

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Anita Ashok Goregaonkar & Mr. Ashok Gajanan Goregaonkar

Residential Flat No. A-12, Stilt 2nd Floor (As per site 3nd Floor), 'A' Wing, "State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.", Plot No. 1, Madhav Baug, Near Shivtirtha Nagar, Paud Road, Village - Kothrud, Pune - 411 038, State - Maharashtra, Country - India.

Latitude Longitude - 18°30'44.0"N 73°48'24.7"E

Intended User:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West) Mumbai - 400 067, State - Maharashtra, Country - India



Our Pan India Presence at:

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Pune

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Rajkot

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♀ 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

Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/06/2024/9328/2306826 20/04-270-JAVS Date: 20.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. A-12, Stilt 2nd Floor (As per site 3nd Floor), 'A' Wing, "State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.", Plot No. 1, Madhav Baug, Near Shivtirtha Nagar, Paud Road, Village - Kothrud, Pune - 411 038, State - Maharashtra, Country - India belongs to Mrs. Anita Ashok Goregaonkar & Mr. Ashok Gajanan Goregaonkar.

Boundaries of the property.

VASTUKALA

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Rambaug Colony Road North

South 'B' Wing Saket Society East

Internal Road / 'D' Wing West

Considering various parameters recorded, 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 for ₹ 90,40,460.00 (Rupees Ninety Lakhs Forty Thousand Four Hundred Sixty 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoi Chalikwar Director

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai,

email=manoj@vastukala.org, c≈lN Date: 2024.06.20 15:06:35 +05'30

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



Our Pan India Presence at :

Aurangabad Pune

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Indore

Ahmedabad O Delhi NCR 🥯 Rajkot

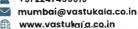
Raipur

Jaipur

Regd. Office

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





Valuation Report of Residential Flat No. A-12, Stilt 2nd Floor (As per site 3rd Floor), 'A' Wing, "State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.", Plot No. 1, Madhav Baug, Near Shivtirtha Nagar, Paud Road, Village - Kothrud, Pune - 411 038, 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 the Fair Market Value as on 20.06.2024 for Bank Loan Purpose		
2	Date of inspection	14.06.2024		
3	Name of the owner/ owners	Mrs. Anita Ashok Goregaonkar & Mr. Ashok Gajanan Goregaonkar		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	nt ownership / co- Sole Ownership		
5	Brief description of the property	Address: Residential Flat No. A-12, Stilt 2nd Floor (As per site 3nd Floor), 'A' Wing, "State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.", Plot No. 1, Madhav Baug, Near Shivtirtha Nagar, Paud Road, Village - Kothrud, Pune - 411 038, State - Maharashtra, Country - India. Contact Person: Mr. Jayanand Shaligram (Tenant) Contact No.: 9764554813		
6	Location, street, ward no	Madhav Baug, Near Shivtirtha Nagar, Paud Roa Kothrud, Pune		
7	Survey/ Plot no. of land	115/2C + 3, Hissa No. 1		
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, Auto, Taxies and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 590.00 (Area as per actual site measurement)		
		Built-up Area in Sq. Ft. = 715.00 (Area as per Agreement for Sale)		

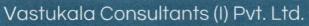




13	Roads, Streets or lanes on which the land is abutting	Paud Road	
14	If freehold or leasehold land	Freehold	
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (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	
21	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	
	If the property owner occupied, specify portion and extent of area under owner-occupation	Entire flat occupied by tenant	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per PMC norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Jayanand Shaligram	
	(ii) Portions in their occupation	Entire Flat	







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	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 14,000.00 present rental income per month.		
	(iv)	Gross amount received for the whole property	Information not available		
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available		
28	of fix	coarate amount being recovered for the use attures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for each charges? If so, give details	Information not available		
29		details of the water and electricity charges, , to be borne by the owner	Information not available		
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	Information not available		
31	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	Information not available		
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	Information not available		
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?		Information not available		
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available		
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	Information not available		
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		Information not available		
	SAL	ES			
38	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		
39	Land rate 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.		
40	1	e instances are not available or not relied n, the basis of arriving at the land rate	N. A.		







