

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Shri. Amit Krishna Bhagwat

Residential Flat No. B/303, 3<sup>rd</sup> Floor, Wing - B, **"Indradhanu Palace Co.-Op. Hsg. Soc. Ltd. "**, Opp. Jogila Market, Uthalsar, Village - Thane, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 601, State - Maharashtra, India.

Latitude Longitude: 19°12'6.4"N 72°58'36.2"E

## **Intended User:**

Cosmos Bank Ghodbandar Road

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane West 400 610



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

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## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Thane/11/2024/012429/2309130 21/1-215-PSVS Date: 19.11.2024

## **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. B/303, 3<sup>rd</sup> Floor, Wing - B, **"Indradhanu Palace Co.-Op. Hsg. Soc. Ltd."**, Opp. Jogila Market, Uthalsar, Village - Thane, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 601, State - Maharashtra, India belongs to **Shri. Amit Krishna Bhagwat**.

Boundaries	:	Building	Flat	
North	<i>:</i> -	Wing - C, Indradhanu Palace CHSL	Flat No. 303	
South		Wing - A, Indradhanu Palace CHSL	Flat No. 301	
East	:	Chawls	Lift / Staircase	
West		Vaishali Apartment Road	Flat No. 302	

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 ₹ 92,13,600.00 (Rupees Ninety Two Lakhs Thirteen Thousands Six 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/87/2022-23

Encl.: Valuation report



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Residential Flat No. B/303, 3<sup>rd</sup> Floor, Wing - B, **"Indradhanu Palace Co.-Op. Hsg. Soc. Ltd. "**, Opp. Jogila Market, Uthalsar, Village - Thane, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 601, 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 19.11.2024 for Housing Loan Purpose.
1	Date of inspection	16.11.2024
3	Name of the owner / owners	Shri. Amit Krishna Bhagwat
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. B/303, 3 <sup>rd</sup> Floor, Wing - B, "Indradhanu Palace CoOp. Hsg. Soc. Ltd. ", Opp. Jogila Market, Uthalsar, Village - Thane, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 601, State - Maharashtra, India.  Contact Person: Shri. Amit Krishna Bhagwat (Owner) Contact No. 9892020420
6	Location, Street, ward no	Village - Thane, District - Thane
7	Survey / Plot No. of land	CTS No - 58/2 (Part), Tika No. 8 of Village - Thane
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. = 702.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 614.00 Terrace Area in Sq. Ft. = 88.00  Carpet Area in Sq. Ft. = 660.00 (Area As Per Agreement of Sale)  Built Up Area in Sq. Ft. = 792.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Thane, Taluka - Thane, District - Thane, Pin - PIN Code - 400 601
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 - Shri. Amit Krishna Bhagwat



		roperty owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied
25		s the Floor Space Index permissible and tage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Shri. Amit Krishna Bhagwat
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	21,200.00 (Expected 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	rate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
32		mp is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, je, 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		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available
36		dispute between landlord and tenant regarding nding in a court of rent?	N. A.
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	3	
37	locality addres	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price ea 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 – 1992 (As per site information)
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, Ghodbandar Road Branch to assess Fair Market Value as on 19.11.2024 for Residential Flat No. B/303, 3<sup>rd</sup> Floor, Wing - B, **"Indradhanu Palace Co.-Op. Hsg. Soc. Ltd."**, Opp. Jogila Market, Uthalsar, Village - Thane, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 601, State - Maharashtra, India belongs to **Shri. Amit Krishna Bhagwat**.

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

1)	Copy of Agreement of Sale Dated 14.10.2008 between Shri. Suresh Murlidhar Awate(The Transferor) And Shri. Amit Krishna Bhagwat(The transferee).
2)	Copy of Commencement Certificate V.P. No87 / 120 / TMC / TDD / 559 Dated 28.11.1991 issued by Thane Municipal Corporation.
3)	Copy of Society Share Certificate No.22 Dated 24.05.2012 And Amit Krishna Bhagwat (The purchaser) issued by SOCIETY.
4)	Copy of Builder Possession Letter Dated 01.08.2006in the name of Shri. Suresh Murlidhar Awate issued by Arihant Builders.

