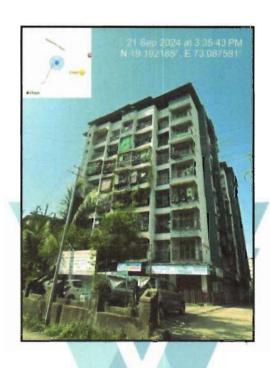


## Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Proposed Purchaser: Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury Name of Owner: Mr. Bablu Namdev Navratne

Commercial Shop No. 05, Ground Floor, Wing - A, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3 (Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, Dombivli, PIN - 400 062, State - Maharashtra, India.

Latitude Longitude: 19°11'33.2"N 73°5'14.7"E

## **Intended User:**

## Cosmos Bank Mulund (West) Branch

Apurva Co-Op. Housing Society, Govardhan Nagar, L.B.S. Road, Mulund (West), Mumbai - 400 080, State - Maharashtra, Country - India.



#### Our Pan India Presence at:

Aurangabad Pune

Nanded Mumbai ♥ Thane Nashik Ahmedabad Delhi NCR Raikot

**₽**Indore

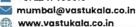
Raipur

Jaipur

#### Regd. Office

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







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/09/2024/011349/2308430 30/1-436-BHVS

Date: 30.09.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 05, Ground Floor, Wing - A, "Ravi Kiran Co-Op, Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3 (Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, Dombivli, PIN - 400 062, State - Maharashtra, India belongs to Mr. Bablu Namdev Navratne. Name of Proposed Purchaser is Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury.

Boundaries of the property

North B - Wing

South Navneet Nagar Road

Omkar Heights CHSL East

West Vastu Shurushti CHSL

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 ₹ 37,46,400.00 (Rupees Thirty Seven Lakhs Forty Six Thousands Four Hundred 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 Consultants (i) Pvt. Ltd., os Mumba

Digitally signed by Manoj Challk war DN: cn=Manoj Chalikwar, o=Vastukala email⇒manoj@vastukala.org, €=IM Date: 2024.09.30 12:35:53 +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

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Mumbai

 ♥Thane
 Nashik Ahmedabad
Open NCR Raikot

**Vindore** 

Raipur

Regd. Office

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

**\*** +91 2247495919

🌌 mumbal@vastukala.co.in m www.vastukala.co.in

Commercial Shop No. 05, Ground Floor, Wing - A, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3 (Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, Dombivli, PIN - 400 062, State - Maharashtra,

<u>India</u>

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 30.09.2024 for MSME Loan Purpose.
1	Date of inspection	21.09.2024
3	Name of the owner / owners	Mr. Bablu Namdev Navratne
	Name of the proposed purchaser	Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Commercial Shop No. 05, Ground Floor, Wing - A, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3 (Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, Dombivli, PIN - 400 062, State - Maharashtra, India.  Contact Person: Mr. Sainath Navratne (Seller's Brother) Contact No. 9594776788
6	Location, Street, ward no	Village - Bhopar, Dombivli (East) District - Thane
7	Survey / Plot No. of land	Hissa No - 3 (Part) of Village - Bhopar New Survey No - 33
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 157.50 (Area as per Site measurement) Carpet Area in Sq. Ft. = 147.00 (Area As Per Approved Building Plan)  Built Up Area in Sq. Ft. = 176.40 (Carpet Area + 20%) Built Up Area in Sq. Ft. = 240.00 (Area As Per Draft Agreement)
13	Roads, Streets or lanes on which the land is abutting	Village - Bhopar, Dombivli (East)Taluka - Kalyan, District - Thane, Pin - PIN - 400 062
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?	Seller Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Seller Occupied



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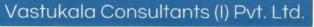




25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available		
26	RENTS	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Seller Occupied		
	(ii) Portions in their occupation		Fully Seller Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	12,600.00 (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 ss associates of the owner?	Information not available		
28	fixtures ranges	arate amount being recovered for the use of s, 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	ı	e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31	1 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		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		ouilding insured? If so, give the policy no., t for 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	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.		
26	SALES	1			
37	locality address	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 rate adopted in this valuation		N. A. as the property under consideration is a Commercial in 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 – 2017 (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:

