

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Hamid Aminuddin Shaikh**

Residential Flat No. 205, 2nd Floor, Building No 1, "**Navratna SRA Co-Op. Hsg. Soc. Ltd.**", Plot No. 35, 46, T.P.S 5, Jaku Club, 8th Road, Near Bhumi Tower, Village - Bandra, Municipality Ward No. H/E, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban , PIN - 400055, State - Maharashtra, Country - India.

Latitude Longitude : 19°4'55.9"N 72°50'39.9"E

Intended User:

Cosmos Bank

Vakola Santacruz Branch

Emerld Apartment, Vakola Market road, Vakola Santacruz east Mumbai. 400055




Our Pan India Presence at :


- | | | | |
|--|--|---|---|
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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 Residential Flat No. 205, 2nd Floor, Building No 1, "**Navratna SRA Co-Op. Hsg. Soc. Ltd.**", Plot No. 35, 46, T.P.S 5, Jaku Club, 8th Road, Near Bhumi Tower, Village - Bandra, Municipality Ward No. H/E, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400055, State - Maharashtra, Country - India belongs to **Mr. Hamid Aminuddin Shaikh**.

Boundaries of the property

North : Under Construction Building
South : Road No. 8
East : Building No. 2
West : Madhuvan Society

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 **₹ 56,31,300.00 (Rupees Fifty Six Lakhs Thirty One Thousands Three 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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.01.31 11:59:09 +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



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Residential Flat No. 205, 2nd Floor, Building No 1, "**Navratna SRA Co-Op. Hsg. Soc. Ltd.**", Plot No. 35, 46, T.P.S 5, Jaku Club, 8th Road, Near Bhumi Tower, Village - Bandra, Municipality Ward No. H/E, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400055, State - Maharashtra, Country - India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 31.01.2025 for Bank Loan Purpose.
1	Date of inspection	30.01.2025
3	Name of the owner / owners	Mr. Hamid Aminuddin Shaikh
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. 205, 2 nd Floor, Building No 1, " Navratna SRA Co-Op. Hsg. Soc. Ltd. ", Plot No. 35, 46, T.P.S 5, Jaku Club, 8th Road, Near Bhumi Tower, Village - Bandra, Municipality Ward No. H/E, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400055, State - Maharashtra, Country - India. Contact Person : Mr. Hamid Aminuddin Shaikh (Owner) Contact No. 9930564246
6	Location, Street, ward no	Municipality Ward No - H/E, Jaku Club, 8th Road, Near Bhumi Tower Village - Bandra, Santacruz (East) District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 96 of Village - Bandra, Plot No - 35, 46, T.P.S 5
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	



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>Carpet Area in Sq. Ft. = 230.49 (Area as per Site measurement)</p> <p>Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement for sale)</p> <p>Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)</p>
13	Roads, Streets or lanes on which the land is abutting	Village - Bandra, Santacruz (East) Taluka - Andheri, District - Mumbai Suburban , Pin - PIN - 400055
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?	Occupied By Relative
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied By Relative

25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per SRA norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Occupied By Relative
	(ii) Portions in their occupation	Fully Occupied By Relative
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	12,200.00 (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 law?	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	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2005 (As Per Part 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.
	<u>Remark:</u>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vakola Santacruz Branch Branch to assess Fair Market Value as on 31.01.2025 for Residential Flat No. 205, 2nd Floor, Building No 1, "**Navratna SRA Co-Op. Hsg. Soc. Ltd.**", Plot No. 35, 46, T.P.S 5, Jaku Club, 8th Road, Near Bhumi Tower, Village - Bandra, Municipality Ward No. H/E, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban , PIN - 400055, State - Maharashtra, Country - India belongs to **Mr. Hamid Aminuddin Shaikh**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.4447 / 2023 Dated 03.05.2023 between Mr. Prakash Dharma Malekar (The Vendor) And Mr. Hamid Aminuddin Shaikh (The Purchaser).
2)	Copy of Part Occupancy Certificate No.Not Legible Dated 14.12.2005 issued by Slum Rehabilitation Authority (SRA).
3)	Copy of Electricity Bill CA No.153568089 dated 28.01.2025 in the name of Mr. Hamid Aminuddin Shaikh issued by Adani Electricity .

Location

The said building is located at bearing Plot No - 35, 46, T.P.S 5 inMunicipality Ward No - H/E, Village - Bandra, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban , PIN - 400055. The property falls in Residential Zone. It is at a traveling distance 260 Mtrs. from Santacruz 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 Good. The building is used for Residential purpose. 2nd Floor is having 8 Residential Flat. The building is having 1 lift.

