

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Arun K. Sawant**

Residential Flat No. B-8, 2nd Floor, Wing - B, "**Ushakal Co.-Op. Hsg. Soc. Ltd.**", MIDC, Near Mamata Hospital, Sudama Nagar, Plot No. RM - 91, Village - Asade Golivali, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 203, State - Maharashtra, India.

Latitude Longitude : 19°12'26.4"N 73°6'12.0"E

Intended User:

Cosmos Bank
Dombivali (East)

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka Kalyan, District Thane - 400605, State - Maharashtra, Country - India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA
Email : thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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Vastu/Thane/10/2024/011376/2308504

04/2-44-PSVS

Date: 04.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B-8, 2nd Floor, Wing - B, "Ushakal Co.-Op. Hsg. Soc. Ltd.", MIDC, Near Mamata Hospital, Sudama Nagar, Plot No. RM - 91, Village - Asade Golivali, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 203, State - Maharashtra, India belongs to **Mr. Arun K. Sawant**.

Boundaries of the property

North : Nanasaheb Dharmadhikari Marg
South : Surya Darshan Society
East : Mamata Hospital Road
West : Nav Shree Chintamani Society

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 **₹ 69,65,250.00 (Rupees Sixty Nine Lakhs Sixty Five Thousands Two Hundred And Fifty 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**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.10.04 15:01:42 +05'30'

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Encl.: Valuation report



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Powai, Andheri East, **Mumbai** :-400072, (M.S), India

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Residential Flat No. B-8, 2nd Floor, Wing - B, "Ushakal Co.-Op. Hsg. Soc. Ltd.", MIDC, Near Mamata Hospital, Sudama Nagar, Plot No. RM - 91, Village - Asade Golivali, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 203, 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 04.10.2024 for Housing Loan Purpose.
1	Date of inspection	21.09.2024
3	Name of the owner / owners	Mr. Arun K. Sawant
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: Residential Flat No. B-8, 2 nd Floor, Wing - B, "Ushakal Co.-Op. Hsg. Soc. Ltd.", MIDC, Near Mamata Hospital, Sudama Nagar, Plot No. RM - 91, Village - Asade Golivali, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 203, State - Maharashtra, India. Contact Person : Mr. Krishna Sawant (Owner's Father) Contact No. 9594852851
6	Location, Street, ward no	Village - Asade Golivali, District - Thane
7	Survey / Plot No. of land	Village - Asade Golivali, Plot No - RM - 91
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. = 904.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 836.00 Balcony Area in Sq. Ft. = 68.00 Built Up Area in Sq. Ft. = 1004.00 (Area As Per Agreement for sale)



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13	Roads, Streets or lanes on which the land is abutting	Village - Asade Golivali, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 203
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?	Owner Occupied - Mr. Arun K. Sawant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Arun K. Sawant
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	15,700.00 (Expected rental income per month)

	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs 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		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		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		SALES	
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.
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 – 2009 (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, Dombivali (East) Branch to assess Fair Market Value as on 04.10.2024 for Residential Flat No. B-8, 2nd Floor, Wing - B, "Ushakal Co.-Op. Hsg. Soc. Ltd.", MIDC, Near Mamata Hospital, Sudama Nagar, Plot No. RM - 91, Village - Asade Golivali, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 203, State - Maharashtra, India belongs to **Mr. Arun K. Sawant**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.4280 / 2002 Dated 26.12.2002 between Mr. Vithal D. Wani(The Transferor) And Mr. Arun K. Sawant(The transferee).
2)	Copy of Building Completion Certificate No.KMC / NRV / CC / Dombivli / 4133 Dated 28.02.1989 issued by Kalyan Mahanagarpalika.
3)	Copy of Occupancy Certificate No.EE / SPA / DOM / RM - 91 / 1294 / 2009 Dated 03.06.2009 issued by Maharashtra Industrial Development Corporation.
4)	Copy of Plan Approval Letter No.EE / SPA / DMB / RM - 91 / 1294 / 2009 Dated 03.06.2009 issued by Maharashtra Industrial Development Corporation.
5)	Copy of Society Share Certificate Document No.10 Dated 30.03.2003 And Mr. Arun Krishna Sawant(The purchaser) issued by SOCIETY.
6)	Copy of No Objection Certificate Dated 26.12.2002 issued by Ushakal Co-Op. Hsg. Soc. Ltd..
7)	Copy of Undertaking Dated 04.05.2009.

