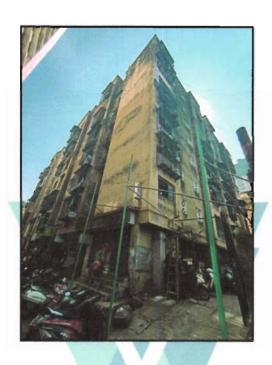


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Mrs. Sneha Kunal Padwal Name of Owner: Kotak Mahindra Bank Limited

Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India.

Latitude Longitude: 18°59'15.2"N 72°50'11.3"E

Intended User:

Cosmos Bank APMC Vashi Branch

C-1, Phase-II, APMC Masala Market, Sector -19, Vashi Navi Mumbai 400703



Regd. Office Our Pan India Presence at:

Nanded

Aurangabad Pune

Mumbai

 ↑ Thane Nashik Ahmedabad Opelhi NCR Rajkot

₽Indore

♀Raipur Jaipur

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

***** +91 2247495919

🌌 mumbai@vastukala.co.in www.vastukala.co.in



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 17

Vastu/Mumbai/11/2024/012351/2309083 16/2-168-JASK Date: 16.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India belongs to Kotak Mahindra Bank Limited. Name of Proposed Purchaser is Mrs. Sneha Kunal Padwal.

Boundaries		Building	Flat		
North	:	Shree Samarth Hanuman Street	Marginal Space		
South	:	Slum Area	Flat No. 623		
East	:	Mill Land	Passage		
West	:	Badak Chawl	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 ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One Hundred And Five 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 DN: cn=Manoj Chalikwar, o=Vastukala:

On: cn=Manoj Chalikwar, o=Vastukala:
consultants (i) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org. c=INI)
Date: 2024.1ltl. 16 10:46:29 +05'30'

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report



Our Pan India Presence at:

Nanded Mumbai

⊘Thane **₽**Nashik Ahmedabad
Open None **PRajkot**

Indore

Raipur

√ Jaipur

Regd. Office

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

2247495919

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

Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazqaon, Chinchpokli (East), Mumbai -, 400 033, 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 16.11.2024 for Housing Loan Purpose.		
1	Date of inspection	13.11.2024		
3	Name of the owner / owners	Kotak Mahindra Bank Limited		
	Name of the proposed purchaser	Mrs. Sneha Kunal Padwal		
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. 624, 6 th Floor, Wing - C "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India. Contact Person: Mr. Vikas Rawat (Representative of Bank) Contact No. 9892421226		
6	Location, Street, ward no	S-15, Shree Samarth Hanuman Street		
7	Survey / Plot No. of land	CTS No - 798 of Mazagaon Division		
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, Taxi and Private Cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 243.09 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per MHADA Allotment Letter) Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)		



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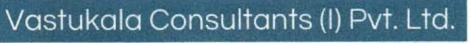




13	Roads, Streets or lanes on which the land is abutting	Pin - 400 033		
14	If freehold or leasehold land	Free Hold.		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable 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	AND		
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?	Vacant and in the possession of Kotak Mahindra Bank Ltd.		
	If the property owner occupied, specify portion and , extent of area under owner-occupation	Fully Vacant and in the possession of Kotak Mahindra Bank Ltd.		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Vacant and in the possession of Kotak Mahindra Bank Ltd.		
	(ii) Portions in their occupation	Fully Vacant		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	e 14,300.00 (Expected rental income per month)		



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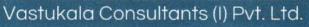


Valuets Approved Appr

	(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 – 2007 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.



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	Remark: At present the property is Vacant and in the p	possession of Kotak Mahindra Bank Ltd.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.

PART II- VALUATION

GENERAL.

Under the instruction of Cosmos Bank, APMC Vashi Branch Branch to assess Fair Market Value as on 16.11.2024 for Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India belongs to Kotak Mahindra Bank Limited. Name of Proposed Purchaser is Mrs. Sneha Kunal Padwal.