- 1. Property Tax and electricity bill for commercial property not available at the time visit. As discussed it will be taken by Proposed Purchaser.
- 2. As per our physical measurement Carpet area is 158.00 Sq. Ft. As per Approved Plan Carpet area is 147.00 Sq. Ft. and as per Draft Agreement Built up area is 240.00 Sq. Ft. For the purpose of valuation we have considered least area i.e. area as per Approved Plan.
- 3. Copy of Approved Plan, Commencement Certificate is issued by Jilha Parishad Thane. Occupancy Certificate is issued by Samanya Prashasan Gram Panchayat Vibhag, Jilha Parishad Thane.

#### PART II- VALUATION

#### GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch Branch to assess Fair Market Value as on 30.09.2024 for Commercial Shop No. 05, Ground Floor, Wing - A, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3 (Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, Dombivli, PIN - 400 062, State - Maharashtra, India belongs to Mr. Bablu Namdev Navratne. Name of Proposed Purchaser is Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury.

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

1)	Copy of Draft Agreement between Mr. Bablu Namdev Navratne(The Transferor) And Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury(The Transferee).
2)	Copy of Approved Building Plan No.82 Dated 27.06.2007 Jilha Parishad Thane.
3)	Copy of Occupancy Certificate No.JA. KR. SAPRAV / GRAM / PRADHIKARAN / BA. V. PU 218 / 2017 Dated 04.03.2017 issued by Samanya Prashasan Gram Panchayat Vibhag, Jilha Parishad Thane

### Location

The said building is located at Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 062. The property falls in Commercial Zone. It is at a traveling distance 3.7 KM from Dombivali Railway Station.







#### **Building**

The building under reference is having Part Ground + Part Stilt + 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 Commercial purpose. Ground Floor is having 11 Commercial Shop. The building is having 1 lift.

#### Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor This Commercial Shop is Vitrified Tile Flooring, Aluminium frame Glass door with MS Rolling Shutter, N.A., Concealed Electrificationetc.

#### Valuation as on 30th September 2024

The Carpet Area of the Commercial Shop	:	147.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2017 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	176.40 Sq. Ft. X ₹ 2,500.00 = ₹ 4,41,000.00
Depreciation {(100 - 10) X (7 / 60)}	1:	10.50%
Amount of depreciation		₹ 46,200.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 66,080/- per Sq. M. i.e. ₹ 6,139/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 63,127/- per Sq. M. i.e. ₹ 5,865/- per Sq. Ft.
Value of property as on 30th September 2024		147.00 Sq. Ft. X ₹ 25,800 = ₹37,92,600.00

(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 30th September 2024	:	₹ 37,92,600.00 - ₹ 46,200.00 = ₹ 37,46,400.00
Total Value of the property	:	₹₹ 37,46,400.00
The realizable value of the property	:	₹33,71,760.00
Distress value of the property	:	₹29,97,120.00
Insurable value of the property (240.00 X 2,500.00	:	₹6,00,000.00
Guideline value of the property (176.40 X 5865.00)	:	₹10,34,586.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 05, Ground Floor, Wing - A, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3 (Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, Dombivli, PIN - 400 062, State - Maharashtra, India for this particular purpose at ₹ 37,46,400.00 (Rupees Thirty Seven Lakhs Forty Six Thousands Four Hundred Only) as on 30th September 2024



WHENUTARY STORES OF THE STORES

#### **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 30th September 2024 is ₹ 37,46,400.00 (Rupees Thirty Seven Lakhs Forty Six Thousands
  Four Hundred 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

#### Main Building

1	No. of floors and height of each floor		Part Ground + Part Stilt + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Commercial Shop Situated on Ground Floor
3	Year of construction		2017 (As per occupancy certificate)
4	Estimated future life	;	53 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	;	Aluminium frame Glass door with MS Rolling Shutter, N.A., .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering.



