

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Ramjeet Ishwaree Prasad Yadav

Commercial Shop No. 02, Ground Floor, Wing - A, "krishna Dham", Near Kalyan Janata Bank, New/Current Survey No. 55/1 (Pt), Village - Tisgaon, Taluka - Kalyan, District - Thane, Kalyan (East), PIN Code - 421 306, State - Maharashtra, India.

Latitude Longitude: 19°13'4.1"N 73°7'51.2"E

Intended User:

Cosmos Bank Kalyan Khadakpada Branch

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

Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S.),INDIA Regd. Office Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at:

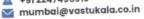
Mumbai Aurangabad Pune

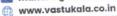
Nashik Rajkot

Raipur

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







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Vastu/Thane/02/2025/014016/2310422 06/10-72-PSRJ Date: 06.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 02, Ground Floor, Wing - A, "krishna Dham", Near Kalyan Janata Bank, New/Current Survey No. 55/1 (Pt), Village - Tisgaon, Taluka - Kalyan, District - Thane, Kalyan (East), PIN Code - 421 306, State - Maharashtra, India belongs to Shri. Ramjeet Ishwaree Prasad Yadav.

Boundaries of the property

North

Wing - B

South

100 Feet Road

East

Shree Laxmi Food Court

West

: Gopal Krishna Park Building

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 ₹ 44,98,375.00 (Rupees Forty Four Lakhs Ninety Eight Thousands Three Hundred And Seventy 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

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

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

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





Commercial Shop No. 02, Ground Floor, Wing - A, "krishna Dham", Near Kalyan Janata Bank, New/Current Survey No. 55/1

(Pt), Village - Tisgaon, Taluka - Kalyan, District - Thane, Kalyan (East), PIN Code - 421 306, State - Maharashtra, India

Form 0-1

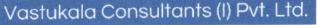
(See Rule 8 D)

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 06.02.2025 for Housing Loan Purpose.			
1 Date of inspection 2		29.01.2025			
3	Name of the owner / owners	Shri. Ramjeet Ishwaree Prasad Yadav			
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	sole ownership			
		Address: Commercial Shop No. 02, Ground Floor, Wing A, "krishna Dham", Near Kalyan Janata Bank, New/Curren Survey No. 55/1 (Pt), Village - Tisgaon, Taluka - Kalyan District - Thane, Kalyan (East), PIN Code - 421 306, State Maharashtra, India. Contact Person: Mr. Arvin Vishwakarma (Tenant) Contact No. 9819012158			
6	Location, Street, ward no	Village - Tisgaon, District - Thane			
7	Survey / Plot No. of land	Village - Tisgaon New Survey No - 55/1 (Pt)			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial Area			
9	Classification of locality-high class/ middle class/poor class	Middle Class			
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity			
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars			
	LAND				
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 201.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 168.00 Otla Area in Sq. Ft. = 33.00 Built Up Area in Sq. Ft. = 265.00 (Area As Per Agreement for sale) Carpet Area in Sq. Ft. = 227.00 Otla Area in Sq. Ft. = 38.00			

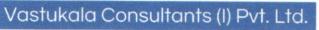






13	Roads, Streets or lanes on which the land is abutting	Village - Tisgaon, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 306		
14	If freehold or leasehold land	Free Hold.		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms 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?	Tenant Occupied - Mr. Arvin Vishwakarma / Rented since - 4 Years		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Arvin Vishwakarma / Rented since – 4 Years		
- 1	(ii) Portions in their occupation	Fully Tenant Occupied		



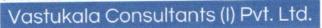




(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 10,000.00 (Present rental income per month)		
(iv)	Gross amount received for the whole property	N.A.		
Are any of the occupants related to, or close to business associates of the owner?		Information not available		
Is separate 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.		
		N. A.		
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.		
What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available		
Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available		
Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.		
		N. A.		
SALE	S			
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		
Land rate adopted in this valuation		N. A. as the property under consideration is a Commercia a building. The rate is considered as composite rate.		
		N. A.		
cos	OF CONSTRUCTION			
		Year of Completion – 2011 (As per site information)		
	(iv) Are any busines and separate fixtures ranges charge Give do to be busines. If a lift mainte of the first of the firs	fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? Has any standard rent been fixed for the premises under any law relating to the control of rent? SALES 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.		



