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



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap

Residential Flat No. 4, Ground Floor, Building No V-1, **"Ashraya Co-op. Hsg. Soc. Ltd."**, Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India.

Latitude Longitude : 19°14'21.7"N 72°52'0.7"E

Intended User:

Cosmos Bank DAHISAR (EAST) Glorias BRANCH Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East), Mumbai - 400 068



Our Pan India Presence at :

Nanded
 Thane
 Mumbai
 Nashik
 Aurangabad
 Pune

e VAhmeo iik QRajkot Ndore

♀Ahmedabad
 ♀ Delhi NCR
 ♀ Rajkot
 ♀ Raipur

💡 Jaipur

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 www.vastukala.co.in



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Vastu/Mumbai/07/2024/009818/2307232 15/5-236-JANK Date: 15.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India belongs to Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap.

Boundaries of the property	
North	: Open Plot
South	: Slum Area
East	: Sant Ghadge Maharaj Marg
West	: Slum Area

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 ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight 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.:

Encl.: Valuation report

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- Nanded **Q** Thane Q Mumbai **Q** Nashik ♀ Aurangabad 🛛 💡 Pune
 - 💡 Rajkot ♀Indore
- ♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

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 www.vastukala.co.in

Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066,

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 15.07.2024 for Housing Loan Purpose.	
1	Date of inspection	10.07.2024	
3	Name of the owner / owners	Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap	
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available	
5	Brief description of the property	Address:Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India.Contact Person : Mr. Dinesh R. Sanap (Owner) Contact No. 7045949950	
6	Location, Street, ward no	Shiv Vallabh Road, Ashokvan-II Layout Village - Dahisar, Borivali (East), Mumbai District - Mumbai Suburban	
7	Survey / Plot No. of land	CTS No - 2301 & 2303 of Village - Dahisar	
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. = 346.37 (Area as per Site measurement)	
		Built Up Area in Sq. Ft. = 423.00 (Area As Per Agreement for sale)	



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13	8 Roads, Streets or lanes on which the land is abutting		Village - Dahisar, Borivali (East), MumbaiTaluka - Borivali, District - Mumbai Suburban, Pin - PIN - 400 066		
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		e any restriction covenant in regard to use of f so, attach a copy of the covenant.	As per documents		
17		ere any agreements of easements? If so, attach of the covenant	Information not available		
18	Plannir	he land fall in an area included in any Town ng Scheme or any Development Plan of nment or any statutory body? If so, give lars.	Information not available		
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?		Information not available		
20	acquisi	e whole or part of the land been notified for ition by government or any statutory body? Give the notification.	No		
	Attach	a dimensioned site plan	N.A.		
	IMPROVEMENTS		, 1		
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 b	building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Hitesh Pithwa		
		roperty owner occupied, specify portion and 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 MCGM norms Percentage actually utilized – Details not available		
26	RENTS	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Hitesh Pithwa		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	16,700.00 (Expected rental income per month)		





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	(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	fixtures ranges	arate 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		np 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 prop <mark>erty</mark> tax? Who is to bear it? etails with documentary proof	Information not available
35		puilding insured? If so, give the policy no., t f <mark>or</mark> 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 and land sold.	As per sub registrar of assurance records
38	Land ra	ate 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		instances are not available or not relied up on, sis of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	f commencement of construction and year of tion	Year of Completion – 2002 (As per occupancy certificate)
42		vas the method of construction, by contract/By ving Labour directly/ both?	N. A.





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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, DAHISAR (EAST) Glorias BRANCH Branch to assess Fair Market Value as on 15.07.2024 for Residential Flat Residential Flat No. 4, Ground Floor, Building No V-1, **"Ashraya Co-op. Hsg. Soc. Ltd."**, Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India belongs to **Mrs. Savita Dinesh Sanap**.