Location

The said building is located at bearing Plot No - RM - 91 inVillage - Asade Golivali, Taluka - Kalyan, District - Thane, PIN Code - 421 203. The property falls in Residential Zone. It is at a traveling distance 2.5Km from Dombivli Railway Station.

Building

The building under reference is having Ground + 2 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. 2nd Floor is having 3 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 3 Bedroom + Living



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Room + Kitchen + Toilet + Bathroom + WC + 5 Passage + 2 Balcony. This Residential Flat is Vitrified Tile Flooring, Teak Wood door frame, Flush doors shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Casing Capping Electrical wiring etc.

Valuation as on 4th October 2024

The Built Up Area of the Residential Flat	:	1004.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2009 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	15 Years
Cost of Construction	:	1004.00 Sq. Ft. X ₹ 2,500.00 = ₹ 25,10,000.00
Depreciation $\{(100 - 10) \times (15 / 60)\}$:	22.50%
Amount of depreciation	:	₹ 5,64,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 44,100/- per Sq. M. i.e. ₹ 4,097/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 39,450/- per Sq. M. i.e. ₹ 3,665/- per Sq. Ft.
Value of property as on 4th October 2024	:	1004.00 Sq. Ft. X ₹ 7,500 = ₹75,30,000.00

(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 4th October 2024	:	₹ 75,30,000.00 - ₹ 5,64,750.00 = ₹ 69,65,250.00
Total Value of the property	:	₹ ₹ 69,65,250.00
The realizable value of the property	:	₹62,68,725.00
Distress value of the property	:	₹55,72,200.00
Insurable value of the property (1004.00 X 2,500.00)	:	₹25,10,000.00
Guideline value of the property (1004.00 X 3665.00)	:	₹36,79,660.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B-8, 2nd Floor, Wing - B, "Ushakal Co.-Op. Hsg. Soc. Ltd.", MIDC, Near Mamata Hospital, Sudama Nagar, Plot No. RM - 91, Village - Asade Golivali, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 203, State - Maharashtra, India for this particular purpose at **₹ 69,65,250.00 (Rupees Sixty Nine Lakhs Sixty Five Thousands Two Hundred And Fifty Only)** as on 4th October 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 **4th October 2024** is **₹ 69,65,250.00 (Rupees Sixty Nine Lakhs Sixty Five Thousands Two**



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Hundred And Fifty 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 + 2 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 2 nd Floor
3	Year of construction	:	2009 (As per occupancy certificate)
4	Estimated future life	:	45 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, Flush doors 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



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Actual Site Photographs



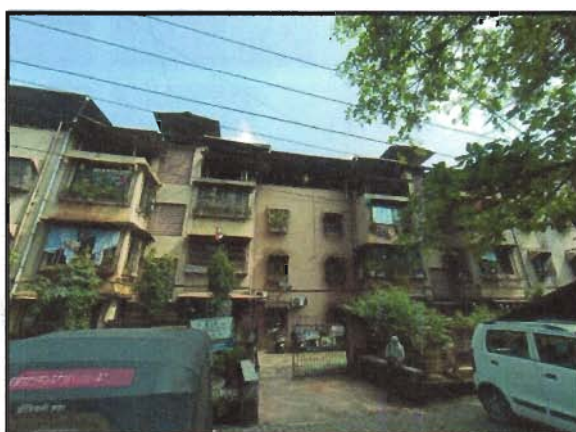
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Actual Site Photographs