Residential Flat:



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The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is Living Room + Kitchen + Passage + Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Casing Capping Electrical wiring etc.

Valuation as on 31st January 2025

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2005 (As Per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	20 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,700.00 = ₹ 7,29,000.00
Depreciation $\{(100 - 10) \times (20 / 60)\}$:	30.00%
Amount of depreciation	:	₹ 2,18,700.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,03,670/- per Sq. M. i.e. ₹ 18,922/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,84,900/- per Sq. M. i.e. ₹ 17,178/- per Sq. Ft.
Value of property	:	225.00 Sq. Ft. X ₹ 26,000 = ₹58,50,000
Total Value of property as on 31st January 2025	:	₹58,50,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 31st January 2025	:	₹ 58,50,000.00 - ₹ 2,18,700.00 = ₹ 56,31,300.00
Total Value of the property	:	₹ 56,31,300.00
The realizable value of the property	:	₹50,68,170.00
Distress value of the property	:	₹45,05,040.00
Insurable value of the property (270.00 X 2,700.00)	:	₹7,29,000.00
Guideline value of the property (270.00 X 17178.00)	:	₹46,38,060.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 205, 2nd Floor, Building No 1, "Navratna SRA Co-Op. Hsg. Soc. Ltd.", Plot No. 35, 46, T.P.S 5, Jaku Club, 8th Road, Near Bhumi Tower, Village - Bandra, Municipality Ward No. H/E, Santacruz (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400055, State - Maharashtra, Country - India for this particular purpose at **₹ 56,31,300.00 (Rupees Fifty Six Lakhs Thirty One Thousands Three Hundred Only)** as on 31st January 2025

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



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of the property as on **31st January 2025** is **₹ 56,31,300.00 (Rupees Fifty Six Lakhs Thirty One Thousands Three Hundred Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.



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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 2 nd Floor				
3	Year of construction	: 2005 (As Per Part Occupancy Certificate)				
4	Estimated future life	: 40 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 flush door, Aluminium Sliding Windows with window 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				
14	<table border="1"> <tbody> <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> </tbody> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Casing Capping Electrical wiring
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details**Main Building**

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 fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction		:	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts and capacity		:	1Lift
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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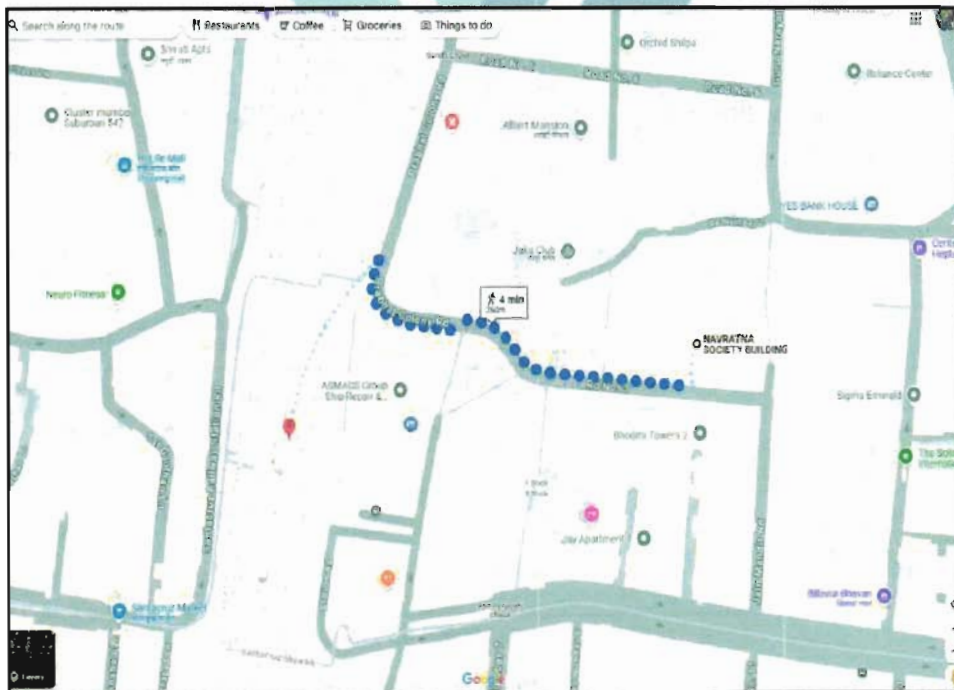
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Route Map of the property



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



Longitude Latitude: 19°4'55.9"N 72°50'39.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Santacruz - 260 Mtrs.).

