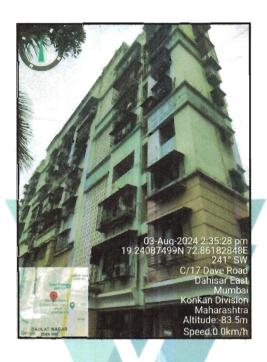


Vastukala Consultants (I) Pvt. Ltd.

www.vastukala.co.in

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala

Residential Flat No. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village -Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbaj Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India.

Latitude Longitude: 19°14'26.3"N 72°51'41.5"E

Intended User:

Cosmos Bank Dahisar C M Road Branch

Harsh CHSL C M Road, Opp St Thomas High School Advadoot Nagar Dahisar East Mumbai 400068



Our Pan India Presence at:

💡 Aurangabad 💚 Pune

Nanded Mumbai Thane Nashik

Rajkot Indore

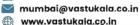
Ahmedabad Opelhi NCR Raipur

💡 Jaipur

Regd. Office

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

+91 2247495919





www.vastukala.co.in

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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 17

Vastu/Mumbai/08/2024/010350/2307557 05/3-35-JAVS Date: 05.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India belongs to Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala.

Boundaries of the property

North

Slum Area

South

Dave Road

East

Dave Road / Slum Area

West

Slum Area

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 ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty 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.

Digitally signed by Manol Chalikwa Manoj Chalikwar Consultants (I) PM. Ltd., ou=Mumbal, email (E) Manoj Chalikwar Consultants (I) PM. Ltd., ou=Mumbal, email=manoj@vastukala.ou, c=IN Date: 2024.08.05 18:05:16 4:05:30"

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

Encl.: Valuation report



Our Pan India Presence at:

Nanded Mumbai

Aurangabad

Thane Nashik

Pune

Ahmedabad Rajkot

ODelhi NCR Raipur Jaipur

Regd. Office

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

2247495919 491

🌌 mumbai@vastukala.co.in 🕀 www.vastukala.co.in

Residential Flat No. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 05.08.2024 for Housing Loan Purpose.		
1	Date of inspection	03.08.2024		
3	Name of the owner / owners	Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala		
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. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Coop. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India.		
		Contact Person : Mr. Hitesh Gala (Owner's Brother) Contact No. 9819110957		
6	Location, Street, ward no	Municipality Ward No - R/N, Ratan Nagar, Ambawadi Village - Dahisar, District - Mumbai Suburban		
7	Survey / Plot No. of land	CTS No - 1805, 1806, 1807 (B) of Village - Dahisar New Survey No - 222/6, 231, 238/4		
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			

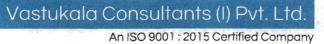




12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 233.97 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement for sale)	
		Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)	
13	Roads, Streets or lanes on which the land is abutting	Village - Dahisar, Taluka - Borivali, District - Mumbai Suburban, Pin - PIN - 400 068	
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?	Occupied by Builder Person	
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied by Builder Person	



Since 1989

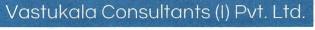


CONSULTANTE
TO MANAGE A CONS

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	RENT	S	
	(i) Names of tenants/ lessees/ licensees, etc		Occupied by Builder Person
	(ii) Portions in their occupation F		Fully Occupied by Builder Person
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	11,300.00 (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 ess associates of the owner?	Information not available
28	fixture ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. of for services es? If so, give details	N. A.
29		etails of the water and electricity charges, If any, porne by the owner	N. A.
30	1	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	1	s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35	1	building insured? If so, give the policy no., at for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
26	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 in a building. The rate is considered as composite rate.



Since 1989





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 – 2011 (As per occupancy certificate)	
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.	
43	For items of work done on contract, produce copies of agreements	N. A.	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.	
	Remark:		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dahisar C M Road Branch Branch to assess Fair Market Value as on 05.08.2024 for Residential Flat No. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India belongs to Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala,

We are in receipt of the following documents:

1	l)	Copy of Agreement for sale Registration No.8926/2024 Dated 25.05.2024 between M/s. Earth Estate Developers Pvt. Ltd.(The Developers) And Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala(The Flat Holder).
2	2)	Copy of Occupancy Certificate No. CHE/A-0005/BP(WS)/AR Dated 21.04.2011 issued by Municipal Corporation of Greater Mumbai.
3	3)	Copy of Commencement Certificate No. CHE/A-005/BP(WS)/AR Dated 17.10.2001 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at Municipality Ward No - R/N, Village - Dahisar, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 068. The property falls in Residential Zone. It is at a traveling distance 1.8 km. from Dahisar Railway Station.