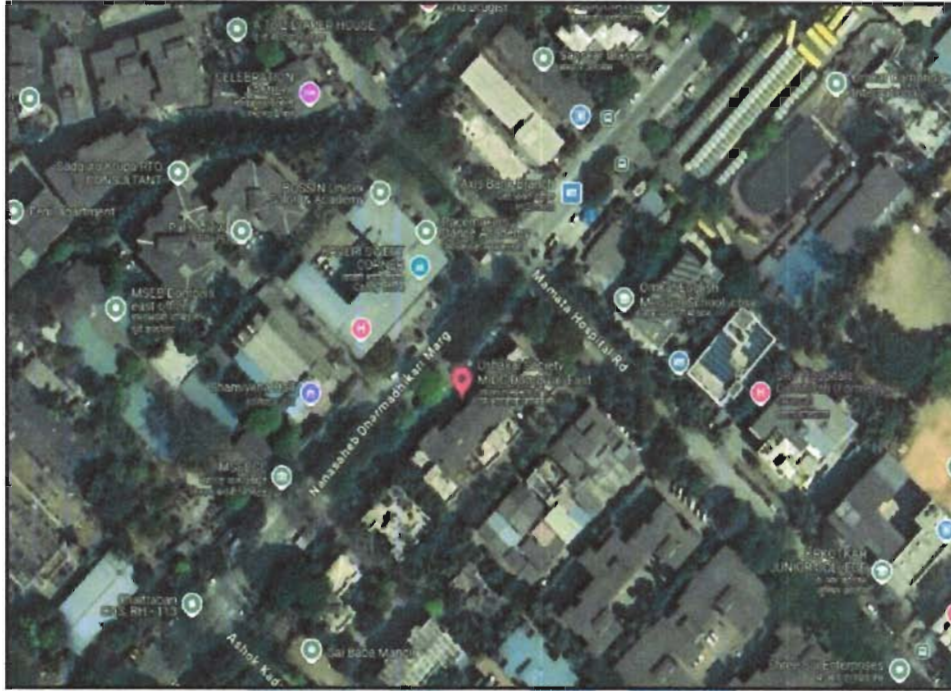
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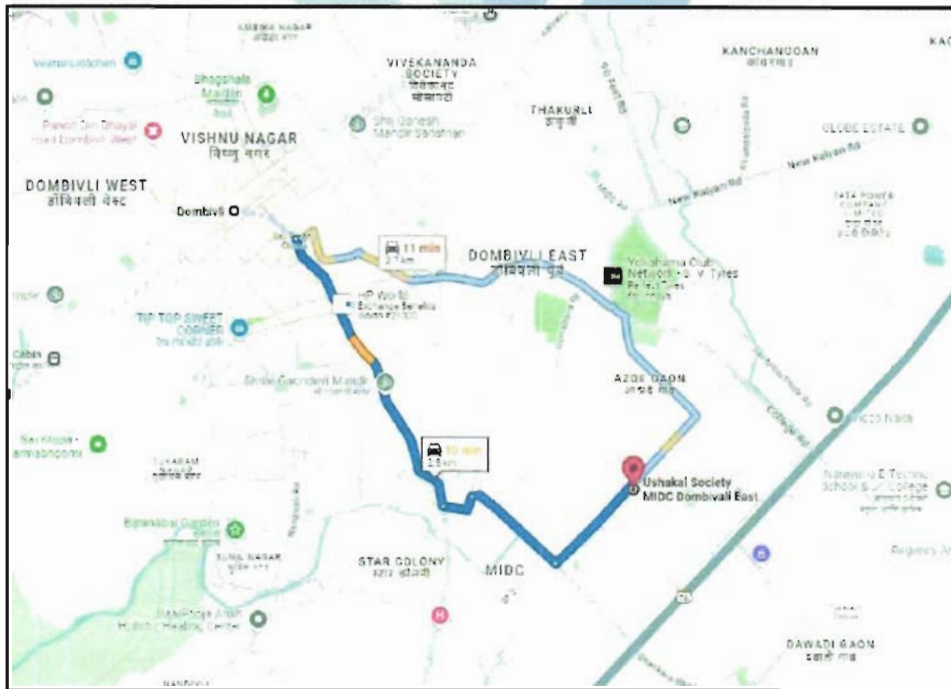
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Route Map of the property



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



Longitude Latitude: 19°12'26.4"N 73°6'12.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 2.5Km).



