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MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

**Vastukala Consultants (I) Pvt. Ltd.**

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner : **M/s. Resham Metals Pvt Ltd**

Commercial Office No. 203, 2<sup>nd</sup> Floor, Building No 1, "The Big World of Soman Sun Citi",  
New/Current Survey No. 13/2(P), 13/7(P), 13/3, Khadakpada Road, Birla Collage Road, Village -  
Chikanghar, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State -  
Maharashtra, India.

Latitude Longitude : 19°14'55.8"N 73°8'34.4"E

### Intended User:

**Cosmos Bank**

**Kalyan Khadakpada Branch**

Ground floor, Shiv Villa Apt. Opp. gagangiri Soc. Sai Chowk, Khadakpada Kalyan  
West 421301



**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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### **Regd. Office**

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

📞 **+91 2247495919**

✉️ **mumbai@vastukala.co.in**

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## VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Office No. 203, 2<sup>nd</sup> Floor, Building No 1, "The Big World of Soman Sun Citi", New/Current Survey No. 13/2(P), 13/7(P), 13/3, Khadakpada Road, Birla Collage Road, Village - Chikanghar, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to **M/s. Resham Metals Pvt Ltd.**

Boundaries of the property

North : Bhiwandi – Murbad Road  
South : Ganesh Apartment  
East : Internal Road  
West : Shiv Ganga Apartment

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 **₹ 46,47,900.00 (Rupees Forty Six Lakhs Forty Seven Thousands Nine 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  
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: 2024.10.24 17:01:09 +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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Commercial Office No. 203, 2<sup>nd</sup> Floor, Building No 1, "**The Big World of Soman Sun Citi**", New/Current Survey No. 13/2(P), 13/7(P), 13/3, Khadakpada Road, Birla Collage Road, Village - Chikanghar, Taluka - Kalyan, District - Thane, Kalyan (West),  
PIN Code - 421 301, 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 24.10.2024 for Housing Loan Purpose.
1	Date of inspection	18.10.2024
3	Name of the owner / owners	<b>M/s. Resham Metals Pvt Ltd</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Pvt. Ltd. Company Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Commercial Office No. 203, 2 <sup>nd</sup> Floor, Building No 1, " <b>The Big World of Soman Sun Citi</b> ", New/Current Survey No. 13/2(P), 13/7(P), 13/3, Khadakpada Road, Birla Collage Road, Village - Chikanghar, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India.  <b>Contact Person :</b> Mr. Mukesh Gurnani (Owner) Contact No. 9822079788
6	Location, Street, ward no	Khadakpada Road Village - Chikanghar, District - Thane
7	Survey / Plot No. of land	Village - Chikanghar New Survey No - 13/2(P), 13/7(P), 13/3
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<b>Carpet Area in Sq. Ft. = 227.00</b> <b>(Area as per Site measurement)</b>  <b>Carpet Area in Sq. Ft. = 260.00</b> <b>(Area As Per Agreement for sale)</b>  <b>Built Up Area in Sq. Ft. = 272.00</b> <b>(Measured Carpet Area + 20%)</b>



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13	Roads, Streets or lanes on which the land is abutting	Village - Chikanghar, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301
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.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	<b>Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)</b>	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - M/s. Resham Metals Pvt Ltd
	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 KDMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - M/s. Resham Metals Pvt Ltd
	(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		<b>SALES</b>	
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 office 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		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	Year of Completion – 2019 (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.
<p><b>Remark:</b> As per agreement carpet area is 260.00 Sq. Ft. and as per measurement it is 227.00 Sq. Ft. We have considered least area i.e. 227.00 Sq. Ft. for the purpose of valuation.</p>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 24.10.2024 for Commercial Office No. 203, 2<sup>nd</sup> Floor, Building No 1, "The Big World of Soman Sun Citi", New/Current Survey No. 13/2(P), 13/7(P), 13/3, Khadakpada Road, Birla Collage Road, Village - Chikanghar, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to **M/s. Resham Metals Pvt Ltd.**