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	Remark:			
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.		
For items of work done on contract, produce copies of agreements		N. A.		
What was the method of construction, by contract/By employing Labour directly/ both?		N. A.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 06.02.2025 for Commercial Shop No. 02, Ground Floor, Wing - A, "krishna Dham", Near Kalyan Janata Bank, New/Current Survey No. 55/1 (Pt), Village - Tisgaon, Taluka - Kalyan, District - Thane, Kalyan (East), PIN Code - 421 306, State - Maharashtra, India belongs to Shri. Ramjeet Ishwaree Prasad Yadav.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.7215/2014 Dated 30.10.2014 between M/s. Gopal Krishna Developers (The Promoter) And Shri. Ramjeet Ishwaree Prasad Yadav(The purchaser).
2)	Copy of Amended Commencement Certificate No.KDMC / NRV / BP / KV / 377 - 160 Dated 30.11.2011 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Village - Tisgaon, Taluka - Kalyan, District - Thane, PIN Code - 421 306. The property falls in Commercial Zone. It is at a traveling distance 2.5 Km from Kalyan Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 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 Commercial purpose. Ground Floor is having 4 Commercial Shop. The building is having 1 lift.

Commercial Shop:

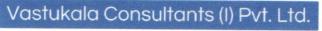
The Commercial Shop under reference is situated on the Ground Floor The composition of shop is Single unit with Otla Area. Height of Shop is 8.90 Ft This Commercial Shop is Vitrified Tile Flooring, MS Rolling Shutter, N.A., Casing Capping Electrical Wiringetc.

Valuation as on 6th February 2025

The Built Up Area of the Commercial Shop	:	265.00 Sq. Ft.	
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Deduct Depreciation:







Year of Construction of the building	:	2011 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	14 Years
Cost of Construction	:	265.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,62,500.00
Depreciation {(100 - 10) X (14 / 60)}	:	21.00%
Amount of depreciation	:	₹ 1,39,125.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 74,600/- per Sq. M. i.e. ₹ 6,931/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 66,214/- per Sq. M. i.e. ₹ 6,151/- per Sq. Ft.
Value of property	:	265.00 Sq. Ft. X ₹ 17,500 = ₹46,37,500
Total Value of property as on 6th February 2025	1:	₹46,37,500.00

(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)

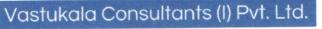
	AND AND PORTOR OF THE PROPERTY
:	₹ 46,37,500.00 - ₹ 1,39,125.00 = ₹ 44,98,375.00
:	₹ 44,98,375.00
:	₹40,48,538.00
:	₹35,98,700.00
1	₹6,62,500.00
:	₹16,30,015.00
	:

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 02, Ground Floor, Wing - A, "krishna Dham", Near Kalyan Janata Bank, New/Current Survey No. 55/1 (Pt), Village - Tisgaon, Taluka - Kalyan, District - Thane, Kalyan (East), PIN Code - 421 306, State - Maharashtra, India for this particular purpose at ₹ 44,98,375.00 (Rupees Forty Four Lakhs Ninety Eight Thousands Three Hundred And Seventy Five Only) as on 6th February 2025

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 6th February 2025 is ₹ 44,98,375.00 (Rupees Forty Four Lakhs Ninety Eight Thousands
 Three Hundred And Seventy 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.





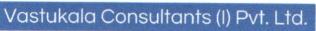


For that purpose Latest Legal Opinion should be sought.





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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 floo	ors and height of each floor	:	Part Ground + Part Stilt + 7 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Commercial Shop Situated on Ground Floor	
3	Year of c	onstruction	:	2011 (As per site information)	
4	Estimated future life		:	46 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 fo	oundations	:	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		:	MS Rolling Shutter, N.A., .	
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	14 (i) Internal wiring – surface or conduit		:	Casing Capping Electrical Wiring	
	(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 white/or	fittings: Superior colored / superior dinary.	:	Ordinary
17	17 Compound wall Height and length Type of construction			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	1Lift (120)
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			Chequred 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





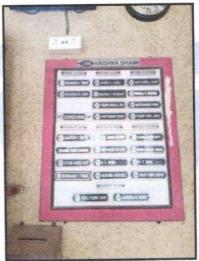
Actual Site Photographs



















Route Map of the property



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

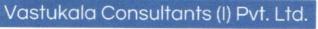


Longitude Latitude: 19°13'4.1"N 73°7'51.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 2.5 Km).