We are in receipt of the following documents::

1)	Copy of Agreement for sale Registration No.7849/2024 Dated 06.11.2024 between Mr. Manish Dattaram Dangre(The Transferor) And Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap(The Transferee).
2)	Copy of Occupancy Certificate No.CHE / 4837 / BP (WS) / AR Dated 01.01.1970 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066. The property falls in Flat Zone. It is at a traveling distance 2 km. from Borivali Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Ground is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground. The Composition of Residential Flat The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Marble 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 15th July 2024

The Built Up Area of the Residential Flat	:	423.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2002 (As per occupancy certificate)
--------------------------------------	---	-------------------------------------

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Expected total life of building		60 Years
Age of the building as on 2024	:	22 Years
Cost of Construction	:	423.00 Sq. Ft. X ₹ 2,800.00 = ₹ 11,84,400.00
Depreciation {(100 - 10) X (22 / 60)}	:	33.00%
Amount of depreciation	:	₹ 3,90,852.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,29,070/- per Sq. M. i.e. ₹ 11,991/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,13,122/- per Sq. M. i.e. ₹ 10,509/- per Sq. Ft.
Value of property as on 15th July 2024		423.00 Sq. Ft. X ₹ 19,000 = ₹80,37,000.00

(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 15th July 2024	:	₹ 80,37,000.00 - ₹ 3,90,852.00 = ₹ 76,46,148.00
Total Value of the property	:	₹₹ 76,46,148.00
The realizable value of the property	:	₹68,81,533.00
Distress value of the property	:	₹61,16,918.00
Insurable value of the property (423.00 X 2,800.00	:	₹11,84,400.00
Guideline value of the property (423.00 X 10509.00)	X	₹44,45,307.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India for this particular purpose at ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight Only) as on 15th July 2024

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 15th July 2024 is ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight 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 + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on Ground Floor
3	Year of construction	:	2002 (As per occupancy certificate)
4	Estimated future life	:	38 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 flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Marble Flooring.
11	1 Finishing		Cement Plastering.
12	2 Roofing and terracing		R.C.C. slab.
13	3 Special 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



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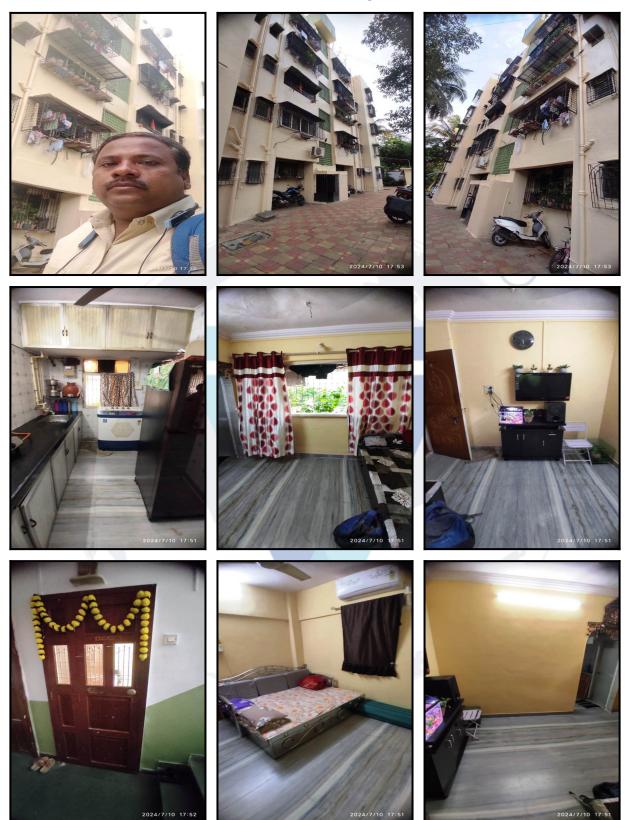
Technical details			Main Building		
15	Sanitar	y installations	:	As per Requirement	
	(i)	No. of water closets			
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16		of fittings: Superior colored / superior rdinary.	:		
17	Height	und wall and length f construction		6'.0" High, R.C.C. column with B. B. masonry wall	
18	No. of I	ifts and capacity	:	Not Provided TM	
19	Underg constru	round sump – capacity and type of oction	:	Connected to Municipal Sewerage System	
20	Locatio	ead tank n, capacity f construction	:	Connected to Municipal Sewerage System	
21	Pumps	- no. and their hors <mark>e power</mark>	ŀ	May be provided as per requirement	
22		and paving within the compound imate area and type of paving	:	Chequred tiles in open spaces, etc.	
23		e disposal – whereas connected to public , if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System	