Building

The building under reference is having Ground + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 6th Floor is having 4 Residential Flat. The building is having 1 lift.



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company



Residential Flat:

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

Valuation as on 5th August 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2011 (As per occupancy certificate)
Expected total life of building		60 Years
Age of the building as on 2024	:	13 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation {(100 - 10) X (13 / 60)}	:	19.50%
Amount of depreciation	:	₹ 1,47,420.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	;	₹ 1,00,475/- per Sq. M. i.e. ₹ 9,334/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 92,022/- per Sq. M. i.e. ₹ 8,549/- per Sq. Ft.
Value of property as on 5th August 2024		225.00 Sq. Ft. X ₹ 24,000 = ₹54,00,000.00

(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 5th August 2024		₹ 54,00,000.00 - ₹ 1,47,420.00 = ₹ 52,52,580.00
Total Value of the property	:	₹₹ 52,52,580.00
The realizable value of the property		₹47,27,322.00
Distress value of the property	:	₹42,02,064.00
Insurable value of the property (270.00 X 2,800.00	:	₹7,56,000.00
Guideline value of the property (270.00 X 8549.00)	:	₹23,08,230.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India for this particular purpose at ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty Only) as on 5th 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



Since 1989
Vastukala Consultants (I) Pvt. Ltd.
An ISO 9001: 2015 Certified Company



- of the property as on 5th August 2024 is ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty 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		Ground + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 6 th Floor
3	Year of construction		2011 (As per occupancy certificate)
4	Estimated future life		47 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	:	R.C.C. Framed Structure
6	Type of foundations	:	R.C.C. Foundation
7	Walls	:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak wood door frame with flush shutters, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Ceramic Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R.C.C. slab.



Since 1989



CONSTITUTION OF THE PROPERTY O

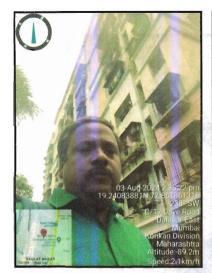
Technical details

Main Building

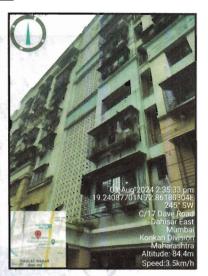
13	Special	architectural or decorative features, if any	:	No
14	(i) (ii)	Internal wiring – surface or conduit Class of fittings: Superior/Ordinary/ Poor.	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
15	Sanitary	y installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of li	fts and capacity	:	1Lift
19	Underground sump – capacity and type of construction			Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction		N	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	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		•	Connected to Municipal Sewerage System

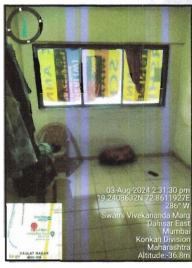


Actual Site Photographs



















Route Map of the property



Note: Red marks shows the exact location of the property



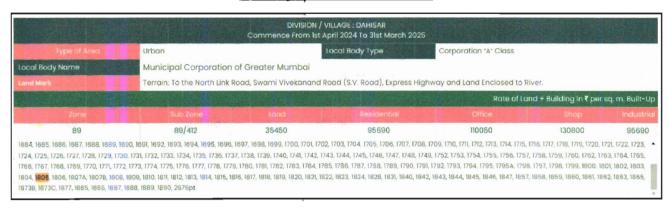
Longitude Latitude: 19°14'26.3"N 72°51'41.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dahisar - 1.8 km.).



