Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Sandeep Vithal Kanse

Residential Flat No. 504, 5th Floor, Wing - B, "Dhara Complex Co-op. Hsg. Soc. Ltd.", Plot No. 21, Sector 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN -410 209, State - Maharashtra, India.

Latitude Longitude: 19°1'19.8"N 73°5'34.0"E

Intended User:

Cosmos Bank Amrutnagar GHatkopar West

Rekha Apartment CHSL Amrut Nagar Ghatkopar West Mumbai 400086



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CIN: U74120MH2010PTC207869

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Vastu/Mumbai/11/2024/012397/2309110 18/12-195-JARJ

Date: 18.11 2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 504, 5th Floor, Wing - B, "Dhara Complex Co-op. Hsg. Soc. Ltd.", Plot No. 21, Sector 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State - Maharashtra, India belongs to Mr. Sandeep Vithal Kanse.

Boundaries	:	Building	Flat	
North	:	'C' Wing of Dhara Complex CHSL	Flat No. 504	
South	:	Internal Road	Flat No. 503	
East	:	'A' Wing of Dhara Complex CHSL	Staircase	
West		Internal Road	Marginal Space / Internal Road	

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 ₹ 72,69,576.00 (Rupees Seventy Two Lakhs Sixty Nine Thousands Five Hundred And Seventy Six 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 Consulansi () P. Ltd., oueMani emallemanoj Chalikwar, o=Vasti Consulansi () P. Ltd., oueMani emallemanoj evastukaja org. c=i





Director

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



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Residential Flat No. 504, 5th Floor, Wing - B, "Dhara Complex Co-op. Hsg. Soc. Ltd.", Plot No. 21, Sector 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, 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 18.11.2024 for Housing Loan Purpose.
1	Date of inspection	15.11.2024
3	Name of the owner / owners	Mr. Sandeep Vithal Kanse
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. 504, 5 th Floor, Wing - B, "Dhara Complex Co-op. Hsg. Soc. Ltd.", Plot No. 21, Sector 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State - Maharashtra, India. Contact Person: Mr. Dinesh Yadav (Tenant) Contact No. 8652255922
6	Location, Street, ward no	Village - Kamothe (12.5% Scheme), District - Raigad
7	Survey / Plot No. of land	Village - Kamothe (12.5% Scheme), Plot No - 21
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	

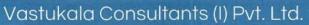




12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 550.06 (Area as per Site measurement) Carpet Area in Sq. Ft. = 454.15 Balcony Area in Sq. Ft. = 95.91 Carpet Area in Sq. Ft. = 505.00 (Area As Per Agreement) Built Up Area in Sq. Ft. = 606.00 (Carpet Area + 20%) Carpet Area in Sq. Ft. = 459.00 Terrace Area in Sq. Ft. = 46.00
13	Roads, Streets or lanes on which the land is abutting	Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Pin - PIN - 410 209
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



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Values Agenerate Charles See Constitution of Charles See C

24	Is the	building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Dinesh Yadav, since 8 years
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Tenant Occupied
25		s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available
26	RENT	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Dinesh Yadav, since 8 years
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 17500/- Present rental income per month.
	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	Information not available
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29	1	etails of the water and electricity charges, If any, corne 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 enance and operation- owner or tenant?	N. A.
32		mp is installed, who is to bear the cost of enance 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., at 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	1	ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	S	
			<u> </u>





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 – 2012 (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, Amrutnagar GHatkopar West Branch to assess Fair Market Value as on 18.11.2024 for Residential Flat No. 504, 5th Floor, Wing - B, "Dhara Complex Co-op. Hsg. Soc. Ltd.", Plot No. 21, Sector 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State - Maharashtra, India belongs to Mr. Sandeep Vithal Kanse.

We are in receipt of the following documents:

	1)	Copy of Agreement for sale Registration No.12411-2011 Dated 20.12.2011 between M/s. Dhara Enterprises(The Builder) And Mr. Sandeep Vithal Kanse(The Purchaser).
	2)	Copy of Occupancy Certificate No.CIDCO/BP-9354/ATPO(NM & K)/2012/622 Dated 06.08.2012 issued by CIDCO.
ľ	3)	Copy of Electricity Bill Consumer No.028800181102 Dated 13.05.2024.