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#### Technical details

# Main Building

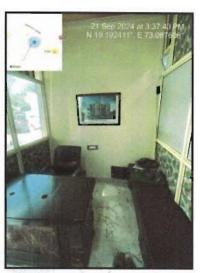
12	Roofing	and terracing	:	R. C. C. Slab.
13	Special	architectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed Electrification
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/or	fittings: Superior colored / superior dinary.	:	Good
17		und wall and length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lif	fts and capacity		1Lift
19	Underground sump – capacity and type of construction		V	RCC Tank
20		ad tank n, capacity construction		RCC Tank on Terrace
21	Pumps-	no. and their horse power	:	May be provided as per requirement
22		and paving within the compound mate area and type of paving	1	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



# **Actual Site Photographs**























# Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°11'33.2"N 73°5'14.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivali - 3.7 KM).



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# Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for <b>Shop</b>	82600			
Increase by 80% on Shop Located on Ground Floor	16520			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	66,080.00	Sq. Mtr.	6,139.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	23900			
The difference between land rate and building rate(A-B=C)	42,180.00		_	
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	63,127.00	Sq. Mtr.	5,865.00	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**

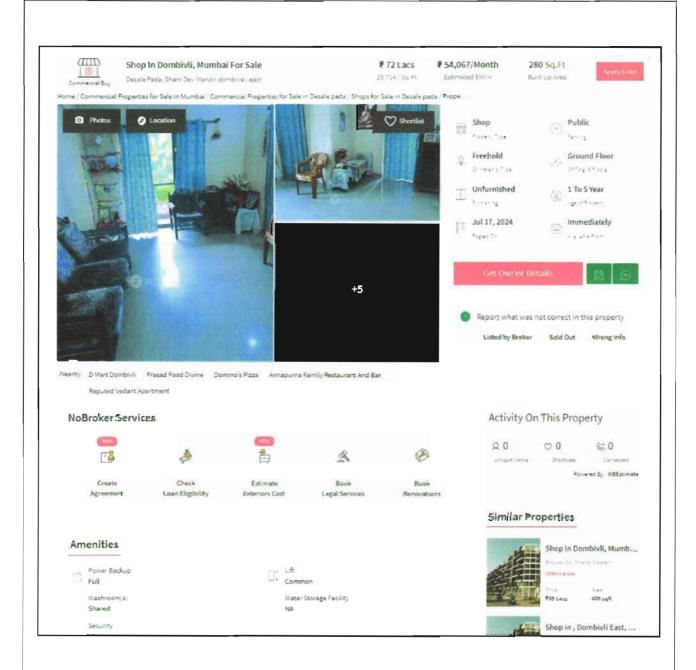
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate





# **Price Indicators**

Property	Shop			
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	233.33	280.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹30,858.00	₹25,714.00	-	

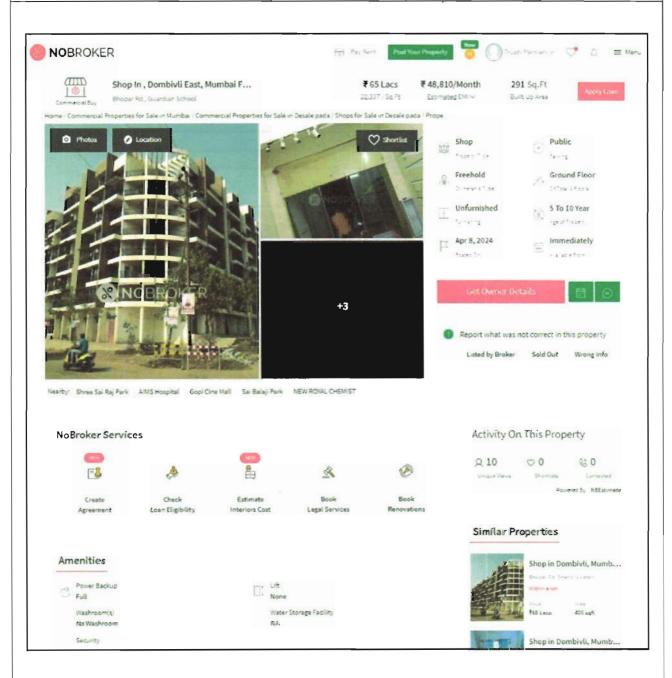




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# **Price Indicators**

Property	Shop		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	242.50	291.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹26,804.00	₹22,337.00	-







