

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar

Residential Flat No. B-03, 1st Floor, **"Shah's Shatrunjay Apartment B Wing"**, Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India.

Latitude Longitude: 19°55'23.2"N 73°49'31.6"E

Intended User:

Cosmos Bank FORT BRANCH

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra 400001



Our Pan India Presence at:

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Vastu/Mumbai/10/2024/011833/2308733 21/14-273-RVBS Date: 21.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B-03, 1st Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India belongs to Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar .

| Boundaries | | Building | Flat | | |
|------------|------------------------------|-----------------------|-----------------------------------|--|--|
| North | : | By Plot No. 02 | By Marginal Space & Adj. Property | | |
| South | : By Plot No. 05 Colony Road | | By Flat No. B-04 | | |
| East | : | By Colony Road | By Marginal Space & Flat No. B-06 | | |
| West : | | By Adjoining Property | By Marginal Space | | |

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 ₹ 28,95,500.00 (Rupees Twenty Eight Lakhs Ninety Five Thousands Five 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.

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



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Residential Flat No. B-03, 1st Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India Form 0-1

(See Rule 8 D)

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

GENERAL:

| 1 | Purpose for which the valuation is made | To assess Fair Market Value as on 21.10.2024 for Housing Loan Purpose. | | |
|----|--|---|--|--|
| 1 | Date of inspection | 19.10.2024 | | |
| 3 | Name of the owner / owners | Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar | | |
| 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. B-03, 1st Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India. Contact Person: Mrs. Varma Shah (Owner Repersentative) Contact No. 9867738338 | | |
| 6 | Location, Street, ward no | Lam Road Village - Beltagavhan, | | |
| 7 | Survey / Plot No. of land | Village - Beltagavhan, Plot No - 3+4 New Survey No - 33/ 3 | | |
| 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. = 625.91 (Area as per Site measurement) Carpet Area in Sq. Ft. = 599.00 (Area As Per Deed of Apartment) Built Up Area in Sq. Ft. = 658.90 (Carpet Area + 10%) | | |
| 13 | Roads, Streets or lanes on which the land is abutting | Village - Beltagavhan, Pin - PIN Code-422 401 | | |





| 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 - Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar | | |
| | 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 Deolali Cantonment - Deolali Percentage actually utilized – Details not available | | |
| 26 | RENTS | | | |
| | (i) Names of tenants/ lessees/ licensees, etc | Owner Occupied - Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar | | |
| | (ii) Portions in their occupation | Fully Owner Occupied | | |





| | (iii) | Monthly or annual rent/compensation/license fee, etc. paid by each | 6,000.00 (Expected rental income per month) | | |
|----|--|---|---|--|--|
| | (iv) | Gross amount received for the whole property | N.A. | | |
| 27 | | of the occupants related to, or close to associates of the owner? | Information not available | | |
| 28 | fixtures ranges, | rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details | N. A. | | |
| 29 | | etails of the water and electricity charges, If any, orne by the owner | N. A. | | |
| 30 | | e tenant to bear the whole or part of the cost and maintenance? Give particulars | N. A. | | |
| 31 | | s installed, who is to bear the cost of nance and operation- owner or tenant? | N. A. | | |
| 32 | | np is installed, who is to bear the cost of nance and operation- owner or tenant? | N. A. | | |
| 33 | lighting | as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, compound, etc. owner or tenant? | N. A. | | |
| 34 | 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 | | y standard rent been fixed for the premises my law relating to the control of rent? | N. A. | | |
| 26 | SALES | | | | |
| 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 ra | ite 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 | | nstances are not available or not relied up on, is of arriving at the land rate | N. A. | | |
| 40 | COST | OF CONSTRUCTION | | | |
| 41 | Year of comple | commencement of construction and year of tion | Year of Completion – 2021 (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, FORT BRANCH Branch to assess Fair Market Value as on 21.10.2024 for Residential Flat No. B-03, 1st Floor, **"Shah's Shatrunjay Apartment B Wing"**, Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India belongs to **Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar**.