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

1)	Copy of Agreement for sale No.6390/2013 Dated 23.08.2013 between M/s. Soman Sun Citi(The Promoter) And M/s. Resham Metals Pvt Ltd.(The purchaser).
2)	Copy of Commencement Certificate No.KDMC / NRV / BP / KV / 777 - 244 Dated 23.03.2010 issued by Kalyan Dombivli Municipal Corporation.
3)	Copy of Approved Building Plan No.KDMC / NRV / CC / KV / OCC / 420 /19 Dated 14.06.2019 issued by Kalyan Dombivli Municipal Corporation.
4)	Copy of Occupancy Certificate No.KDMC / NRV / CC / KV / OCC / 420/19 Dated 14.06.2019 issued by Kalyan Dombivli Municipal Corporation.
5)	Copy of Previous Valuation Report Dated 17.10.2017 issued by Praksis Consultants & Valuers Pvt. Ltd..

### **Location**

The said building is located at Village - Chikanghar, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Commercial Zone. It is at a traveling distance 3.2 Km from Kalyan Railway Station.

### **Building**

The building under reference is having Part Ground + Part Stilt + 4 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. 2nd Floor is having 20 Commercial Office. The building is having 2 lifts.

### **Commercial Office:**

The Commercial Office under reference is situated on the 2<sup>nd</sup> Floor The composition of Office is Working Area + 1 Cabin + 1 Toilet. Vitrified Tile Flooring, Wooden Frame Glass door with MS Rolling Shutter, Alluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc provided in the office.



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**Valuation as on 24th October 2024**

The Carpet Area of the Commercial Office	:	227.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2019 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	5 Years
Cost of Construction	:	272.40 Sq. Ft. X ₹ 2,500.00 = ₹ 6,81,000.00
Depreciation $\{(100 - 10) \times (5 / 60)\}$	:	7.50%
Amount of depreciation	:	₹ 51,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,100/- per Sq. M. i.e. ₹ 7,070/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 73,099/- per Sq. M. i.e. ₹ 6,791/- per Sq. Ft.
Value of property as on 24th October 2024	:	227.00 Sq. Ft. X ₹ 20,700 = ₹46,98,900.00

(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)

<b>Fair value of the property as on 24th October 2024</b>	:	<b>₹ 46,98,900.00 - ₹ 51,000.00 = ₹ 46,47,900.00</b>
<b>Total Value of the property</b>	:	<b>₹ 46,47,900.00</b>
<b>The realizable value of the property</b>	:	<b>₹41,83,110.00</b>
<b>Distress value of the property</b>	:	<b>₹37,18,320.00</b>
<b>Insurable value of the property (312.00 X 2,500.00)</b>	:	<b>₹7,80,000.00</b>
<b>Guideline value of the property (272.40 X 6,791.00)</b>	:	<b>₹ 18,49,868.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Office No. 203, 2<sup>nd</sup> Floor, Building No 1, "The Big World of Soman Sun Citi", New/Current Survey No. 13/2(P), 13/7(P), 13/3, Khadakpada Road, Birla Collage Road, Village - Chikanghar, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at **₹ 46,47,900.00 (Rupees Forty Six Lakhs Forty Seven Thousands Nine Hundred Only)** as on 24th 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 **24th October 2024** is **₹ 46,47,900.00 (Rupees Forty Six Lakhs Forty Seven Thousands Nine 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