#### Location

The said building is located at Village - Thane, Taluka - Thane, District - Thane, PIN Code - 400 601. The property falls in Residential Zone. It is at a traveling distance 1.8 Km from Thane Railway Station.

#### **Building**

The building under reference is having Part Ground + Part Stilt + 8 Upper Floors. It is a R.C.C. Framed Structure with 9" thick



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external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 3rd Floor is having 3 Residential Flat. The building is having 1 lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 3<sup>rd</sup> Floor The composition of Residential Flat is 2 Bedroom + 2 Living Room + Kitchen + Toilet + Bathroom + WC + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid door with safety door, Aluminium Sliding Windows with window grills, Open plumbing with C.P. fittings. Casing Capping wiringetc.

#### Valuation as on 19th November 2024

The Carpet Area of the Residential Flat	:	660.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	1992 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	32 Years
Cost of Construction	:	792.00 Sq. Ft. X ₹ 2,500.00 = ₹ 19,80,000.00
Depreciation {(100 - 10) X (32 / 60)}	:	48.00%
Amount of depreciation	\	₹ 9,50,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,33,300/- per Sq. M. i.e. ₹ 12,384/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,10,772/- per Sq. M. i.e. ₹ 10,291/- per Sq. Ft.
Value of property	À	660.00 Sq. Ft. X ₹ 15,400 = ₹1,01,64,000
Total Value of property as on 19th November 2024	:	₹1,01,64,000.00

(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 19th November 2024	:	₹ 1,01,64,000.00 - ₹ 9,50,400.00 = ₹ 92,13,600.00
Total Value of the property		₹ 92,13,600.00
The realizable value of the property	:	₹82,92,240.00
Distress value of the property	:	₹73,70,880.00
Insurable value of the property (792.00 X 2,500.00)	:	₹19,80,000.00
Guideline value of the property (792.00 X 10291.00)	:	₹81,50,472.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B/303, 3<sup>rd</sup> Floor, Wing - B, "Indradhanu Palace Co.-Op. Hsg. Soc. Ltd. ", Opp. Jogila Market, Uthalsar, Village - Thane, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 601, State - Maharashtra, India for this particular purpose at ₹ 92,13,600.00 (Rupees Ninety Two Lakhs Thirteen Thousands Six Hundred Only) as on 19th November 2024



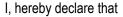
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#### **NOTES**

- 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 19th November 2024 is ₹ 92,13,600.00 (Rupees Ninety Two Lakhs Thirteen Thousands Six
  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.
- 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**



- 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 + 8 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	<i>:</i> /	N.A. as the said property is a Residential Flat Situated on 3 <sup>rd</sup> Floor
3	Year of construction	:	1992 (As per site information)
4	Estimated future life	:	28 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	:	Teak Wood Door frame with Solid door with safety door, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Vitrified Tile Flooring.



Valuers & Appraisers
Architects & St.
St. Consultants
Lender's Engineer
WH2010 PTC 101

### **Technical details**

### **Main Building**

11	Finishing		:	Cement Plastering + POP Finish.
12	Roofing a	and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any		:	No
14	(i)	Internal wiring – surface or conduit	:	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	3,2	
	(iii)	No. of urinals		(TM)
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior linary.	:	Ordinary
17	Compour Height ar Type of c			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:/	1Lift
19	Underground sump – capacity and type of construction		N	RCC Tank
20	Over-head tank Location, capacity Type of construction			RCC Tank on Terrace
21	Pumps- r	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		disposal – whereas connected to public f septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



# **Actual Site Photographs**



















# **Actual Site Photographs**











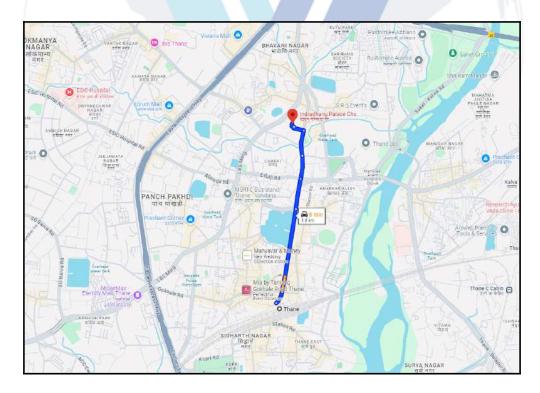




# **Route Map of the property**



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



Longitude Latitude: 19°12'6.4"N 72°58'36.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 1.8 Km).