AM2010 ACCANA

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	95690			
Increase by 5% on Flat Located on 6th Floor	4784.5			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,00,475.00	Sq. Mtr.	9,334.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	35450			
The difference between land rate and building rate(A-B=C)	65,024.50	A REAL PROPERTY.		
Percentage after Depreciation as per table(D)	13%	A		
Rate to be adopted after considering depreciation [B + (C X D)]	92,022.00	Sq. Mtr.	8,549.00	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

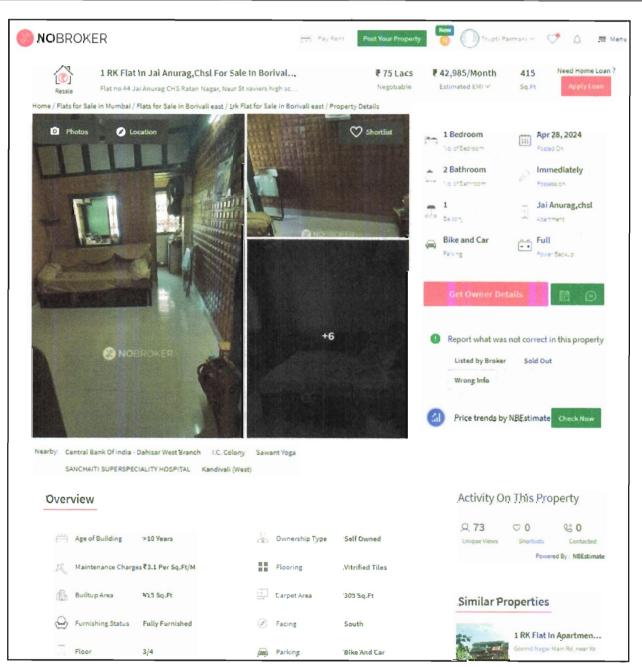
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is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

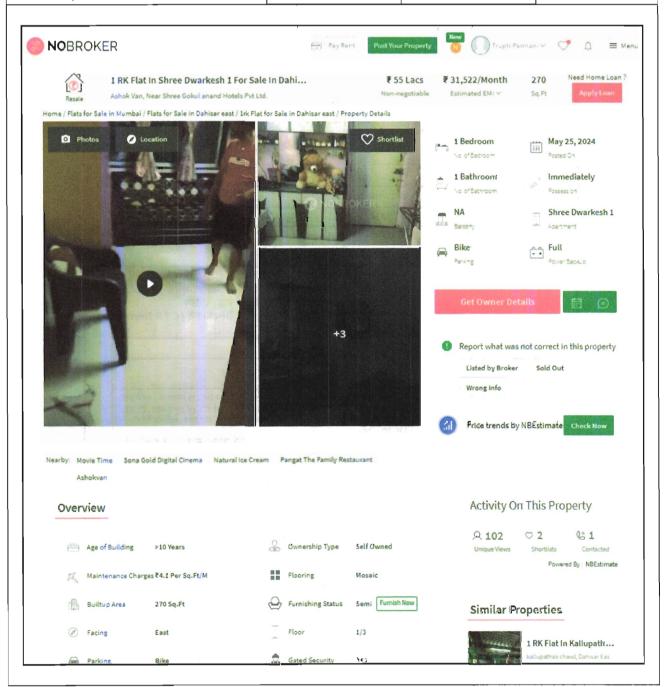
Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	305.00	366.00	-
Percentage		20%	-
Rate Per Sq. Ft.	₹24,590.00	₹20,492.00	-





F. Ltd.

Property	Flat		
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹24,444.00	₹20,370.00	-







An ISO 9001 : 2015 Certified Company



Sale Instances

Property	Flat		
Source	Index no.2	,	
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,889.00	₹19,074.00	-