Location

The said building is located at bearing Plot No - 21 in Sector - 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, PIN - 410 209. The property falls in Residential Zone. It is at a traveling distance 2.2 km. from Mansarovar Railway Station.

Building



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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 Good. The building is used for Residential purpose. 5th Floor is having 5 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 5th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Passage + 2 Toilet.(i.e. 2BHK with 2 Toilets) This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 18th November 2024

The Carpet Area of the Residential Flat	T :	505.00 Sq. Ft.
-----------------------------------------	-----	----------------

Deduct Depreciation:

Year of Construction of the building	:	2012 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	1	12 Years
Cost of Construction	;	606.00 Sq. Ft. X ₹ 2,800.00 = ₹ 16,96,800.00
Depreciation {(100 - 10) X (12 / 60)}	1	18.00%
Amount of depreciation	1	₹ 3,05,424.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	V	₹ 81,480/- per Sq. M. i.e. ₹ 7,570/- per Sq. Ft.
Guideline rate (after depreciate)	A	₹ 75,014/- per Sq. M. i.e. ₹ 6,969/- per Sq. Ft.
Value of property		505.00 Sq. Ft. X ₹ 15,000 = ₹75,75,000
Total Value of property as on 18th November 2024	:	₹75,75,000.00

(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 18th November 2024	:	₹ 75,75,000.00 - ₹ 3,05,424.00 = ₹ 72,69,576.00
Total Value of the property	:	₹ 72,69,576.00
The realizable value of the property	:	₹65,42,618.00
Distress value of the property	:	₹58,15,661.00
Insurable value of the property (606.00 X 2,800.00)	:	₹16,96,800.00
Guideline value of the property (606.00 X 6969.00)	:	₹42,23,214.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 504, 5th Floor, Wing - B, "Dhara Complex Co-op. Hsg. Soc. Ltd.", Plot No. 21, Sector 8, Village - Kamothe (12.5% Scheme), Taluka - Panvel, District - Raigad, Navi Mumbai, PlN - 410 209, State - Maharashtra, India for this particular purpose at ₹ 72,69,576.00



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(Rupees Seventy Two Lakhs Sixty Nine Thousands Five Hundred And Seventy Six Only) as on 18th November 2024

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment! am of the considered opinion that the fair market value of the property as on 18th November 2024 is ₹ 72,69,576.00 (Rupees Seventy Two Lakhs Sixty Nine Thousands Five Hundred And Seventy Six 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 5 th Floor
3	Year of construction	•	2012 (As per occupancy certificate)
4	Estimated future life		48 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.



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Technical details

Main Building

9	Doors ar	nd Windows	:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring		:	Vitrified tiles flooring.
11	Finishing]	:	Cement Plastering.
12	Roofing	and terracing	:	R.C.C. slab.
13	Special a	architectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
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.	:	Superior White
17		nd wall nd length construction	T	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity		1Lift
19	Undergro	ound sump – capacity and type of tion	:	RCC Tank
20	l .	ad tank , capacity construction		RCC Tank on Terrace
21	Pumps- r	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 f septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs







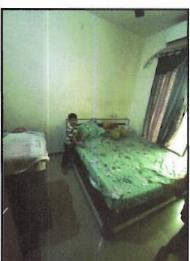








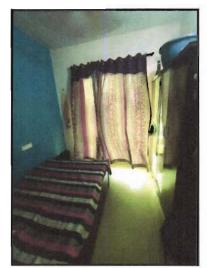








Actual Site Photographs













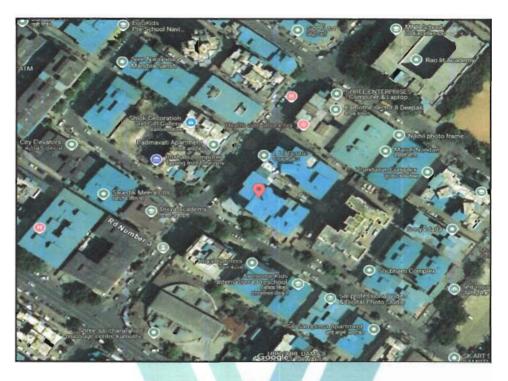


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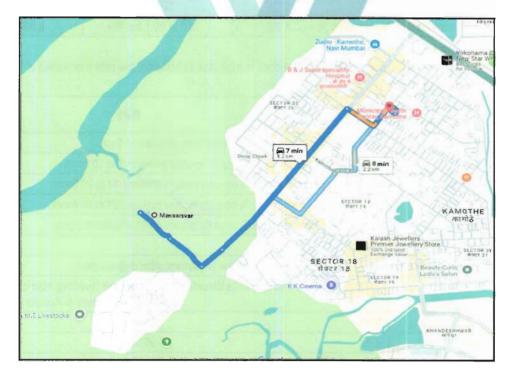
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Route Map of the property



