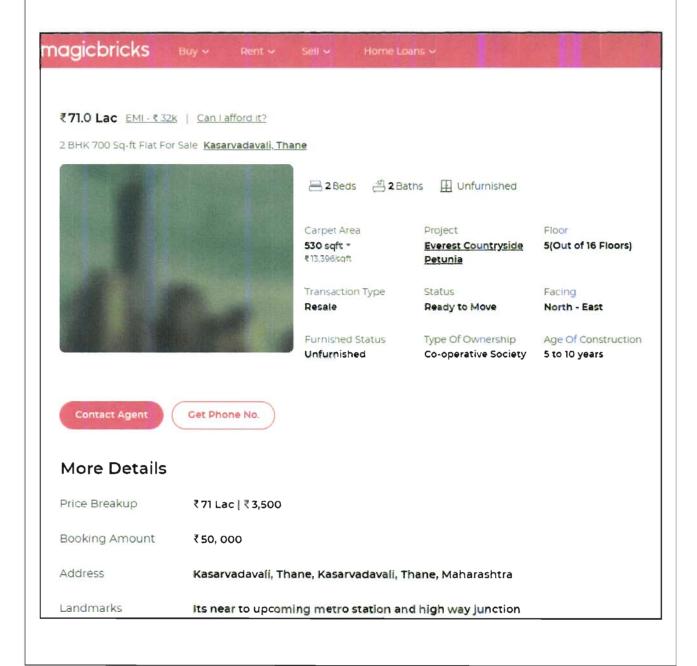








Property	Everest Countryside	Everest Countryside Petunia, Thane West		
Source	magic bricks	magic bricks		
Floor	5th	5th		
	Carpet	Built Up	Saleable	
Area	530.00	636.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹13,396.00	₹11,164.00	-	