We are in receipt of the following documents:

| 1) | Copy of Deed of Apartment Dated 04.01.2024 between Mr. Kailas Madhukar Dhurjad, Mr. Vilas Haribhau Dhurjad & M/s. Shah Builders & Developers(The Developers) And Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar(The buyer). |
|----|--|
| 2) | Copy of Occupancy Certificate No.3453/ BLD/ E-8/ 2438 Dated 17.08.2021 issued by Deolali Cantonment Board - Deolali. |
| 3) | Copy of Approved Building Plan No.E-8/ 2438 Dated 17.08.2021 issued by Deolali Cantonment Board - Deolali. |

Location

The said building is located at bearing Plot No - 3+4 inVillage - BeltagavhanPIN Code-422 401. The property falls in Residential Zone. It is at a traveling distance 3.9 from Nashik Road Railway Station.

Building

The building under reference is having Ground + 1 Upper Floor. 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. 1st Floor is having 4 Residential Flat. The building is having - lift.

Residential Flat:

The Residential Flat under reference is situated on the 1st Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet + 2 Balcony + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood / Glass Door, Wooden frame openable widow with M. S. Grill, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

Valuation as on 21st October 2024

| The Carpet Area of the Residential Flat | : | 599.00 Sq. Ft. | |
|---|---|----------------|--|
|---|---|----------------|--|







Deduct Depreciation:

| Year of Construction of the building | : | 2021 (As per occupancy certificate) |
|--|-----|---|
| Expected total life of building | : | 60 Years |
| Age of the building as on 2024 | : | 3 Years |
| Cost of Construction | : | 658.90 Sq. Ft. X ₹ 2,000.00 = ₹ 13,17,800.00 |
| Depreciation {(100 -) X (3 / 60)} | : | N.A. Age of Property below 5 year |
| Amount of depreciation | : | ₹ 0.00 |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | : | ₹ 22,230/- per Sq. M. i.e. ₹ 2,065/- per Sq. Ft. |
| Guideline rate (after depreciate) | | N.A. Age of Property below 5 year |
| Value of property as on 21st October 2024 | 7 : | 599.00 Sq. Ft. X ₹ 4,500 = ₹26,95,500.00 |
| | | |
| Car parking Value | 1: | ₹ 2,00,000.00 |

(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 21st October 2024 | :\ | ₹ 28,95,500.00 - ₹ 0.00 = ₹ 28,95,500.00 |
|--|----|--|
| Total Value of the property | ·/ | ₹ 28,95,500.00 |
| The realizable value of the property | | ₹26,05,950.00 |
| Distress value of the property | 1 | ₹23,16,400.00 |
| Insurable value of the property (658.90 X 2,000.00 | : | ₹13,17,800.00 |
| Guideline value of the property (658.90 X 1997.00) | :/ | ₹13,15,823.00 |

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B-03, 1st Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village -Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India for this particular purpose at ₹ 28,95,500.00 (Rupees Twenty Eight Lakhs Ninety Five Thousands Five Hundred Only) as on 21st October 2024

NOTES

- 1. 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 21st October 2024 is ₹ 26,95,500.00 (Rupees Twenty Six Lakhs Ninety Five Thousands Five 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.
- 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 + 1 Upper Floor | |
|----|---|---|---|--|
| 2 | Plinth area floor wise as per IS 3361-1966 | : | N.A. as the said property is a Residential Flat Situated on 1 st Floor | |
| 3 | Year of construction | : | 2021 (As per occupancy certificate) | |
| 4 | 4 Estimated future life | | 57 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 | V | R.C.C. Foundation | |
| 7 | 7 Walls | | All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery. | |
| 8 | Partitions | | 6" Thk. Brick Masonery. | |
| 9 | 9 Doors and Windows | | Teak Wood / Glass Door, Wooden frame openable widow with M. S. Grill, . | |
| 10 | Flooring | | Vitrified Tile Flooring. | |
| 11 | Finishing | : | Cement Plastering + POP Finish. | |
| 12 | 2 Roofing and terracing | | R. C. C. Slab. | |
| 13 | Special architectural or decorative features, if any | | No | |
| 14 | 4 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/Ordinary/ Poor. | | Concealed plumbing with C.P. fittings. Concealed Electrical wiring | |