Actual Site Photographs

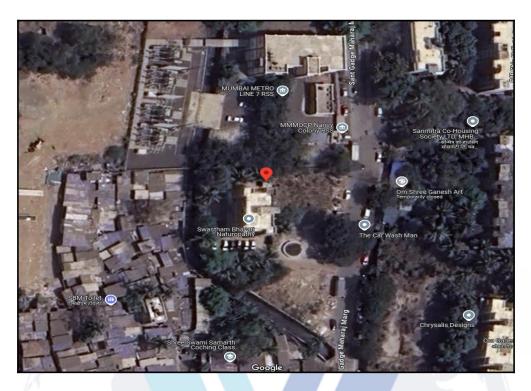




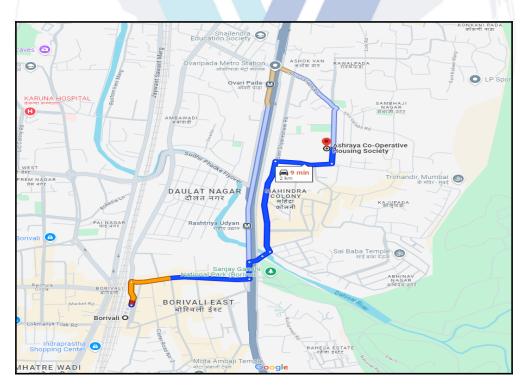




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°14'21.7"N 72°52'0.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Borivali - 2 km.).





Ready Reckoner Rate

Type of Area	Urban		Local Body Type Corporation "A" Class		Corporation "A" Class	
Local Body Name	Municipal Corporat	ion of Greater <mark>Q Mum</mark>	nbai			
Land Mark Terrain: Shiv Vallabh Marg to the North, National Park to the East, River to the South and Express Highway to the						
				Rate of Lanc	l + Building in ₹ per s	sq. m. Built-Up
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
89	89/416	56580	129070	167100	228800	129070
	2258B, 2258C, 2258D, 2259, 22 284, 2285, 2286, 2287, 2288, 228 201/2, 2201/4, 2201/B, 2202, 220	89, 2290, 2290A, 2290B/2, 2		2292A/1, 2294, 2295, 2295A, 22	295B, 2295C, 2296, 229 308, 2309, 2310, 2311, 23	7, 2298, 2299, 12, 2313, 2314,

129070			
1,29,070.00	Sq. Mtr.	11,991.00	Sq. Ft.
56580			
72,490.00			
22%			
1,13,122.00	Sq. Mtr.	10,509.00	Sq. Ft.
	56580 72,490.00 22%	56580 72,490.00 22%	56580 72,490.00 22%

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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	depreciation is to be considered. However	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

		I BHK Flat In Shree 3	Shankeshwar Nagar So	ciety Borivali, Mumbai	
Source		https://www.99acres.com/			
loor		-			
		Carpet	Built Up	Saleable	
Area		373.00	447.60	-	
Percentage		-	20%	-	
Rate Per Sq. Ft.		₹24,129.00	₹20,107.00		
			Pay Rent Post Your Property		
Resole SANT	IK Flat In Shree Shankeshwar Nagar Society GNYANESHWAR ROAD for Sele in Boriveli east / 1bhk Flat for Sele in Boriveli east		₹90 Lacs ₹51,583/Month Negotiable Estimated EMI ∨	450 Need Home Losn ? Sq.Ft Apply Losn	
Vestby: Movie Time Sons Gold D	NOP OKEP DESERTATION Parative frame grant Criente Antonio Parative Tanity	+17		old Out Wrong Info	
Overview			Activity On This Pro	NoBroker Support > -	
Age of Building	>10 Years	🖉 Ownership Type Self Owned	A 454	© 0 Live Support Customer Support	
Maintenance Charges	₹6.9 Per Sq.Ft/M	Flooring Vitrified Tiles	Unique Views	Chat started Natasha	
Builtup Area	450 Sq.Ft	Carpet Area 373 Sq.Ft		Hi, I can help you find a preferred house. What is your buying budget?	
Furnishing Status	Unfurnished Furnish Now	Facing East		Hi, I can help you with selection of the right property. What is your budget?	
Floor	7/7	Parking None			
Gated Security	Yes				
				Type a message here	
NoBroker Services					