	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Construction – 2000
		(As per Allotment Letter)
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, Kandivali (West) Branch to assess fair market value as on 20.06.2024 for Residential Flat No. A-12, Stilt 2nd Floor (As per site 3rd Floor), 'A' Wing, "State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.", Plot No. 1, Madhav Baug, Near Shivtirtha Nagar, Paud Road, Village - Kothrud, Pune - 411 038, State - Maharashtra, Country - India belongs to Mrs. Anita Ashok Goregaonkar & Mr. Ashok Gajanan Goregaonkar.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 23.03.2000 between State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.
	(the Promoters) AND Mrs. Anita Ashok Goregaonkar & Mr. Ashok Gajanan Goregaonkar (the
	Purchaser/s)
2	Copy of Commencement Certificate No. 006852 dated 21.01.2000 issued by Pune Municipal Corporation.
3	Copy of Allotment Letter dated 24.03.2000 in favor of Mrs. Anita Ashok Goregaonkar & Shri. Ashok G.
	Goregaonkar issued by State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.
4	Copy of Possession Letter dated 15.05.2001
5	Copy of Approved Plan No. 6852 dated 04.02.2000 issued by Pune Municipal Corporation.
6	Copy of Electricity Bill dated 20.05.2024, Consumer No. 160260256111 in the name of Smt. Goregaonkar
	Anita A
7	Copy of Property Tax Bill No. 80433 for assessment year 2024-2025, Tax No. F/4/19/02976000, issued by
	Pune Municipal Corporation.
8	Copy of Maintenance Charges for Financial Year 2024-25

LOCATION:

The said building is located at land bearing Survey No. 115/2C + 3, Hissa No. 1 of Village - Kothrud, Taluka – Haveli, District – Pune within the limits of Pune Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.6 km. from Vanaz Metro Station.

BUILDING:

The building under reference is having Stilt + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. The Stilt 2nd Floor (As per site 3rd Floor) has 4 Residential Flats. The building is without lift.



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Residential Flat:

The residential flat under reference is situated on the Stilt 2nd Floor (As per site 3rd Floor). It consists of Living Room + 2 Bedrooms + Kitchen + 1 Toilet + WC + Passage (i.e.2 BHK with 1 Toilet + WC). The residential flat is finished with Mosaic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 20th June 2024

Built-up Area of the Residential Flat	:	715.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Year of Construction - 2000 (As per Allotment Letter.)
Expected total life of building		60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024	:	24 Years
Cost of Construction	:	715.00 Sq. Ft. X ₹ 2,100.00 = ₹ 15,01,500.00
Depreciation {(100-10) X 24 / 60}	:	36%
Amount of depreciation	1:	₹ 5,40,540.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	į.	₹ 67,184.00 per Sq. M. i.e. ₹ 6,242.00 per Sq. Ft.
Guideline rate (after deprecation)	V	₹ 59,981.00 per Sq. M. i.e. ₹ 5,573.00 per Sq. Ft.
Prevailing market rate	1	₹ 13,400.00 per Sq. Ft.
Value of property as on 20.06.2024		715.00 Sq. Ft. X ₹ 13,400.00 = ₹ 95,81,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property as on 20.06.2024	:	₹ 95,81,000.00 - ₹ 5,40,540.00 = ₹ 90,40,460.00
Total Value of the property	:	₹ 90,40,460.00
The realizable value of the property	:	₹ 81,36,414.00
Distress value of the property	:	₹ 72,32,368.00
Insurable value of the property (715.00 X 2,100.00)	:	₹ 15,01,500.00
Guideline value of the property (715.00 X 5,573.00)	:	₹ 39,84,695.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A-12, Stilt 2nd Floor (As per site 3rd Floor), 'A' Wing, "State Bank Staff Rajgad Co-op. Hsg. Soc. Ltd.", Plot No. 1, Madhav Baug, Near Shivtirtha Nagar, Paud Road, Village - Kothrud, Pune - 411 038, State - Maharashtra, Country - India for this particular purpose at ₹ 90,40,460.00 (Rupees Ninety Lakhs Forty Thousand Four Hundred Sixty Only) as on date 20th June 2024.