Valuers & Appraisers

Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

## **Ready Reckoner Rate**



			1	1
Stamp Duty Ready Reckoner Market Value Rate for Flat	133300			
Flat Located on 3 <sup>rd</sup> Floor	2 143		(TM)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,33,300.00	Sq. Mtr.	12,384.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	62900			
The difference between land rate and building rate(A-B=C)	70,400.00	A		
Percentage after Depreciation as per table(D)	32%	_ / /		
Rate to be adopted after considering depreciation [B + (C X D)]	1,10,772.00	Sq. Mtr.	10,291.00	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** 

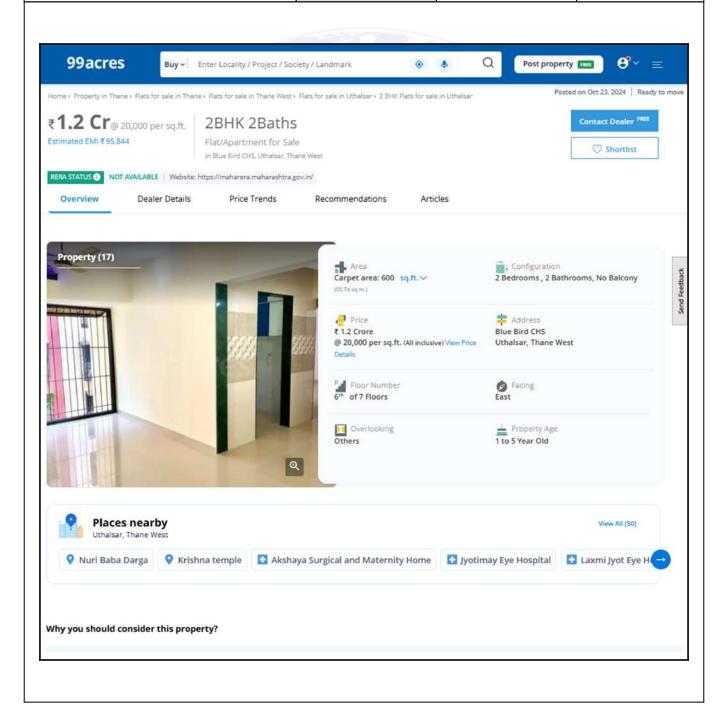
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	





## **Price Indicators**

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	600.00	720.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹20,000.00	₹16,667.00	-

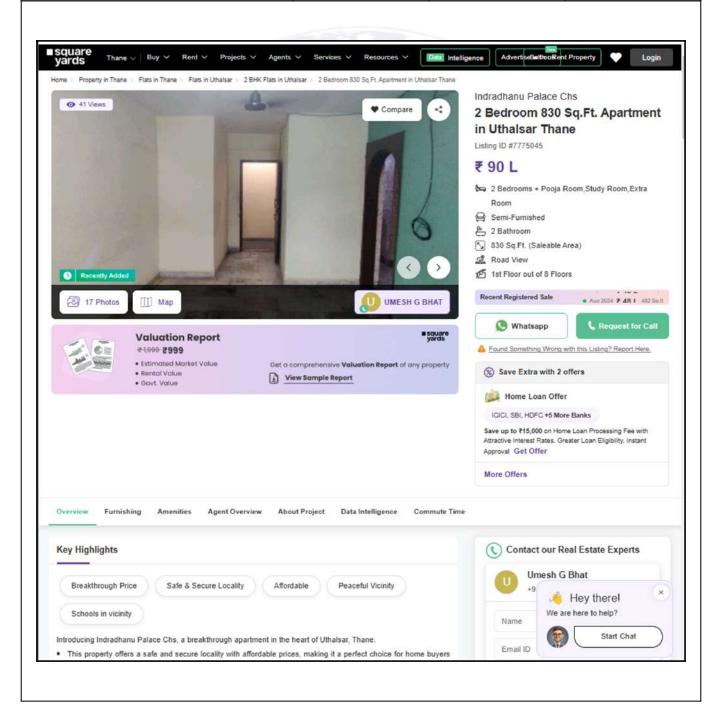






## **Price Indicators**

Property	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	576.39	691.67	830.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹15,614.00	₹13,012.00	₹10,843.00