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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 + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Commercial Office Situated on 2 <sup>nd</sup> Floor
3	Year of construction	:	2019 (As per occupancy certificate)
4	Estimated future life	:	55 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	:	Wooden Frame Glass door with MS Rolling Shutter, Alluminum sliding windows with M. S. Grills, .
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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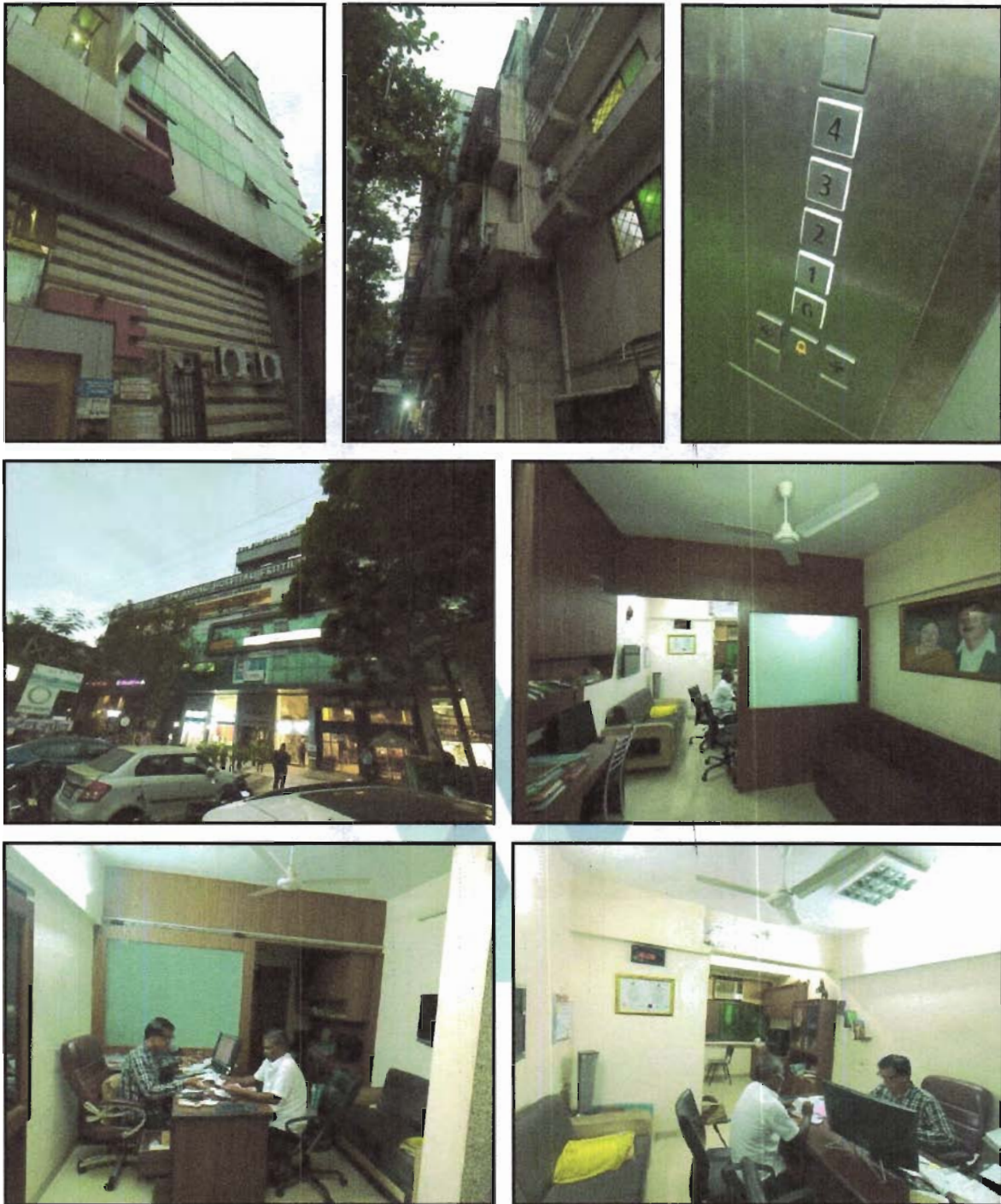
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Technical details		Main Building										
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed						
(i)	Internal wiring – surface or conduit											
(ii)	Class of fittings: Superior/Ordinary/Poor.											
15	<table border="1"> <tr> <td colspan="2">Sanitary installations</td> </tr> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	Sanitary installations		(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	: As per Requirement
Sanitary installations												
(i)	No. of water closets											
(ii)	No. of lavatory basins											
(iii)	No. of urinals											
(iv)	No. of sink											
16	Class of fittings: Superior colored / superior white/ordinary.	: Ordinary										
17	Compound wall Height and length Type of construction	: 6'.0" High, R.C.C. column with B. B. masonry wall										
18	No. of lifts and capacity	: 2 Lifts										
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	: Chequered 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										

