

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

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, 1<sup>st</sup> 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



Nashik: 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra Nandu Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA Email: nashik@vastukala..co.in| Tel : +91 253 4068262/98903 80564

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#### **Regd. Office**

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

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## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Nashik/10/2024/011833/230xxxx 21/dd-mmm-RVBS Date: 21.10.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B-03, 1<sup>st</sup> 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 ₹ 26,95,500.00 (Rupees Twenty Six 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

Nashik: 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra Nandu Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA Email: nashik@vastukala..co.in| Tel : +91 253 4068262/98903 80564

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## Residential Flat No. B-03, 1<sup>st</sup> 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, 1 <sup>st</sup> Floor, <b>"Shah's</b> 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



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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



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	(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 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		s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services	N. A.
29		etails of the water and electricity charges, If any, porne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of mance and operation- owner or tenant?	N. A.
32		mp is installed, who is to bear the cost of mance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, 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		building insured? If so, give the policy no., It for which it is insured and the annual premium	Information not available
36	-	dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	5	
37	locality addres	nstances of sales of immovable property in the y on a separate sheet, indicating the Name and as of the property, registration No., sale price and f land sold.	As per sub registrar of assurance records
38	Land r	ate adopted in this valuation	N. A. as the property under consideration is a Residential ir a building. The rate is considered as composite rate.
39		instances are not available or not relied up on, sis of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year o	f commencement of construction and year of etion	Year of Completion – 2021 (As per occupancy certificate)



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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, 1<sup>st</sup> 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:

#### **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 1<sup>st</sup> 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.
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#### **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

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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	:	599.00 Sq. Ft. X ₹ 4,500 = ₹28,95,500.00

(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 = ₹ 26,95,500.00
Total Value of the property	:	₹₹ 26,95,500.00
The realizable value of the property	:	₹25,60,725.00
Distress value of the property	:	₹21,56,400.00
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, 1<sup>st</sup> 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 ₹ 26,95,500.00 (Rupees Twenty Six Lakhs Ninety Five Thousands Five Hundred Only) as on 21st 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 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

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I, hereby declare that



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- 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 flo	oors and height of each floor	:	Ground + 1 Upper Floor
2	2 Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 1 <sup>st</sup> Floor
3	Year of	construction	:	2021 (As per occupancy certificate)
4	Estimate	ed future life	:	57 Years Subject to proper, preventive periodic maintenance & structural repairs
5		construction- load bearing walls/RCC teel 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	Partition	s		6" Thk. Brick Masonery.
9	9 Doors and Windows			Teak Wood / Glass Door, Wooden frame openable widow with M. S. Grill, .
10	0 Flooring			Vitrified Tile Flooring.
11	1 Finishing		:	Cement Plastering + POP Finish.
12	12 Roofing and terracing		:	R. C. C. Slab.
13	3 Special architectural or decorative features, if any		:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Concealed
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring
15	Sanitary installations		:	As per Requirement
	(i)	(i)No. of water closets(ii)No. of lavatory basins(iii)No. of urinals		
	(ii)			
	(iii)			
	(iv)	No. of sink		
16	Class of white/or	fittings: Superior colored / superior dinary.	:	



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#### **Technical details**

Main	Bui	ldina
mann	Dui	ang

17	Compound wall Height and length Type of construction	:	
18	No. of lifts and capacity	:	Not Provided
19	Underground sump – capacity and type of construction	:	RCC Tank
20	Over-head tank Location, capacity Type of construction	:	RCC Tank on Terrace
21	Pumps- no. and their horse power	÷	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	•	Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



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## 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).