# **Sale Instances**

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	504.17	605.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,884.00	₹11,570.00	-

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	गावाचे नाव: ठाणे	
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(2)मोबदला	7000000	
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(७) दस्तऐवज करुन् देणा-या/लिहून		51 पत्ता:-प्लॉट नं: सदनिका क्रमांक 302, , माळा नं:
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		६; पत्ता:-प्लाट न: सदानका क्रमाक बा/301, , माळा अपार्टमेंट , ब्लॉक नं: ठॉ. अन्सारी रोड जामा मस्जिद
		ाराष्ट्र, ठाणे.) पिन कोन्ज:-400601) पॅन नं:-AMIPS62
(९) दस्तऐवज करुन दिल्याचा दिनांक	04/12/2023	
(10)दस्त नोंदणी के ल्याचा दिनांक	04/12/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	21677/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	490000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यॉकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुःकेंद्र :- :	(i) within the limits of any Musarea annexed to it.	nicipal Corporation or any Cantonmen

https://staging.vastukala.co.in:8889/lgrSearch/65b9a47d32e0966538d01dd2

1/1





# **Sale Instances**

Property	Flat	Flat	
Source	Index no.2	Index no.2	
Floor	-		
	Carpet	Built Up	Saleable
Area	898.00	1,077.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,579.00	₹8,816.00	-

79473	सूची क्र.2	दुष्यम निबंधक : दु.नि. ठाणे 1
26-01-2024	6	दस्त क्रमांक : 794/2022
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: पांचपाख	ाडी
(1)विलेखाचा प्रकार	करारनामा 💮	
(2)मोबदला	9500000	
(3) बाजारभाव(भावेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	8682670.395	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	सदनिका नं. 604,6 वा मजला धन जवळ उथळसर नाका ठाणे प. स	तर वर्णन :, इतर माहिती: , इतर माहिती: : दुर्गा को. ऑप. हौिसंग सोसायटी अमृता हॉटेर दिनकेचे क्षेत्रफळ 898 चौ.फूट कार्पेट म्हणजेच S. Number : 223 Tika no. 8 ; ) )
(5) क्षेत्रफळ	100.14 चौ. <mark>मी</mark> टर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तपेवज करून देणा-या:तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुंकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	दुर्गा को. ऑप. हैसिंग सोसायटी , ब्लॉक महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन : 2): नाव:-मयूर रमेश कदम वय:-40 प	त्ता:-प्लॉट नं: 604, माळा नं: 6 वा मजला, इमारतीचे नाव: ब्लॉक नं: अमृता हॉटेल जवळ, रोड नं: उथळसर नाका
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-संध्या महादेव वायमारे . वय:-36; पत्ता:-प्लॉट नं: 405, माळा नं: ., इमारतीचे नाव: शिवछत्र विख्तिग, ब्लॉक नं: दादोजी कॉन्डदेव स्टेडियम जवळ , रोड नं: फायर ब्रिगेड रोड, ठाणे प. महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-ABKPW4653J	
(९) दस्तऐवज करुन दिल्याचा दिनांक	19/01/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	19/01/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	794/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	570000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात पेतलेला तपशीत:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुःकेंद्र :- :	(i) within the limits of any Mu area annexed to it.	nicipal Corporation or any Cantonment





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 19th 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.
- 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.





### **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 ₹ 92,13,600.00 (Rupees Ninety Two Lakhs Thirteen Thousands Six 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/87/2022-23





An ISO 9001: 2015 Certified Company