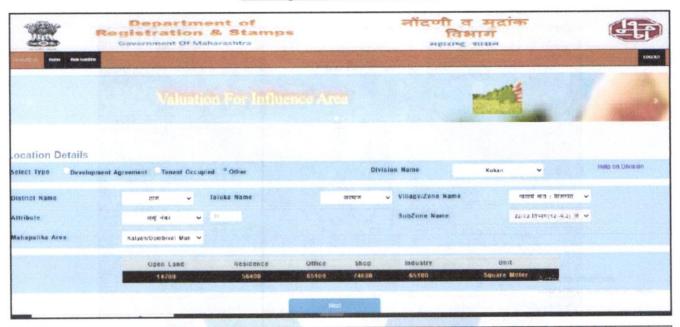
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Approximate of the first A service of the first A servic

Ready Reckoner Rate



Percentage after Depreciation as per table(D) Rate to be adopted after considering depreciation [B + (C X D)]	14% 66,214.00	Sq. Mtr.	6,151.00	0 5
The difference between land rate and building rate(A-B=C)	59,900.00			
Stamp Duty Ready Reckoner Market value Rate for Land (B)	14700			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	74,600.00	Sq. Mtr.	6,931.00	Sq. Ft.
No Increase onShop Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate for Shop	74600			

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:

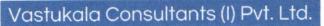
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21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



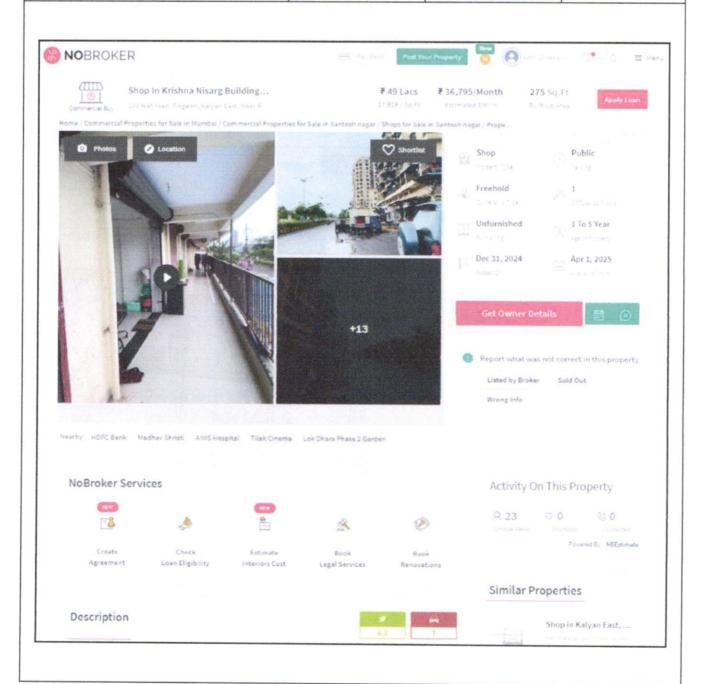
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Price Indicators

Property	Shop	Shop		
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	229.00	275.00	-	
Percentage	-	%	-	
Rate Per Sq. Ft.	₹21,397.00	₹17,818.00	-	



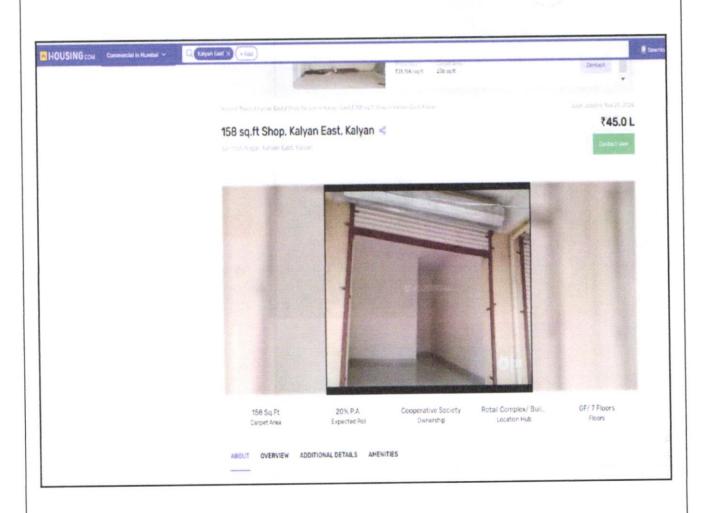






Price Indicators

Property	Shop		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	158.00	189.60	-
Percentage		20%	-
Rate Per Sq. Ft.	₹28,481.00	₹23,734.00	-