## **Ready Reckoner Rate**

Depa		gistration and Sta of Maharashtra	mp नोंद	णी व मुद्रां महाराष्ट्र श	क विभा गासन	л ( ) () () () () () () () () () () () ()
		nual Statement of बाजारमूल्य दर पत्रक				
<u>Home</u>				Valuation G	uidelines   Us	er Manual
Year 2024-20	25			Language	Enalish	
	Selected District	Nashik				
	Select Taluka	Nashik				
	Select Village	Mauje : Belatgavhan				
	Search By	OSurvey No.	۹	ocation		
	Select Location	इतर विकसनशिल विभाग	~			
Select विभ	ाग नं. उपविभाग			दर	एकक (Rs. /)	)
<u>SurveyNo</u>	27/27.6	27.6-वाणिज्य वापर अंतर्गत		45000		
<u>SurveyNo</u>	27/27.5	27.5-वाणिज्य वापर लॅम र		48500		
SurveyNo	27/27.4	27.4-कार्यालय अंतर्गत रस		26500		
SurveyNo	27/27.1	27.1-सदनिका लॅम रस्त		29000	चौरस	
SurveyNo	27/27.2	27.2-सदनिका अंतर्गत रस	त्यावरील	23400	चौरस	माटर
		1 <u>2</u>				
Stamp Duty Ready Recl	koner Market Value Ra	ate for Flat	23400			
Decrease by 5% on Flat			1170			
Stamp Duty Ready Red Increase/Decrease) (A)	ckoner Market Value	Rate (After	22,230.00	Sq. Mtr.	2,065.00	Sq. Ft.
Stamp Duty Ready Reck	·	ite for Land (B)	7450			
The difference between	land rate and building	rate(A-B=C)	14,780.00			
Percentage after Depred	ciation as per table(D)		5%			
Rate to be adopted after	er considering depre	ciation [B + (C X D)]	21,491.00	Sq. Mtr.	1,997.00	Sq. Ft.
Building not having li	<u>ft</u>					

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.

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	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%



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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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	

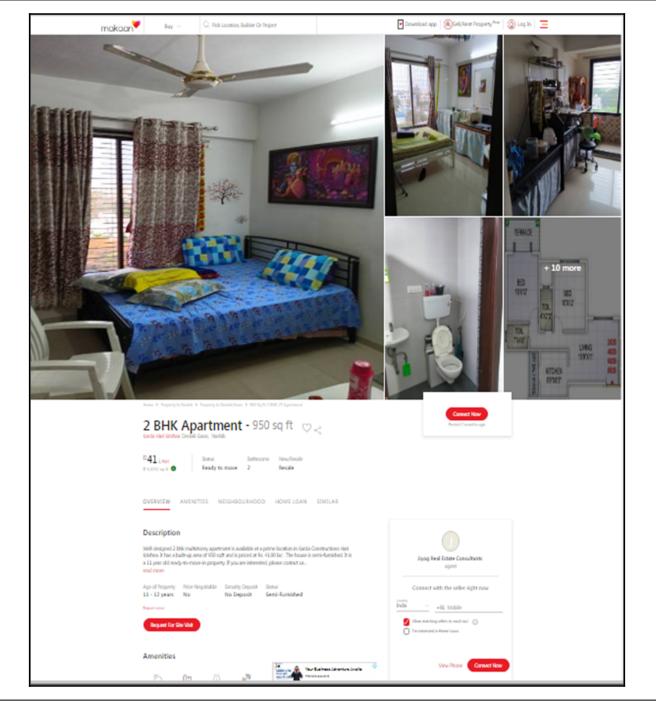






## **Price Indicators**

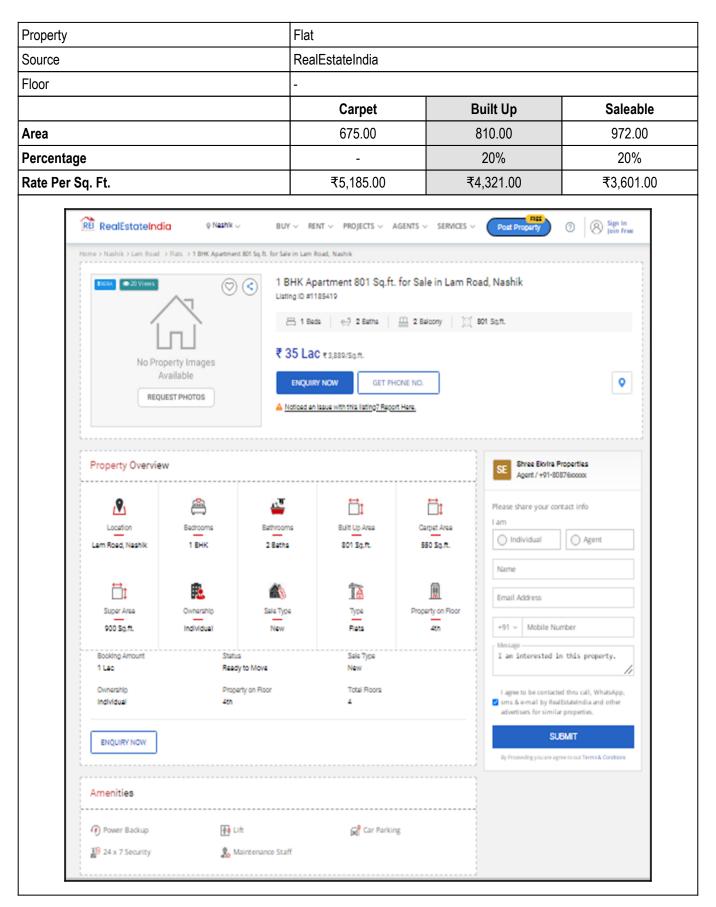
Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	950.00	1,140.00	1,368.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹4,316.00	₹3,596.00	₹2,997.00