Technical details

Main Building

| 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/ord | fittings: Superior colored / superior linary. | : | |
| 17 | | nd wall nd length construction | : 18 | |
| 18 | No. of lifts and capacity | | : | Not Provided TM |
| 19 | Underground sump – capacity and type of construction | | : | RCC Tank |
| 20 | | ad tank , capacity construction | : | RCC Tank on Terrace |
| 21 | Pumps- | no. and their horse power | | May be provided as per requirement |
| 22 | | nd paving within the compound nate area and type of paving | | 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°55'23.2"N 73°49'31.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Nashik Road - 3.9).



Valuers & Appraisers

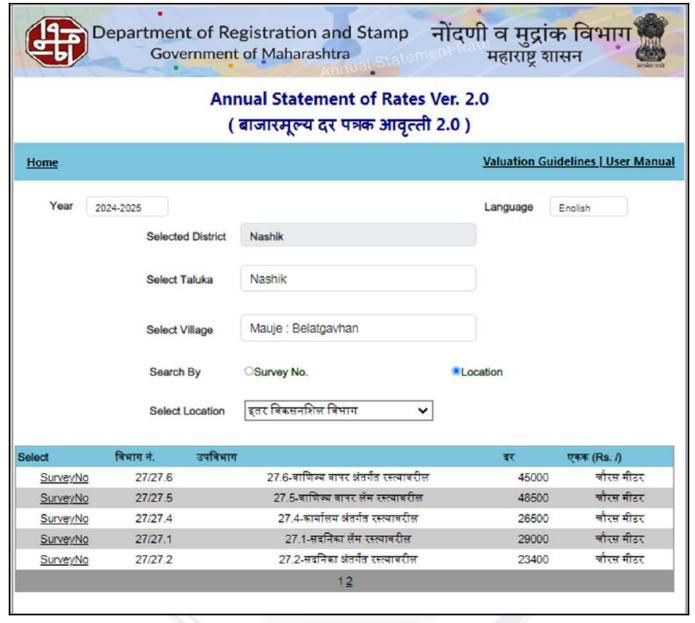
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



| Stamp Duty Ready Reckoner Market Value Rate for Flat | 23400 | | | |
|---|-----------|----------|----------|---------|
| Decrease by 5% on Flat Located on 1st Floor | 1170 | | | |
| Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A) | 22,230.00 | Sq. Mtr. | 2,065.00 | Sq. Ft. |
| Stamp Duty Ready Reckoner Market value Rate for Land (B) | 7450 | | | |
| The difference between land rate and building rate(A-B=C) | 14,780.00 | | | |
| Percentage after Depreciation as per table(D) | 5% | | | |
| Rate to be adopted after considering depreciation [B + (C X D)] | 21,491.00 | Sq. Mtr. | 1,997.00 | 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% |