Ready Reckoner Rate

Stamp Duty Ready Reckoner Market Value Rate for Flat	203670			
Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	2,03,670.00	Sq. Mtr.	18,922.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	109820			
The difference between land rate and building rate(A-B=C)	93,850.00			
Percentage after Depreciation as per table(D)	20%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,84,900.00	Sq. Mtr.	17,178.00	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	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	346.00	415.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹28,902.00	₹24,085.00	-

99acres Buy ▾ Enter Locality / Project / Society / Landmark 🔍

Home / Project / Mumbai / East / Mumbai / East / Santacruz East / Santacruz East / 1BHK Flats / Santacruz East

₹1 Cr @ 28,901 per sq ft
Estimated BkV ₹79,870

1BHK 1Bath
Flat/Apartment for Sale
Almeida Apartments, Santacruz East, Mumbai

🟢 **NOT AVAILABLE** Website: <https://almehdians.com/>

Overview | Owner Details | Price Trends | Locality Reviews | Recommendations | Article >

Property Info

- Area:** Carpet area: 346 sq ft. (12.14 sq m)
- Price:** ₹ 1 Crore @ 28,901 per sq.ft. (Negotiable)
- Floor Number:** 7th of 7 Floors
- Property Age:** 10+ Year Old
- Configuration:** 1 Bedroom, 1 Bathroom, 1/0 Balcony with Study Room
- Address:** Almeida Apartments, Santacruz East, Mumbai
- Overlooking:** Main Road

Photos (1/4)

Places nearby: Santacruz East, Mumbai [View All \(5\)](#)

Price Indicators

Property	Residential Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	208.00	250.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹28,846.00	₹24,000.00	-

NOBROKER
 1 RK Flat in Shiv Krupa Chs For Sale in Santacruz East
 ₹60 Lacs
 ₹34,588/Month (Estimated EM)

Overview

Age of Building	150 Years	Ownership Type	Self Owned
Maintenance Charge	₹1.4 Per Sq.Ft/M	Flooring	Marble/Granite
Buildup Area	250 Sq.Ft	Furnishing Status	Unfurnished Furnished
Flooring	East	Floor	LT
Fencing	Yes	Water Security	++

Activity On This Property: 165



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Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹23,223.00	₹19,353.00	-

19198401 04-01-2024 Note -Generated Through eSearch Module.For original report please contact concern SRQ office	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 4 दस्त क्रमांक : 19198/2023 नोदणी : Regn.63m
गावाचे नाव : वांद्रा		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	4900000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4919346.12	
(4) भू-मापन, पोटहिल्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाद्वतर वर्णन : इतर माहिती: मोजे बांद्रा आय सदनिका क्रमांक 103 पहिला मजला विलिंग क्रमांक 2 नवरत्न एसआरए को ऑप हो सो ति जाकू क्लब साताकुज पूर्व मुंबई 400055,सदनीकेचे क्षेत्रफळ 225 चौ फुट कार्पेट,((C.T.S. Number : 77, 78, 79, 82, 96, 97 and 98, :))	
(5) क्षेत्रफळ	25.09 चौ.मीटर	
(6) आकारणी किंवा जुळी देण्यात आसेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/दिनून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1)- नाव:-अरीफ उल्हान आमिर - - वय:-58 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. , रोड नं. प्लॉट क्रमांक 103 विलिंग क्रमांक 2 नवरत्न एसआरए को ऑप हो सो ति जाकू क्लब अर्जित भूमी टॉवर साताकुज पूर्व मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400055 पिन नं.-CZMPA4985M	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1)- नाव:-मोहम्मद शाहिद - - वय:-30 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. , रोड नं. बी 19 गतडलेवाल चाल ठवरी नगर गेट क्रमांक 1 नेहरू नगर रोड साताकुज पूर्व मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400055 पिन नं.-CONPS6671A	
(9) दस्तऐवज करून दिल्याचा दिनांक	17/11/2023	
(10)दस्त नोदणी केल्याचा दिनांक	18/11/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	19198/2023	
(12) बाजारभावप्रमाणे मुद्रांक शुल्क	295200	
(13) बाजारभावप्रमाणे नोदणी शुल्क	30000	
(14) सैरा		
मुद्रांकनासाठी विचारत घेतलेला तपशील :-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **31st January 2025**

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.



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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 **₹ 56,31,300.00 (Rupees Fifty Six Lakhs Thirty One Thousands Three Hundred Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.01.31 11:59:20 +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



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