We are in receipt of the following documents:

1)	Copy of Occupancy Certificate No.EE/BP/4932/E/PB Dated 03.05.2007 issued by Municipal Corporation of Greater Mumbai.
2)	Copy of MHADA Allotment Letter No. 2833 Dated 14.08,2007 And Shri. Dattaram Ramchandra Devrukhkar(The Allottee) issued by Mumbai Housing and Area Development Board.
3)	Copy of Draft Sale Certificate between Kotak Mahindra Bank Limited(The Transferor) And Mrs. Sneha Kunal Padwal(The Transferee) (Draft Sale Certificate made in October 2023).
4)	Copy of MHADA Possession receipt Dated 18.08.2007 in the name of Shri. Dattaram Ramchandra Devrukhkar issued by MHADA
5)	Copy of MHADA Possession receipt Document No. EM/MBR & RB/Letter No. 4309 Dated 18.08.2007 issued by Mumbai Housing and Area Development Board.
6)	Copy of Society Maintenance Bill No. 623 Dated 01.06.2023 in the name of Dattaram Ramchandra Devrukhkar issued by Shree Krupa Sahakari Gruhanirman Sanstha.
7)	Copy of Court Order No.Case No . 397 /SA/20 21, CNR N o. MHMM11-003050-2021 Dated 29.09.2022.

Location

The said building is located at , Kalachowki400 033. The property falls in Residential Zone. It is at a traveling distance 850m from Chinchpokli Railway Station.

Building

The building under reference is having Ground + 7 Upper Floors. It is a R.C.C. Framed Structure with 9° thick external walls and 6° Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 6th Floor is having 25 Residential Flat. The building is having 3 lifts.

Residential Flat:



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The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is Living Room + Kitchen + WC + Bathroom.(i.e. 1RK Flat) This Residential Flat is Ceramic Tile Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 16th November 2024

The Built Up Area of the Residential Flat	T : [270.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	;	2007 (As per occupancy certificate)
Expected total life of building	;	60 Years
Age of the building as on 2024	:	17 Years
Cost of Construction	;	270.00 Sq. Ft. X ₹ 2,700.00 = ₹ 7,29,000.00
Depreciation {(100 - 10) X (17 / 60)}	:	25.50%
Amount of depreciation	:	₹ 1,85,895.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,61,154/- per Sq. M. i.e, ₹ 14,972/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,44,920/- per Sq. M. i.e. ₹ 13,464/- per Sq. Ft.
Value of property		27,0.00 Sq. Ft. X ₹ 25,500 = ₹ 68,85,000
Total Value of property as on 16th November 2024	1	₹68,85,000.00

(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 16th November 2024	:	₹ 68,85,000.00 - ₹ 1,85,895.00 = ₹ 66,99,105.00
Total Value of the property	:	₹ 66,99,105.00
The realizable value of the property	:	₹ 60,29,195.00
Distress value of the property	:	₹ 53,59,284.00
Insurable value of the property (270.00 X 2,700.00)	:	₹ 7,29,000.00
Guideline value of the property (270.00 X 13464.00)	:	₹ 36,35,280.00

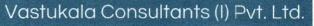
Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 624, 6th Floor, Wing - C, "Shree Krupa Co-op. Hsg. Soc. Ltd.", S-15, Shree Samarth Hanuman Street, Dr. Babasaheb Ambedkar Road, Kalachowki, Mazgaon, Chinchpokli (East), Mumbai -, 400 033, State - Maharashtra, India for this particular purpose at ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One Hundred And Five Only) as on 16th November 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 16th November 2024 is ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety Nine Thousands One



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Hundred And Five 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

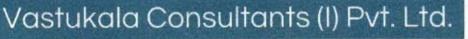
Technical details

Main Building

1	No. of floors and height of each floor		Ground + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 6 th Floor
3	Year of construction		2007 (As per occupancy certificate)
4	Estimated future life	10000	43 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	3	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Ceramic Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R.C.C. slab.
13	Special architectural or decorative features, if any	:	No



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Technical details

Main Building

14	(i)	Internal wiring – surface or conduit	:	Onen plumbing with C.D. fittings. Cooling Courties with
	(i)	<u> </u>		Open plumbing with C.P. fittings. Casing Capping wiring
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior dinary.	:	Superior White
17		nd wall nd length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		2	3 Lifts
19	Underground sump – capacity and type of construction			RCC Tank
20	Over-head tank Location, capacity Type of construction			RCC Tarik on Terrace
21	Pumps-	no. and their horse power		May be provided as per requirement
22	1	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: 18°59'15.2"N 72°50'11.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Chinchpokli - 850m).