Sale Instances

Shop	Shop		
Index no.2	Index no.2		
-			
Carpet	Built Up	Saleable	
147.00	176.40	-	
	20%	-	
₹20,408.00	₹17,007.00	-	
	Carpet 147.00	Index no.2 -	

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	गावाचे नाव : तिसगाव	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3000000	
(३) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1121000	
(4) भू.मापन्,पोटहिस्सा व घरक्रमांक्(असत्यास)	अ 2)मीजे तिसगाव सर्व्हें नं 4 वि मजला क्षेत्र.147 ची.फूट कारपे आलेल्या सुधारणा अनु ५(ग-अ दिनांक:20:12/2024 मिळकती रु 15,00,000 असून 25(ब)नुस व गुंतवणूकदार यांच्या मध्ये निः रु.500 ः इतके मूळ दस्तास वि समायोजित करुन हा दस्त नोंद क्र.17694:2024 दिनोंक:20:12	बेवलीइतर वर्णन ः, इतर माहितीः 22/72-विभाग(12- हेस्सा नं 9,किशश संकुल शॉप क्र.007,तळ ट.मुंबई मुद्रांक अधिनियमन 1958 चे करण्यात 92 नुसार नोंदविलेला करार क ल.न. 5: 17694/2024 चे मुल्यांकन रु. 11,21,000 - व मोबदला 1र देय मु शु ७% रु. 1,05,000 - इतके आहे विकासक ष्यादित झालेला दस्तती ५% मु शु रु. 75,000 - पैकी शेल्लक ठेवून उर्वरित मु शु रु. 74,500 - ह्या दस्तात विण्यात येत आहे त्यामुळे कल्याण-5 येथील दस्त १,2024 ने लिहून देणार यांचा निर्माण झालेला हकक चि नावे तबदील होत आहे ((Survey Number :
(5) क्षेत्रफळ	147 चौ.फूट	
(6)आकारणी किंवा जुड़ी देण्यात असेल तेव्हा.		
(") दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	 नाव -देवानंद अनंत गायकवाड वः . रोड नं दुसरा मजला श्री पॅलेस, जरी कोड: 421306 पॅन नं: AEPPG16268 	य-53 पत्ताः प्लॉट नंः , माळा नंः , इमारतीचे नावः , ब्लॉक नंः मरी मंदिर जवळ तिसगाव,कत्याण पुर्वः, महाराष्ट्रः, ठाणेः पिन १
(६)वस्तऐवज करून घेणा.ऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालपाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	 नावः स्वाती द्यानंद शिरसाठ वयः 34. पताः प्लॉट नं - , माळा नं - , इमारतीचे नावः -, ब्लॉक नं - रोड नं: चाळ क 3, खोली क 6, शिवाजी कॉलनी, बरी मरीनगर, शिवाजी कॉलनी रोड, पूना लिक रोड, कल्याण (पूर्व), महाराष्ट्र, ठाणे. पिन कोड: 421306 पॅन नं- AJTPT2919F 	
(९) दस्तऐवज करुन दिल्याचा दिनांक	22/12/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	22/12/2024	
(11)अनुक्रमांक,खंड व पृष्ट	17892/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	166000	
(13)बाजारभावाप्रमाणे नींदणी शुल्क	30000	
(14)धोरा		
मुल्यांकनासाठी विचारात घेतलेला तपश्चीलः		
मुद्रांक गुल्क 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 6th February 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:

- 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.





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 ₹ 44,98,375.00 (Rupees Forty Four Lakhs Ninety Eight Thousands Three Hundred And Seventy Five 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=Mumbal, email=manoj@vastukala.org, c=IIV Date: 2025.02.06 17:39:37 +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