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Ready Reckoner Rate

Home		Valuation Guidelines User Manual	
Year	2024-2025	Language	English
Selected District	Thane		
Select Taluka	Kalyan		
Select Village	Gavache Nav. Asade (Kalyan-Dombivli Mah)		
Search By	<input type="radio"/> Survey No. <input checked="" type="radio"/> SubZones		

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	37 104-मौजे आसदे गावातील रहीवास क्षेत्रातील मिळकती	12500	39200	46600	55100	46600	चौ. मीटर
SurveyNo	37 105-मौजे आसदे गावातील गावठाणामधील मिळकती	10200	41400	47500	55700	47500	चौ. मीटर
SurveyNo	37 106-मौजे आसदे गावातील म.औ.वि.म.(MIDC)हद्दीतील	13100	49000	55900	61200	55900	चौ. मीटर
SurveyNo	37 106A-महाराष्ट्र औद्योगिक विकास महामंडळाचे अखत्यारितील औद्योगिक भुखंड	13250	0	0	0	0	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	49000			
Decrease by 10% on Flat Located on 2 nd Floor	4900			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	44,100.00	Sq. Mtr.	4,097.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	13100			
The difference between land rate and building rate(A-B=C)	31,000.00			
Percentage after Depreciation as per table(D)	15%			
Rate to be adopted after considering depreciation [B + (C X D)]	39,450.00	Sq. Mtr.	3,665.00	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%



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e)	Fourth Floor and above	80%
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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 Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	583.33	700.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,143.00	₹9,286.00	-



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2 BHK Flat In Pradeep Chs For Sale In Sudama Nagar
Midc Road No 23


₹ 65 Lacs
Non-negotiable





₹ 37,254/Month
Estimated EMI

700
Sq. Ft.

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-  **2 Bedroom**
No. of Bedroom
-  **1 Bathroom**
No. of Bathroom
-  **NA**
Basin
-  **Bike and Car**
Parking

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
Overview

-  Age of Building: >10 Years
-  Maintenance Charges: ₹(1.3)PerSq.Ft./M
-  Builtup Area: 700 Sq.Ft.
-  Facing: Don't Know
-  Parking: Bike And Car
-  Ownership Type: Self Owned
-  Flooring: NA
-  Furnishing Status: Fully Furnished
-  Floor: 1/3
-  Gated Security: No

Activity On This Property


 45 Unique Views

 0 Shortlists

 1 Contacted

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2 BHK Flat in Sterling So...

33' WDC Residential Zone

(1) 1/2 g 1/2 m

Price: ₹79 Lacs Builtup Area: 800 sqft

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Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	783.33	940.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,575.00	₹7,979.00	-

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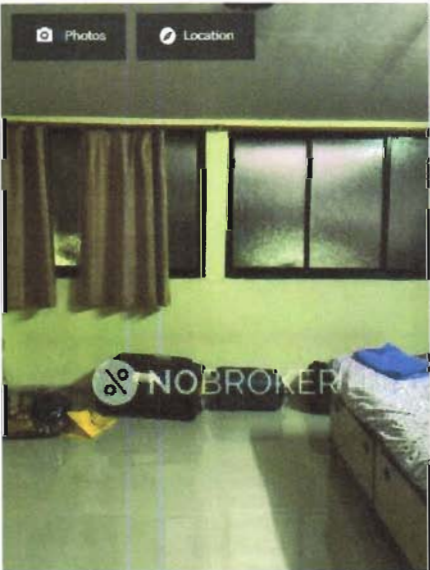
2 BHK Flat in Maruti Vihar Chs For Sale in Dombivli...