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NOTES

- I, Manoj B. Chalikwar Chalikwar with my experience and ability to judgment I am of the considered opinion
 that the fair market value of the property as on 20th June 2024 is ₹ 90,40,460.00 (Rupees Ninety Lakhs
 Forty Thousand Four Hundred Sixty 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.
- 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- DECLARATION

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 flor	ore and height of each floor	Stilt + 4 Upper Floors		
2.	No. of floors and height of each floor Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat		
۷.	Plintin are	a 11001 wise as per 15 3301-1900			
2	Year of construction		situated on Stilt 2nd Floor (As per site 3rd Floor)		
3	Year of construction		Year of Construction – 2000 (As per Allotment		
4		A. A U.S.	Letter)		
4	Estimated	d future life	36 Years Subject to proper, preventive periodic		
<i>E</i>	Tuna of o	anaturation land bassins	maintenance & structural repairs		
5		onstruction- load bearing	R.C.C. Framed Structure		
C		C frame/ steel frame	D.C.C. Farradation		
7		oundations	R.C.C. Foundation		
/	Walls		All external walls are 9" thick and partition walls		
0	Daviditions		are 6" thick.		
8	Partitions		6" thick brick wall		
9	Doors and	d Windows	Teak wood door frame with flush shutters,		
10			Aluminum sliding windows with MS grills		
10	Flooring		Mosaic tiles flooring		
11	Finishing		Cement plastering		
12		nd terracing	R.C.C. Slab		
13		rchitectural or decorative features,	No		
4.4	if any				
14	(i)	Internal wiring – surface or	Concealed electrification & Plumbing		
		conduit			
	(ii)	Class of fittings: Superior/			
		Ordinary/ Poor.			
15	\	nstallations			
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16		ittings: Superior colored / superior	Ordinary		
	white/ordi				
17	Compoun		Provided		
	Height an	•			
40		onstruction	N		
18		s and capacity	No Lift		
19	_	und sump – capacity and type of	R.C.C tank		
00	constructi		7001		
20	Over-hea		R.C.C tank on terrace		
	Location,				
04	Type of construction		Manhamadalanana		
21		o. and their horse power	May be provided as per requirement		
22	1	d paving within the compound	Cement concrete in open spaces, etc.		
00		ate area and type of paving	0		
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
		wers, if septic tanks provided, no.			
	and capa	City			





Actual site photographs















Actual site photographs







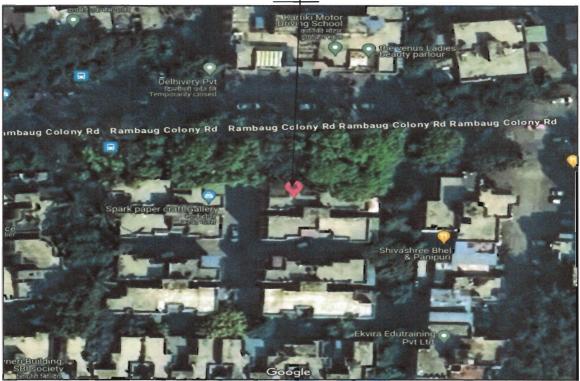






Route Map of the property

Site, u/r



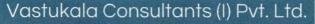


Latitude Longitude - 18°30'44.0"N 73°48'24.7"E

Note: The Blue line shows the route to site from nearest Metro station (Vanaz - 1.6 km)



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	83,980.00			
20% Decrease for Flat located on 4th floors without lift	16,796.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	67,184.00	Sq. Mtr.	6,242.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	37,170.00			
The difference between land rate and building rate (A – B = C)	30,014.00			
Depreciation Percentage as per table (D) [100% - 24%]	76%			
(Age of the Building – 24 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	59,981.00	Sq. Mtr.	5,573.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table - D: Depreciation Percentage Table

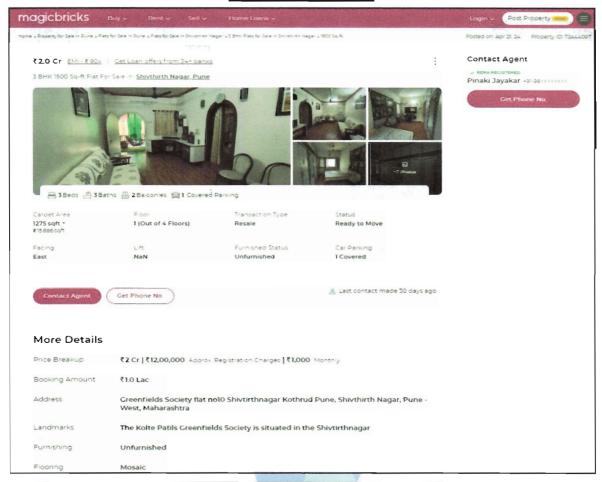
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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