## Actual Site Photographs



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## Actual Site Photographs



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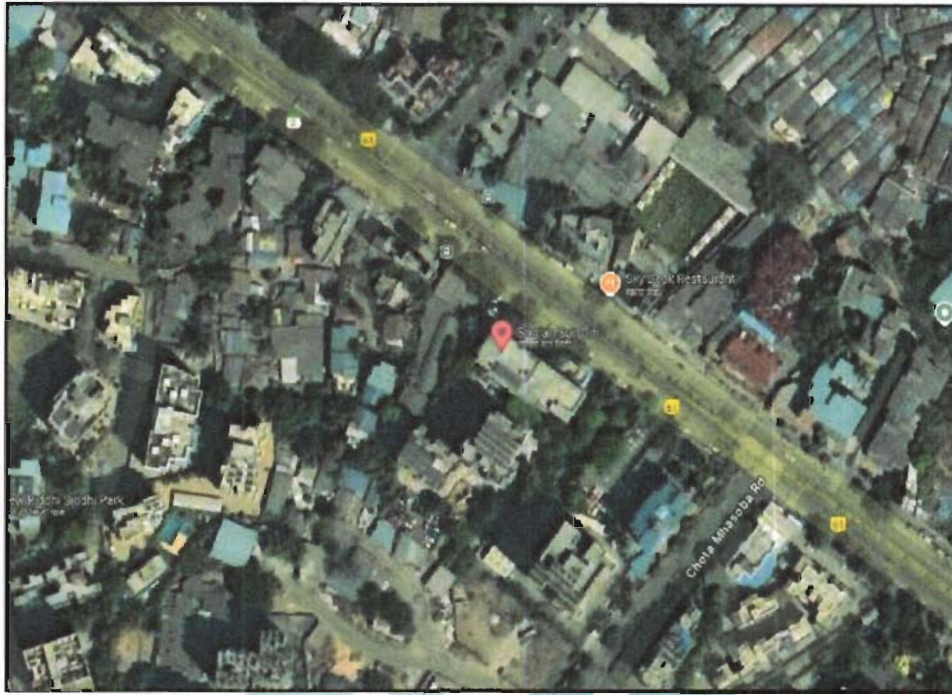
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## Route Map of the property



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



**Longitude Latitude: 19°14'55.8"N 73°8'34.4"E**

**Note:** The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 3.2 Km).



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## Ready Reckoner Rate

DIVISION / VILLAGE : CHIKANGHAR Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation - Class 'C'		
Local Body Name	Kalyan Dombivli Municipal Corporation					
Land Mark	Zone B, Chikanghar (A) All the Properties on New Murbad Highway.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub zone	Land	Residential	Office	Shop	Industrial
2	2/12	24100	69000	76100	86500	76100
Survey No. 5, 6, 7, 8, 12, 14, 15, 20, 21, 22, 24, 30, 34A, 35, 36, 41A, 42, 47A						
<input type="checkbox"/> Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Office	76100			
Office Located on 2 <sup>nd</sup> Floor	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)</b>	<b>76,100.00</b>	<b>Sq. Mtr.</b>	<b>7,070.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market value Rate for Land (B)	24100			
The difference between land rate and building rate(A-B=C)	52,000.00			
Percentage after Depreciation as per table(D)	5%			
<b>Rate to be adopted after considering depreciation [B + (C X D)]</b>	<b>73,099.00</b>	<b>Sq. Mtr.</b>	<b>6,791.00</b>	<b>Sq. Ft.</b>