Sudama Nagar, Near AIMS Hospital


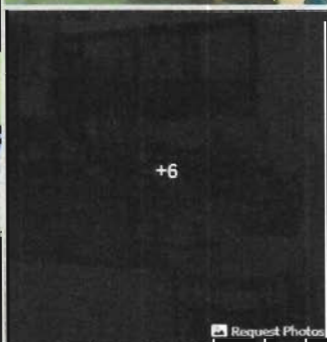
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Photos

Location



Shortlist

+6

Request Photos

₹ 75 Lacs
Negotiable

₹ 42,985/Month
Estimated EMI

940
Sq.Ft.

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2 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

1
Beds

Bike and Car
Parking

Sep 24, 2024
Posted On

Immediately
Possession

Maruti Vihar Chs
Apartment

None
Furnishing

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Nearby: HDFC Bank | AIMS Hospital | Gopi Cine Mall | Lakshana Phase 2 Garden | NEW ROAD LCHB/ST

Overview

Age of Building	700 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.2 Per Sq. Ft. M	Flooring	NA
Buildup Area	940 Sq. Ft.	Furnishing Status	Semi Furnish Now
Facing	North-East	Floor	3/3
Parking	1 Bike And Car	Gated Security	Yes

Activity On This Property

33 Unique Views
1 Shortlist
0 Contacted

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Similar Properties

2 BHK Flat in Apartment...

AIMS Hospital, Vihar Nagar, Dombivli East

₹85 Lacs

Builtup Area: 940 Sq. Ft.


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Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	490.00	588.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,184.00	₹7,653.00	-



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1 BHK Flat In Sheron Chs For Sale In Sudama Nagar

Near MDC Nivasa bus stop


₹ 45 Lacs Negotiable

₹ 25,791/Month Estimated EM-iv

585 Sq Ft

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+19

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Society

Bike and Car
Parking

Jul 30, 2023
Posted On

Immediately
Possession

Sheron Chs
Apartment

None
Power Backup

[Get Owner Details](#)

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Nearby: [New Modern Cafe](#) [PP Chambers](#) [Naturals Ice Cream](#) [Prasad Food Divine](#) [Regency Estate](#)

Overview


Age of Building: 10.0 Years	Ownership Type: Self Owned
Maintenance Charges: 10k	Flooring: Vitrified Tiles
Builtup Area: 585 Sq.Ft	Carpet Area: 490 Sq.Ft
Furnishing Status: Unfurnished Furnish Now	Facing: East
Floor: 3/2	Parking: Bike And Car

Activity On This Property

44 Unique Views | 2 Shortlists | 0 Contacted

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Similar Properties



1 BHK Flat In Snehamila...
Milag Nagar near AHS Hospital

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Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	291.67	350.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,228.00	₹6,857.00	-

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Trusti Parmar

1 RK Flat In Namdev Smruti For Sale In ... Loan Verified

Sudama Nagar Near Omkar Cambridge International

Home / Flats for Sale in Mumbai / Flats for Sale in Dombivli east / 1rk Flat for Sale in Dombivli east / Property Details

+2

₹ 24 Lacs Negotiable

₹ 13,755/Month Estimated EMI

350 Sq.Ft.

Need Home Loan? Apply Loan

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Balcony

None
Parking

Sep 29, 2024
Posted On

Immediately
Possession

Namdev Smruti
Apartment

None
Power Backup

Get Owner Details

+ Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

📊 Price trends by NBEstimate Check Now

Activity On This Property

🔍 13 Unique Views ❤️ 0 Shortlists 📞 0 Contacted

Powered By: NBEstimate

Overview

Age of Building	3-3 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.3 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	350 Sq.Ft	Furnishing Status	Semi Furnish Now
Facing	East	Floor	4/4
Parking	None	Gated Security	No

Similar Properties

There are no Similar Properties

Nearby: HDFC Bank AIMS hospital Gopi Cine Mall LokDhara Phase 2 Garden NEW ROYAL CHEMIST

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **4th October 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.



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DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 69,65,250.00 (Rupees Sixty Nine Lakhs Sixty Five Thousands Two Hundred And Fifty Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar
Director**

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.10.04 15:02:01 +05'30'

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



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