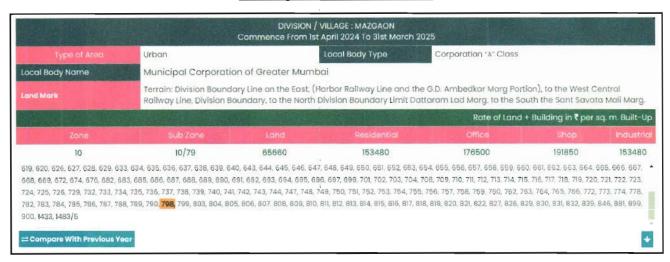
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	153480			
Increase by 5% on Flat Located on 6 th Floor	7674			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,61,154.00	Sq. Mtr.	14,972.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	65660			
The difference between land rate and building rate(A-B=C)	95,494.00			
Percentage after Depreciation as per table(D)	17%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,44,920.00	Sq. Mtr.	13,464.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

Depreciation Percentage Table

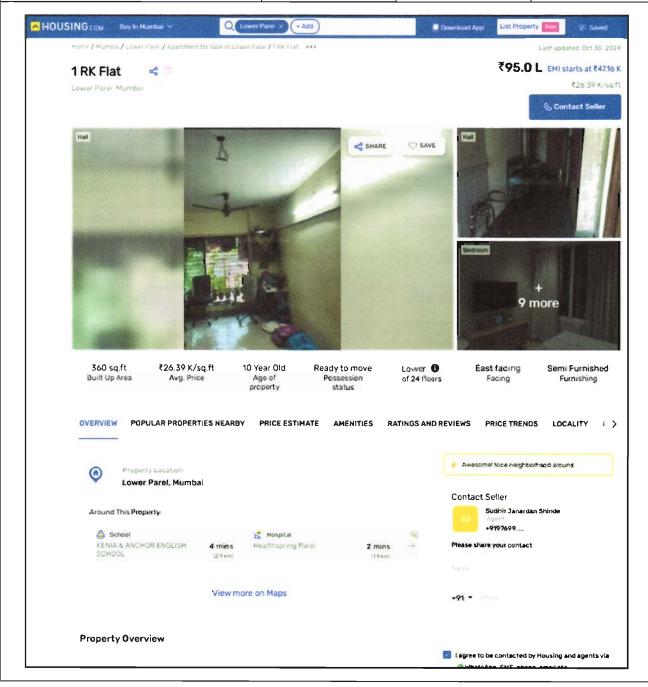
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	Residential Flat			
Source	Housing.Com	Housing.Com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	300.00	360.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹31,667.00	₹26,389.00	-	