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 | |

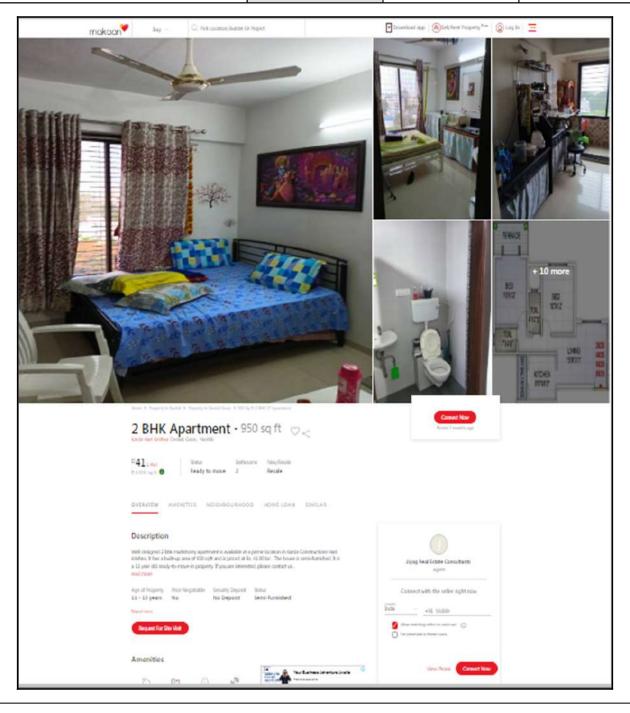






Price Indicators

| Property | Flat | | |
|------------------|--------------|-----------|-----------|
| Source | magic bricks | | |
| Floor - | | | |
| | Carpet | Built Up | Saleable |
| Area | 950.00 | 1,140.00 | 1,368.00 |
| Percentage | - | 20% | 20% |
| Rate Per Sq. Ft. | ₹4,316.00 | ₹3,596.00 | ₹2,997.00 |

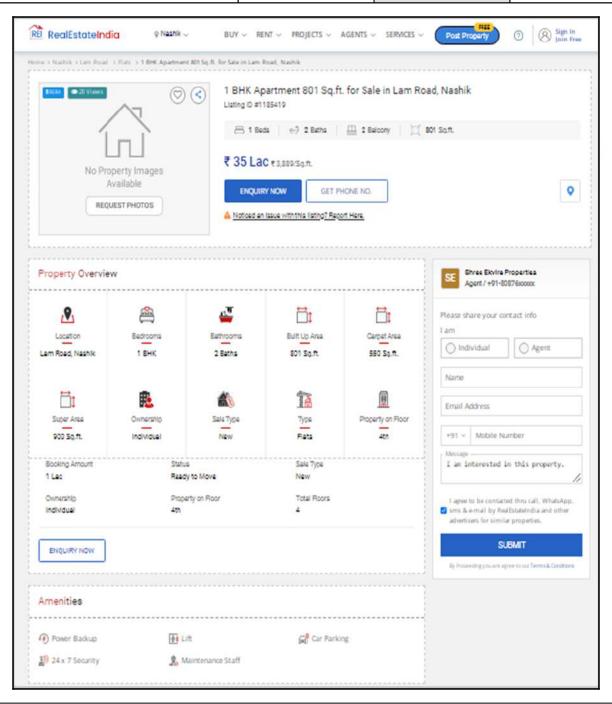






Price Indicators

| Property | Flat | | |
|------------------|-----------------|-----------|-----------|
| Source | RealEstateIndia | | |
| Floor | - | | |
| | Carpet | Built Up | Saleable |
| Area | 675.00 | 810.00 | 972.00 |
| Percentage | - | 20% | 20% |
| Rate Per Sq. Ft. | ₹5,185.00 | ₹4,321.00 | ₹3,601.00 |







Sale Instances

| Property | Flat | | |
|------------------|------------|-----------|-----------|
| Source | Index no.2 | | |
| Floor | - | | |
| | Carpet | Built Up | Saleable |
| Area | 968.00 | 1,161.60 | 1,393.92 |
| Percentage | - | 20% | 20% |
| Rate Per Sq. Ft. | ₹4,649.00 | ₹3,874.00 | ₹3,228.00 |