4926324	 सूची क्र.2	दुष्यम निबंधक : सह दू.नि, 'बोरीवर्सी 1
7-01-2024	सूचा प्रग.2	दुव्यमानवयकः सह दु.१७, व्यारापशा १ दस्त क्रमांकः १४९२६/२०२३
lote:-Generated Through e Search		दश्त क्रमाक : 14920/2025 नोटंगी
Module, For original report please contact concern SRO office.		Regn:63m
		Negriosiii
	गावाचे नाव: दहिसर	
(1)वितेखाचा प्रकार	करास्नाम	
(2)मोबदरता	5150000	
(3) बाजारभाव(भाहेपटटमाच्या बाबिततपटटाकार आकारणी देती की पटटैदार तैनमुद्र क्ररावे)	2836046.4	
(4) भू-मापन, मीटहिस्सा व घरक्रमांक(असल्याम्स)	1) पालिकेचे नाव: Mumbai Mausa pa. इतर वर्णन : सदनिका नं: 123, माळा नं: पहिला मजला, एफ विंग, दमारतीचे नाव: अर्थ रेसिडेन्सी को ऑप हो सोसायटी, ब्लॉक नं: रतन नगर,अंबावाडी,डी. एन दुबे रोड, रोड : दहिसर ईस्ट, पुंबई-400068, इतर माहिती: दस्तात नमूद केल्साप्रमाणे((C.T.S. Number: 1805, 1806, 1807(8);))	
(5) क्षेत्रफक	25.08 चौ.मीहर	
(६):आकारणी किंवा जुडी देंग्यातः असैत तेव्हा.		
(?) द्वस्तऐवज क्ररुम देग्गा-था तिङ्गून ठेवगा-या पक्षकाराचे नाव किंद्या द्विगाणी न्यायात्वमात्रा हुकुमन्त्रमा किंद्र्या आदेश असन्यास, प्रतिवादिचे नाव व यत्ता.	इमारतीचे नाव: अर्थ रेक्किंत्रेन्सी को ऑप हीस दुबै शोड , रतम नगर, रीड मी: दक्किंग इंस्ट, AHC?D3020G 2): नाव-रमेशचंद्र विद्यतात दुर्जीवुप.न	पता. घताँट ने: क्लॅर ने एफ/123, मारठा नें: 1 ता माजव ग्रेशायरी, क्लॉक ने: बेंट क्लेविजर्स रकूत्तज्वळ, ही. एन बुंबर्ड, मकराष्ट्र, मुम्बर्ड. यिन कीडः 400068 पैन नें: १० पता: प्रतीह ने: रुस नें 8, माळा ने: -, इमारतीचे नाव: । नगर, दहिस्तर इस्ट, महाराष्ट्र, MUMBAI. विन
(४)दस्त्रोध्वज कश्न' घेणा-या एक्षक्रासर्वे व किंवा द्विवाणी न्यायात्मात्रा श्रुकुमन्त्रमा किंत्रा आदेज्य अध्यत्याम, प्रतियादिचे नाव व पत्ता	1): नावः मागर रमेश बद्धावके अपः 35; प्रताः उत्तरितंः पतिदर्भ ए/306, माळा नंः 3 राम्भजता, इमारतीचे मावः समृद्धी क्षेत्रहीं गतः वेदर, जांकनः आगाणी रोडः, पदावती नगर, रोळ नंः विरार वेदर, पालच्यः, महाराष्ट्रः . दिन् कोडः अ10303 चैनः नं- AYNES95288 2): नावः अनिरी सागर बटावके वयः 33; पताः उत्तरितं नं ए/596, माळा नंः 3 शामक्रातः, इमारतीचे नावः ममृद्धी बिल्डींग नं 2, ब्लॉक नंः आगाणी रोडः, प्रशावती नगरः, रोड नंः विरार वेस्ट , पालच्यः, विन कोडः अ10303 चैन नं- DIXPS7627K	
(२)दस्तिऐवज करुन दिल्याचा दिलांक	26(09/2023)	
(10)हस्त नोंदणी केल्याचा हैं;नांक	26/09/2023	
()1)अनुक्रमांक,खंड व मृत्र	14926/2023	
(12)बाजारभावाप्रमाणेमुद्रांक ज्युल्क	309000	
(13)ब्राजात्थादाप्रमाणेनींदणी शुल्क	30000	
(14)शेरा		
मुं(ल्यांकमामाऽीविचारातः क्रेतसेतः रायसीलः::		
मद्रांक शुल्क आकारताम निवादसैता	(i) within the firms of any Muni	cipal Correspient or any Cantonness







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 5th 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 ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty Ohly).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Chalikwar Cha

Auth. Sign.

Manoj Chalikwar

Director

Govt. Reg. Valuer

Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