# **Sale Instances**

Property	Shop			
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	183.33	220.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹10,909.00	₹9,091.00	-	

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(1)विलेखाचा प्रकार	करारनामा	
(2)मोबद्धसा	2000000	
(3) बाजारभाव(भार्तपटटयान्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1688220.1	
(4) भू-मायन,घोटहिस्सा व घरक्रभांक(असल्यास)	1) पालिकेचे नाव:कत्याण-डॉबिवलीइतर वर्णन : इतर माहिती: मौजे - भोघर स नं. 34.भोघर देसले पांडा,लोढा हेरिटेज जवळ,नवनीत नगर रीड,डॉबिवली पूर्व य मिळकतीवरील शिवम पॅराडाईज बिल्डिंग मधील दुकान नं. 14.ए विंग तळ मजला क्षेत्रफळ 220 चौरस फूट बांधीव( (HISSA NUMBER : 4 ; Survey Number : 34 ; ))	
(5) क्षेत्रफळ	220 चौ फूट	
(6)आकारणी किया जुडी देण्यात असेत रोद्हा		
(?) टस्तपेटन करून देण:-पा सिंहन डेसणा-या पक्षकाराचे नाव किया दिवाणी -यापात्याका हुकुमनामा किया आदेख असल्यास,प्रतिवादिचे नाव व पत्ता.	1). नाव-सुभाव णाम वाटील वया-44 घत्ता-प्वॉट मं -, माळा नं -, इमानतीचे नाव:-, व्यॉक मं -, गोव मं : 245, भोवर पाव: नांदिकती रोठ: हनुमान मंदिर जवळ, भोवर, निळाबे, जा.काल्पाज, जोविवती पूर्व: महत्त्वकु, जावे. यिन कोठ:-425204 घॅन मं-AUS\$P\$61602 2): नाव-मान्यता डेफ्तार-में समर्थ जिवस विच्छात्र और टेक्ट्रतपर्य तर्फ भागीवार घोभागाम सेनाजी चौधरी वय:-48 फान-पर्यंट मं, माळा मं: , इमारतीचे नाव:-, व्यॉक मं: -, गोठ मं: पाँच मं: 1, । समर्थ कृपा विच्छिम, मं 2, वनका घडा, मानवार गोठ, शाँविवली पूर्व: महत्त्वमू, THANE. विम कोठ:-421201 घॅन मं-ADT\$P\$3804Q	
(१)दस्तऐवज करून पेणा-या पक्षकाराचे थ किंवा दिवाणी न्यापालकाचा हुकुमनामा किंवा आदेश असल्याम, प्रतिवादिचे नाव थ पत्ता	1). नावचेतन पुरुषीलम पुरोहित वय३०; पत्तप्लॉट न; -, मान्छ नं, इम्परतीले नाव: -, ब्लॉक नं, रोठ नं. 5, गणपत निवास, तक्नी नेकरकर रोठ, संगीताताडी जवळ, डॉबिवती पूर्व, महाराष्ट्र, ठाणे. चिन्न क्लोड -421262 चेन नंक्वाप्यपृष्टा4510N	
(१) दस्तेपेवन करुन दिल्याचा दिनांक	26/10/2021	
(10)दस्त नेंदिणी केल्याचा दिनांक	26/10/2021	
(11)अनुक्रमांक,संह द पृष्ठ	12138/2021	
(1.2)बाजारभावाप्रमाणे मुद्रांक गुल्क	120000	
(13)बाजारभावाप्रमाणे नोंद्रणी शुल्क	20000	
(14) थेरा		
पुर्त्यांकनासाठी विचारात पेतलेला तपमील:-:		
पुढांक गुल्क आक्राम्लाना निवडनीसा अनुनोद 🔑	(r) within the limits of any Manicipal Corporation or any Camonnent area amezed to it.	





https://staging.costukala.co.in/SEE9/IgrSearcht/IESc5fozeE9/50b0d0fs785)

## **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 30th September 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.
- 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 ₹ 37,46,400.00 (Rupees Thirty Seven Lakhs Forty

Six Thousands Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbal, email=manoj@vastukala.org, c=IN Date: 2024.09.30 12:36:03 +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