| 8008105 | सूची क्र.2 | द्य्यम निबंधक : सह दु.नि. नाशिक 2 | |
|--|--|-----------------------------------|--|
| 04-09-2024 | | दस्त कर्माक : 8008/2024 | |
| Note:-Generated Through eSearch Module,For original report please | | नोदंणी : | |
| contact concern SRO office. | | Regn:63m | |
| | 8 | | |
| | गावाचे नाव : बेलतगव्हाण | | |
| (1)विलेखाचा प्रकार अँबीसंट टू सेल (2)मोबदला 4500000 | | | |
| | | | (3) बाजारमाव(माडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) |
| (4) मू-मापन,पोटहिस्सा व घरकमांक(असल्यास) | 1) पालिकेचे नाव:नाशिकइतर वर्णन :, इतर माहिती: ता.जि. नाशिक पैकी मौजे बेलतगदहाण या गांवचे शिवारातील व देवळाली कॅन्टोन्मेंट बोर्डाचे हदीतील मिळकत यांसी सर्व्हें नं.33/2 यांसी बिनशेती क्षेत्र 4000.00चौ.मी. यावरील अष्टपाद फेज-4 या प्रकल्पाचे ए विंग या इमारतीतील स्टिल्ट दुसऱ्या मजल्यावरील पलॅट नं.12 यांसी क्षेत्र 61.85चौ.मी. कारपेट + लगतचे बाल्कनी क्षेत्र 28.10चौ.मी. असे एकूण क्षेत्र 89.95चौ.मी.((Survey Number: 33/2;)) | | |
| (5) क्षोत्रफळ | 89.95 चो.मीटर | | |
| (६)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | | | |
| (७) दस्तरेवज करून देणा-या/सिह्न ठेवणा-या पक्षकराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:-माधव अमृतलाल पारेख वय:-70 पत्ता:-प्लॉट नं: पलॅट नं.बी-102, माळा नं: -, इमारतीचे नाव: ईपिटोम, ब्लॉक नं: सर्व्ह नं.1294., कालाखडक, रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411057 पॅन नं:-AAAPP5412D 2): नाव:-तरुलता माधव पारेख वय:-70 पत्ता:-पलॅट नं: फलॅट नं.बी-102, माळा नं: -, इमारतीचे नाव: ईपिटोम, ब्लॉक नं: सर्व्ह नं.1294., कालाखडक, रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411057 पॅन नं:-AACPP9790J 3): नाव:-ऑडॉर्न इंस्टेट एलएलपी रिज. आगीदारी फर्म तर्फ आगीदार विजय लालजीमाई छेडा यांचे स्पे.मु. राहुल मनोहर शेळके (संमती देणार) वय:-27 पत्ता:-पलॉट नं: 404, माळा नं: -, इमारतीचे नाव: वर्जभूमी को-ऑप. होसिंग सोसायटी, ब्लॉक नं: हिंगवाला कॉसलेन, रोड नं: धाटकोपर पूर्व, मुंबई, महाराष्ट्र, मुम्बई, पिन कोड:-400077 पॅन नं:-ABRFA6127A 4): नाव:-1.किसन देवराम पाळदे 2.निवृत्ती किसन पाळदे 3.अंबादास किसन पाळदे 4.दत्तावय किसन पाळदे 5.बाळासाहेब किसन पाळदे 6.विव्रल किसन पाळदे 7.तानाजी किसन पाळदे यांचे ज.मु. अंडॉर्न इंस्टेट एलएलपी तर्फ आगीदार विजय लालजीमाई छेडा यांचे स्पे.मु. राहुल मनोहर शेळके (संमती देणार) वय:-27 पत्ता:-पलॅट नं: 404, माळा नं: -, इमारतीचे नाव: वर्जभूमी को-ऑप. हॉसिंग सोसायटी, ब्लॉक नं: हिंगवाला ब्लॉसलेन, रोड नं: धाटकोपर पूर्व, मुंबई, महाराष्ट्र, मुम्बई, पिन कोड:-400077 पॅन नं:-ABRFA6127A | | |





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 21st 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.





An ISO 9001: 2015 Certified Company

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 ₹ 28,95,500.00 (Rupees Twenty Eight Lakhs Ninety Five Thousands Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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