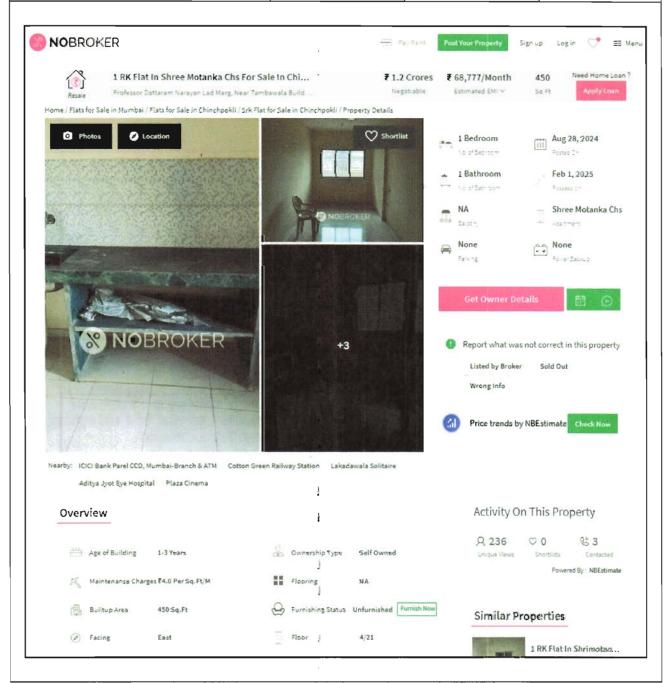






Price Indicators

Property	Residential Flat	Residential Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-			
_	Carpet	Built Up	Saleable	
Area	375.00	450.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹32,000.00	₹26,667.00	-	









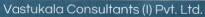
Sale Instances

Property	Residential Flat	Residential Flat		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	225.00	270.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹29,778.00	₹24,815.00	-	

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्) मोबदला ()	6700000	
(3) बाजारभाव(भावेपटटयाच्या बाबॉततपटटाकार आकारणी देतो की घटटेदार ते नमुद्र करखे)	3850823.2	
(४) भू-माधन, पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: फ्लॅट क्र.123,पहिला मजला,श्री कृपा सहकारी गृहनिर्माण संस्था,समर्थ हनुमान पथ,डॉ. बी. ए. रोड.काव्याचीकी,मुंबई-400 033((C.T.S. Number : 798 :))	
(5) क्षेत्रफळ	25.09 जै.मीटर	
(६)आकारणी किया जुडी देण्यात असेल तेव्हा		
(१) दस्तऐवन करून द्रेणाऱ्या रिव्हन ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायात्रयाचा हुकुमनाम्य किंवा आहेत्य असल्यास् प्रतिचादिचे नाव व यत्ता.	1): नाव:-सुधाकर शिवराम नागरे वय:-63 पत्ता:-प्लोट नं: फ्लेंट क्र.१२३, माळा नं: पहिला मखता. इ.मारतीचे नाव: श्री कृपा सहकारी गृहनिर्माण संस्था. ब्लॉक नं: काळाचीकी, रोठ नं: समर्थ हनुमान पथ. ठॉ. बी. ए. रोठ, महाराष्ट्र, मुम्बई. पिन कोठ:-400033 पॅन नं:-AAZPN6870G	
(इ)द्रस्तपेक्ज करून प्रेणान्या ग्रह्मकातचे व किंवा दिसाणी न्यायस्याचा गुक्कमनामा किंवा आदेगा असत्यास प्रतिसादिके नाव व पत्ता	 नाव-साहुत आनंद्रा हां हे वय: 48: पत्ता-पत्ती इमारतीचे नाव: श्री कृपा सहकारी गृहनिर्माण संस् ठॉ. बी. ए. रोठ, महाराष्ट्र, मुम्बई, पिन कोड: 40 	था, ब्लॉक ने: काळाचौकी, रोड ने: समर्थ इनुमान दय.
(९) दस्तरेवन करून दिल्याचा दिनांक	30/07/2024	
(10)दस्त नोदणी केल्याचा दिनाक	30/07/2024	
(११)अनुक्रमोक संड र पृष्ट	17927/2024	
(12)बाजारभावाप्रमाणे पुरांक मुक्क	402000	
(13)बावारभागप्रमाणे नोटजी गुल्क	30000	









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 16th November 2024

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it
 more or less valuable. No responsibility is assumed for such conditions or for engineering that might be
 required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 66,99,105.00 (Rupees Sixty Six Lakhs Ninety

Nine Thousands One Hundred And Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Manoj Chalikwar Manoj Chalikwar

ON: cn=Manoj Chaliksvar, o=Vastukala
Consultants (I) Pvr. Ltdl. ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.I1.16 10:46:43 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