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



Longitude Latitude: 19°1'19.8"N 73°5'34.0"E

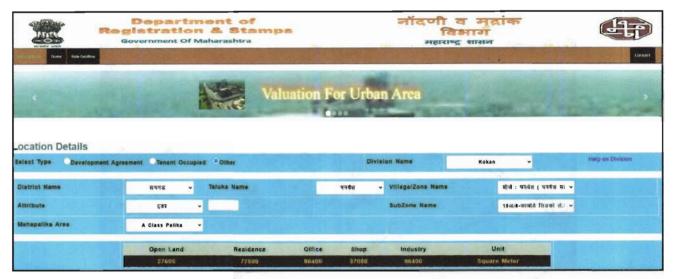
Note: The Blue line shows the route to site distance from nearest Railway Station (Mansarovar - 2.2 km.).



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	77600			
Increase by 5% on Flat Located on 5th Floor	3880	in the same of		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	81,480.00	Sq. Mtr.	7,570.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	27600		N-4	
The difference between land rate and building rate(A-B=C)	53,880.00			
Percentage after Depreciation as per table(D)	12%			
Rate to be adopted after considering depreciation [B + (C X D)]	75,014.00	Sq. Mtr.	6,969.00	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	ve 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	



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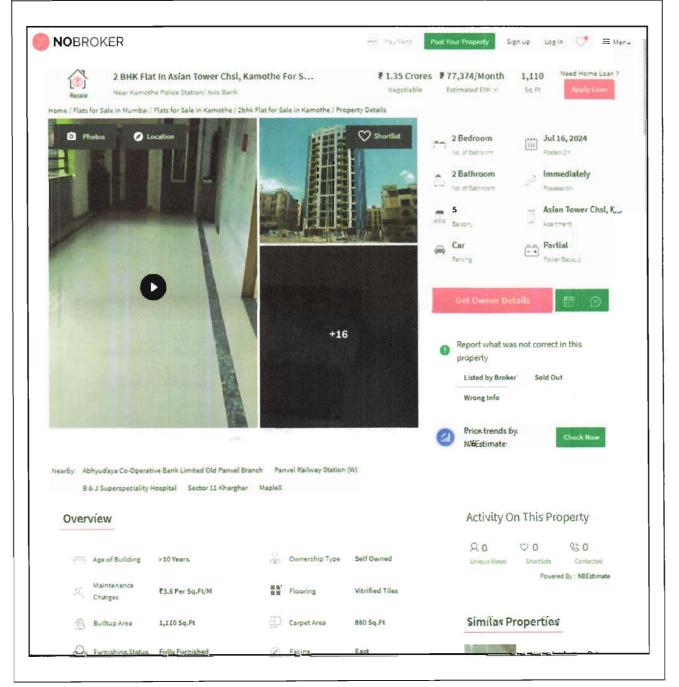
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Consultant of

Price Indicators

Property	Residential Flat			
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	880.00	1,056.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹15,341.00	₹12,784.00	-	