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Price Indicator

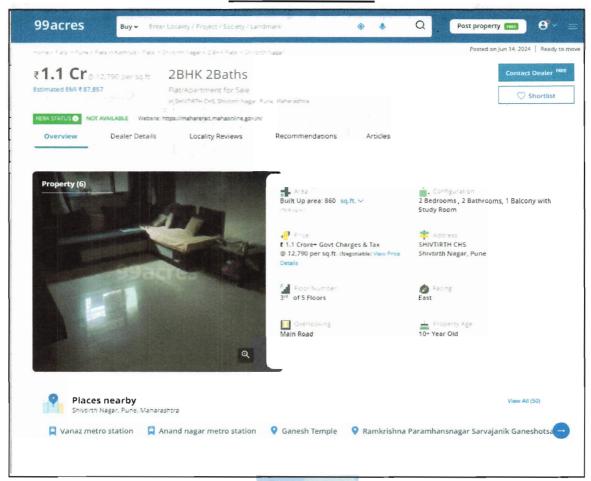


Property	Flat		
Source	magicbircks	V	
Floor	-		
	Carpet	Built Up	Saleable
Area	1275.00	1530.00	1836.00
Percentage		20%	20%
Rate Per Sq. Ft.	₹ 15,686.00	₹13,072.00	₹ 10,893.00





Price Indicator



Property	Flat		
Source	99acres		
Floor	-		
	Carpet	Built Up	Saleable
Area	716.67	860.00	1032.00
Percentage		20%	20%
Rate Per Sq. Ft.	₹ 15,349.00	₹ 12,790.00	₹ 10,659.00





Sale Instance

18052522	सूची क्र.2	दुय्यम निबंधक सह दू. नि. हवेली २ १
25-04-2024		दस्त क्रमांक : 18052/2023
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(2)मोबदला	6850000	
(3) बाजारभाव(भाडेपटटयाच्या	4546670	
(3) बाजिरभाव(भाडपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	43460 70	
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घरक्रमांक(असल्यास)		.एस क्र. 712 वर बांधण्यात आलेल्या स्टेट बँक
		हसिंग सोसायटी लिमिटेड मृधील इ-1 बिल्डिंग
) चौ.फूट म्हणजेच 55. 76 चौ.मी बिल्ट-अप((
্রে প্রীর্থাক্ত	C.T.S. Number : 712 ;)) 55.76 चौ. मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल	33.76 41.4100	
तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून		
ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हकमनामा किंवा आदेश	फ्लॅट नं. इ/1/1 स्टेट बँक नगर वनाज कोश कोड:-411038 पॅन नं:-ACVP17126M	थरूड , रोड ने: -, महाराष्ट्र, PUNE. पिन
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	쿠-AFGPJ8121E	
(४)दस्त्रपेवज करुन घेणा-या पक्षकाराचे		मत्ताः-प्लॉट नं -, माळा नं , इमारतीचे नाव -, ब्लॉक नं -
व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव	रोड नं: फ्लॅट नं. 17 निर्मल कॉम्प्लेक्स अल पुणे, महाराष्ट्र, PUNB. पिन कोड:-4110	तकापुरी सोसायटी पौड रोड वनाझ कंपनी जवळ कोथरू
विवा आदेश असल्यास,प्रातवादिच नाव व प्रता		. ४ पन न:-AELPN04501. ; पत्ता:-प्लॉट नं: -, माळा नं: ,, इमारतीचे नाव: -, ब्लॉक न
	फ्लॅट नं 17 निर्मल कॉम्प्लेक्स अलकापुरी	सोसायटी पौड रोड बनाझ कंपनी जवळ कोथरूड पूणे.
	रोड नं: -, महाराष्ट्र, PUNE. पिन कोड:	4110 38 पॅन ने:-ACWPN1796N
(9) दस्तऐवज करुन दिल्याचा दिनांक	25/08/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	25/08/2023	
(11)अनुक्रमीक,खंड व पृष्ठ	18052/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	480000	
(1.3)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशीलः-:		
मुद्रोक शुल्क आकारताना निवडलेला अनुन्छेद	(i) within the limits of any Mu area annexed to it.	micipal Corporation or any Cantonment

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	1

Property	Flat		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	500.00	600.00	0.00
Percentage	-	20%	
Rate Per Sq. Ft.	₹ 13,700.00	₹ 11,417.00	₹ 0.00





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 20th June 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 the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.
- 6. 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 ₹ 90,40,460.00 (Rupees