### 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:

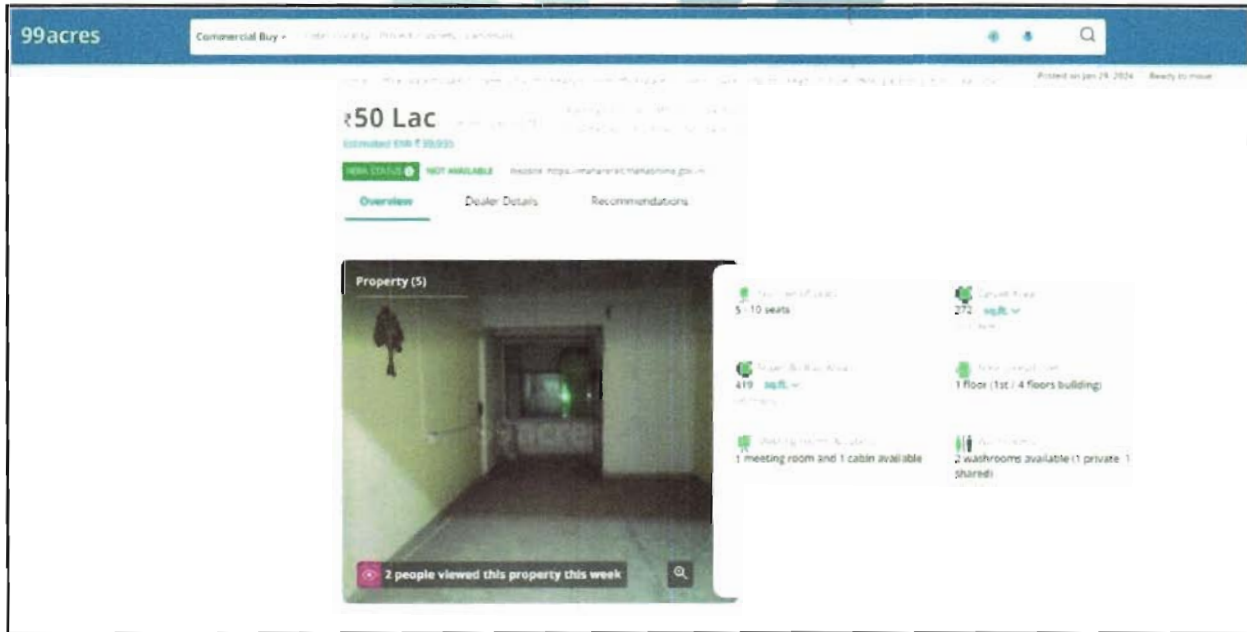
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 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% 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	Office		
Source	https://www.99acres.com/		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	272.00	326.40	-
<b>Percentage</b>	-	20%	-
<b>Rate Per Sq. Ft.</b>	₹18,382.00	₹15,319.00	-





## Price Indicators

Property	Office		
Source	https://www.99acres.com/		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	600.00	720.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,167.00	₹15,972.00	-

**99acres** Commercial Buy ▾ Enter Locality / Project: 🔍 Post property **FREE**

Number Office Space for sale in Chikan Ghar, Kalyan West. Ready to move Office Space for sale in Chikan Ghar, Kalyan West. Ready to move Office Space for sale in Chikan Ghar, Kalyan West. Ready to move Office Space for sale in Chikan Ghar, Kalyan West. Ready to move Office Space for sale in Chikan Ghar, Kalyan West. Posted on Oct 10, 2024

**Platinum**

**₹1.15 Cr** (₹19,166 per sq.ft) Ready to move Office Space for sale in Chikan Ghar, Kalyan West. **Contact Dealer FREE**

Estimated EMI ₹91,851 **Shortlist**

**RERA STATUS** **NOT AVAILABLE** Website: https://maharera.maharashtra.gov.in/

**Overview** Dealer Details Recommendations

Property ID: **Quick links**

- Number of seats:** 40 seats
- Area spread over:** 1 floor (1st / 4 floors building)
- Washrooms:** 4 washrooms available (2 private, 2 shared)
- Carpet Area:** 600 sq.ft. (1st / 4 floors)
- Meeting rooms & cabins:** 2 meeting rooms and 2 cabins

Phone not shared by advertiser **Send Feedback**

**Request Photos**

**Places nearby** Chikan Ghar, Kalyan West **View All**

- Shree Ram Mandir
- Kali Masjid
- Sai Sanjivani Criticare Hospital
- Gurukripa Criticare Hospital Kalyan
- Bhoir...

Why should you consider this property?



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## Price Indicators

Property	Office		
Source	magic bricks		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	350.00	420.00	-
<b>Percentage</b>	-	20%	-
<b>Rate Per Sq. Ft.</b>	₹25,143.00	₹20,952.00	-

The screenshot displays a property listing on the Magicbricks website. The header includes navigation options like 'Buy', 'Rent', 'Sell', and 'Home Loans'. The main content area shows a property for sale in Chikan Ghat, Kalyan. Key details include a price of ₹88.0 Lac, a super area of 550 sqft, and a carpet area of 350 sqft. The property is furnished and has a washroom. It is located on the 1st floor out of 21 floors and overlooks the main road. The listing also features a 'Contact Owner' button and a 'Get Phone No.' button.



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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 **24th 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 knowledgeable 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 **₹ 46,47,900.00 (Rupees Forty Six Lakhs Forty Seven Thousands Nine Hundred 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: 2024.10.24 17:01:25 +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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