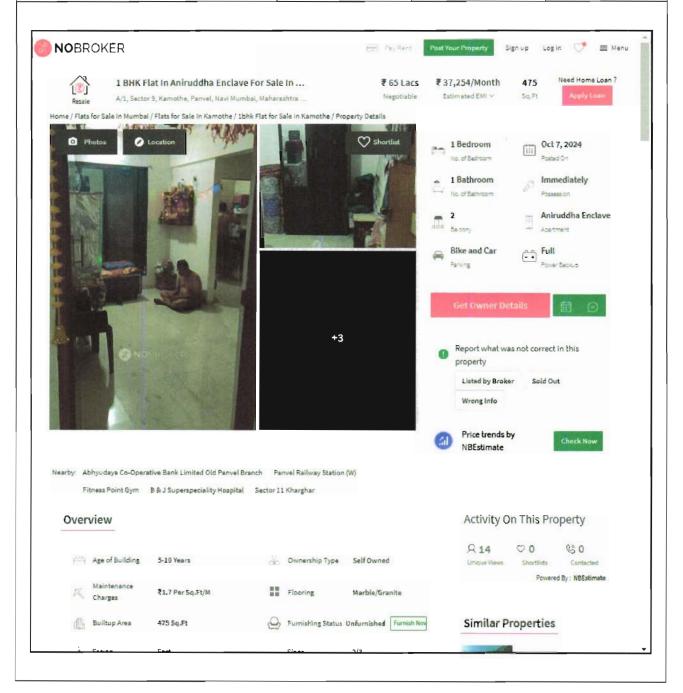






Price Indicators

Property	Residential Flat		
Source	Nobroker.com		
Floor	-		
-	Carpet	Built Up	Saleable
Area	396.00	475.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹16,414.00	₹13,684.00	-





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Sale Instances

Property	Residential Flat			
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	498.00	597.00	-	
Percentage	-	%	-	
Rate Per Sq. Ft.	₹12,651.00	₹10,553.00	-	

11831398 24-07-2024 Note -Generated Through eSearch Module,For original report please contact concern SRO office सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल 3 दस्त क्रमांक : 11831/2024

नोदंणी : Regn:63m

गावाचे नाव: कामोठे

(१)विलेखाचा प्रकार	सेल डीड	
(2) मोबदला	6300000	
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4104264	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पनवेल म.न.पा.इतर वर्णन ;, इतर माहिती: सदनिका क्रं - सी -304,सी विंग,तिसरा मजला,धारा कॉम्प्लेक्स को ऑप ही सोसायटी लिमिटेड,प्लॉट नं - 21,सेक्टर -8,कामोठे,नवी मुंबई,ता पनवेल,जिल्हा रायगड क्षेत्र 51,170 चौ मी बिल्टअप व 4,297 चौ मी टेरेस(दस्त क्र. पवल 5-7370/2024 दिनांक 11/05/2024 रोजी मु.मु. व नोंदणी फी वसूल)((Plot Number : 21; SECTOR NUMBER : 8;))	
(5) क्षेत्रफळ	51.170 चौ.मीटर	
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(१) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सुशांत शामसुंदर मापुस्कर वय:-37 पता:-प्लॉट ने: फ्लॅट नें - 303, माळा ने: -, इमारतीचे नाव: गणेश प्लाझा, ब्लॉक ने: प्लॉट नें - 51, सेक्टर -11, रोड नें: कामोठे, ता पनवेल, जिल्हा रायराड, महाराष्ट्र, राईग़ाइः(ं). पिन कोड:-410206 पॅन नें:-AYCPM0808J 2): नाव:-सचिन शामसुंदर मापुस्कर वय:-35 पत्ता:-प्लॉट नें: फ्लॅट नें - 303, माळा नें: -, इमारतीचे नाव: गणेश प्लाझा, ब्लॉक नें: प्लॉट नें - 51, सेक्टर -11, रोड नें: कामोठे, ता पनवेल, जिल्हा रायराड , महाराष्ट्र, राईग़ाइः(ं). पिन कोड:-410206 पॅन नें:-BATPM7922D	
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असस्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-सीमा सचिन जाधव वय:-33; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव -, ब्लॉक नं: -, रोड नं: वळवण, सांगली, महाराष्ट्र , महाराष्ट्र, सांगली. पिन कोड:-415308 पेंन नं:-CKOPJ2761H 2): नाव:-सचिन किसन जाधव वय:-39; पत्त:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वळवण, सांगली, महाराष्ट्र , महाराष्ट्र, सांगली. पिन कोड:-415308 पेंन नं:-AVUPJ5622J	
(९) दस्तऐवज करुन दित्याचा दिनांक	13/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	13/06/2024	
(११) अनुक्रमांक,खंड व पृष्ट	11831/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नॉदणी शुत्क	100	
(14)धोरा		
मुल्पांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण दुस्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील दुस्तप्रकारनुसार आवश्यक नाही	
- मुद्रांक शुत्क आकारताना निवडलेला अनुस्केद :- :		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th 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

- 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.



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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 ₹ 72,69,576.00 (Rupees Seventy Two Lakhs Sixty Nine Thousands Five Hundred And Seventy Six Only).



Manoj Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