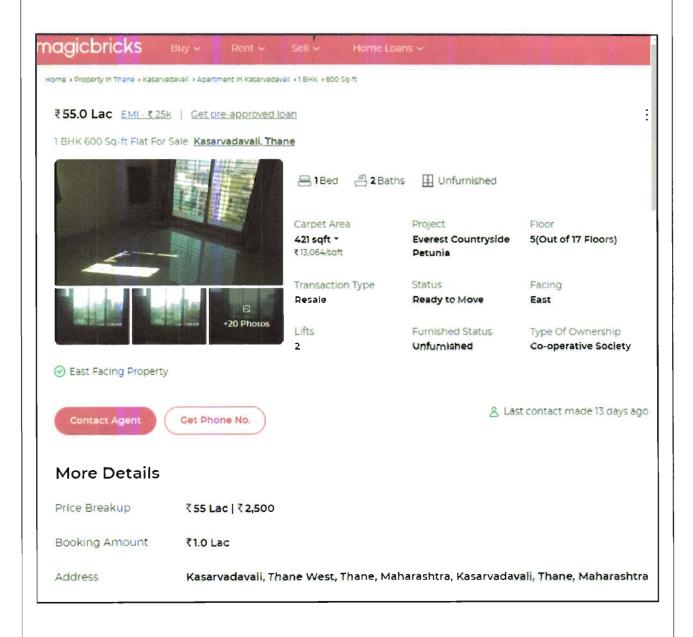








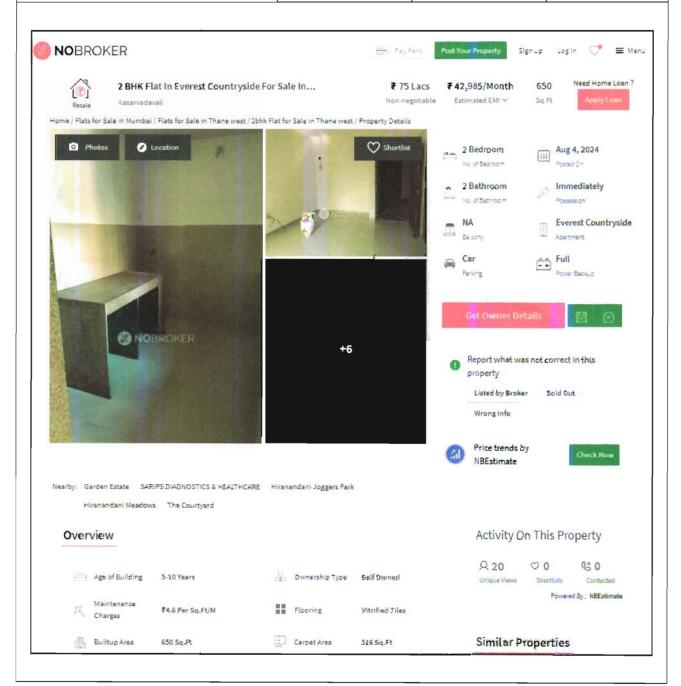
Property	Everest Countryside Petu	Everest Countryside Petunia, Thane West		
Source	magic bricks	magic bricks		
Floor	5th			
	Carpet	Built Up	Saleable	
Area	421.00	505.20	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹13,064.00	₹10,887.00	-	







Property	Everest Countryside Petunia, Thane West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	516.00	650.16	-
Percentage	-	26%	-
Rate Per Sq. Ft.	₹14,535.00	₹11,536.00	-





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# **Sale Instances**

Property	Ashok Smruti, Thane West		
Source	Index no.2		
Floor	12th		
	Carpet	Built Up	Saleable
Area	446.00	535.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,126.00	₹11,771.00	-

746774	सूची क्र.2	दुयाम निबंधक : सह दु.नि.ठाणे 2
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(।)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6300000	
(3) बाजारभावः(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	5224092.72	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)  1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: 1204, माळा न मजला.बी - विंग, इमारतीचे नाव: अशोक स्मृती ए.बी & सी विंग को- ऑप.हौं.सो.लि., ब्लॉक नं: कासारवडवली नाका, रोड नं: घोडबंदर रोड,ठाणे(पश्चिम)- 400615, इतर माहिती: सदिनकेचे क्षेत्र 446 चौ. फूट म्हणजेच 41.43 चौ. मी. कारपेट( ( Survey Number : Survey No. 27 No. 4 & 5 ; ) )		अशोक स्मृती ए,बी & सी विंग को- वडवली नाका, रोड नं: घोडबंदर माहिती: सदनिकेचे क्षेत्र 446 चौ. फूट कारपेट
(5) क्षेत्रफळ	s) क्षेत्रफळ 446 चौ.फूट	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या:लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.		
(४)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	नाव: अभिषेक अपार्टमेंट, ब्लॉक नं: श्री झं सावरकर नगर, ठाणे (प.), महाराष्ट्र, ठाणे 2): नाव:-मोनिका रॉबिन गायकवाड व नाव: अभिषेक अपार्टमेंट, ब्लॉक नं: श्री झं	य:-32: पत्ता:-प्लॉट नं: रूम नं. 5. माळा नं: इमारतीचे हीडा मंडळ कंपाउंड जवळ रौड नं: सावरकर नगर रोड १. पिन कोड:-480606 चॅन नं:-AYBPG9655C बय:-32; पत्ता:-प्लॉट नं: रूम नं. 5. माळा नं: , इमारतीचे हीडा मंडळ कंपाउंड जवळ, रोड नं: सावरकर नगर रोड. . पिन कोड:-400606 पॅन नं:-CBVPK0657B
(9) दस्तऐवज करुन दिल्याचा दिनांक	26/06/2024	
(18)दस्त नोंदणी केल्याचा दिनांक	26/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	17467/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	441000	
(13)बाजारभाबाप्रमाणे नोंदणी शुल्क	30000	







## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 7th 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 findncing 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.
- 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 ₹ 59,40,847.00 (Rupees Fifty Nine Lakhs Forty Thousands Eight Hundred And Forty Seven Only).



#### Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