## **Price Indicators**





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## 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
\$00\$105 04-09-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. नाशिन दस्त क्रमांक : 8008/2024 नोदंणी : Regn:63m	72
	गावाचे नाव: बेलतगव्हाण	л	
(1)विलेखाचा प्रकार	अँग्रीमंट टू सेल		
(2)मोबदला	4500000		
(3) बाजारमाव(माडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2316000		
( <del>१</del> ) मू-मापन,पोटहिस्सा व धरक्रमांक्(असल्यास)	बेलतगटहाण या गांवचे शिवारातील मिळकत यांसी सटहें नं.33/2 यांसी 1 फेज-4 या प्रकल्पाचे ए विंग या इमा	तः, इतर माहितीः ता.जि. नाशिक पैकीः व देवळाली कॅन्टोन्मेंट बोर्डाचे हद्दीतील बिनशेती क्षेत्र 4000.00चौ.मी. यावरील ारतीतील स्टिल्ट दुसऱ्या मजल्यावरील IC + लगतचे बाल्कनी क्षेत्र 28.10चौ.मी. Number : 33/2 ; ) )	अष्टपाद पलॅट
(5) জীবফক্ত	89.95 चौ.मीटर		
(६)आकरणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज्ञ करम्न देणा-या/सिंहून ठेवणा-या पक्षकराये नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेष असल्यास,प्रतिवादिये नाव व पत्ता.	नावः ईपिटोम, क्र्लोक नं: सर्व्ह नं.129री., का कोड:-411057 पॅन नं:-AAAPP5412D 2): नाव:-तरुलता माध्यव पारेख वय:-70 पद ईपिटोम, क्र्लोक नं: सर्व्ह नं.129री., कालाखा कोड:-411057 पॅन नं:-AACPP9790J 3): नाव:-अंडॉर्न ईस्टेट एलएलपी रजि. माग स्पे.मु. राहुल मनोहर शेळके (संमती देणार) कर्ममूमी को-ऑप. हॉसिंग सोसायटी, क्र्लोक महाराष्ट्र, मुम्बई, पिन कोड:-400077 पॅन म 4): नाव:-1.किसन देवराम पाळदे 2.निवृत्ते किसन पाळदे 5.बाळासाहेब किसन पाळदे 2.निवृत्ते किसन पाळदे 5.बाळासाहेब किसन पाळदे 6 अंडॉर्न ईस्टेट एलएलपी तर्फ मागीदार विजय (संमती देणार) वय:-27 पत्ता:-प्लॉट नं: 40	पत्सा:-प्लॉट नं: फर्सेट नं.बी-102, माळा नं: -, इम लाखडक, रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. त्ता:-प्लॉट नं: फर्सेट नं.बी-102, माळा नं: -, इमार इक, रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. पिन विदारी फर्म तर्फ झागीदार विजय लालजीमाई छेड वय:-27 पत्ता:-प्लॉट नं: 404, माळा नं: -, इमार नं: हिंगवाला कॉसलेन, रोड नं: धाटकोपर पूर्व, मु नं:-ABRFA6127A 11 किसन पाळदे 3.अंबादास किसन पाळदे 4.दत्त .विड्रल किसन पाळदे 3.अंबादास किसन पाळदे 4.दत्त .विड्रल किसन पाळदे 3.आंबाहा किसन पाळदे 4.तत्त .विड्रल किसन पाळदे 3.मंबाहा किसन पाळदे 4.तत्त .विड्रल किसन पाळदे 3.मंबाहा किसन पाळदे 4.तत्त .विड्रल किसन पाळदे 7.तानाजी किसन पाळदे 4.तत्त .वालजीकाई छेडा यांचे स्पे.मु. राहुल मनोहर छे 4. माळा नं: -, इमारतीचे नाव: कर्मसूमी को-ऑप इ नं: धाटकोपर पूर्व, मुंबई, महाराष्ट्र, मुन्बई. पि	. पिन तीचे नाव: 1 यांचे तीचे नाव: ड्रबई. 1त्रय 1त्रे ज.मु. इते



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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 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.

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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 ₹ 26,95,500.00 (Rupees Twenty Six 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