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VASTUKALA

20 MH2010 PTC20

				ment For Sale In I	Danisar East
Source https:/		https://www.99	acres.com/		
loor		-			
		Carp	et	Built Up	Saleable
rea		350.0	0	420.00	-
ercentage ate Per Sq. Ft.		-		20%	-
		₹22,85	7 00	₹19,048.00	
8 NOBROKER				Per Rent Por Your Property	
	1 BHK Flat in Maa Sakti Apartment For Sale in Da	hisar East	₹ 80 Lacs	Pay Rent Post Your Property 0	Bhavika chavan \checkmark \heartsuit \triangle \equiv Me
Resele Home / Flats for Sale in Mumb	Sant Gadge Maharaj Marg near Ashokvan Mahanagarpalika Mara ai / Flats for Sale in Borivali east / 1bhk Flat for Sale in Borivali east	thi School	Non-negotiable	Estimated EMI V	Sq.Ft Apply Loan
D Photos			Shortlist	1 Bedroom	Apr 19, 2024
				No. of Bedroom	Posted On Minimediately
				No. of Bathroom	Possession
		NOBRC	KER	Belcony	Maa Sakti Apartment
				Bike and Car	Power Sackup
	Solid Digital Cinema Natural las Cinema Pargat The Family R			Get Owner Details Image: Second Sec	
Heardy. Move time Son	a oolo olgitat cinema i waturat ite cream i Pangat menaminy w	skeurank Ashukkan			
Overview				Activity On This Property	NoBroker Support 🤊 🗕
Age of Building	1-3 Years	Ownership Type Self Own	ed	Q 244 ♡ 0 Unique Views	Customer Support Chat started
Maintenance Ch		Flooring NA			Natasha Hi, I can help you find a
Builtup Area	438 Sq.Ft	Carpet Area 350 Sq.Ft			preferred house. What is your buying budget? Hi, I can help you with
Furnishing Statu	s Unfurnished Furnish Now	Facing East	Cor		selection of the right property. What is your budget?
	Yes				
Gated Security					Type a message here
Gated Security					
Geted Security NoBroker Servic	es rev				zendesk 🕒 🎯 🚥





urce				na For Sale In Boriva	
uice		https://www.99a	acres.com/		
or		-			
		Carpe	t	Built Up	Saleable
ea		529.00)	635.00	-
Percentage		-		%	-
ate Per Sq. Ft.		₹20,794	.00	₹17,323.00	-
8 NOBROKER				📻 Pay Rent Post Your Property 💽	🛞 Bhavika chavan v 😍 🗘 🗮 Men
_					
Resale	1 BHK Flat In Gauri Sadahana For Sale In Borivali A-18, Jai Ashish CHS, Road No. 10, Ratan Negar, Borivali East, Mur / Flats for Sale in Borivali east / 1bhk Flat for Sale in Borivali east /	mbai near St. Xavier's High School	₹ 1.1 Crores Non-negotiable		635 Need Home Loen ? Sq.Ft Apply Loen
Nearby: Movie Time Sone C	Bold Digital Cineme Network I Co Creem Pangat The Femily Re	steurert LC. Colony		2 Bathroom Na dischroom Na sicny Bike and Car puting Get Owner Details Report what was not correct in t Listed by Broker Soid Out Orice trends by NBEstimate	his property Wrang Info
				Activity On This Property	NoBroker Support 🤊 —
Overview				20 ♡0	Customer Support
Overview	>10 Years	Ownership Type Self Owned		×0 ∨0 Unique Views	Chat started
📥 Age of Building	ges ₹3.1 Per Sq.Ft/M	Flooring NA			Natasha Hi, I can help you find a
Age of Building K Maintenance Char Builtup Area	ges ₹3.1 Per Sq. Ft/M 635 Sq.Ft	Flooring NA			Natasha Hi, I can help you find a preferred house. What is your buying budget?
📥 Age of Building	ges ₹3.1 Per Sq.Ft/M	Flooring NA		Unique Views	Natasha HL I can help you find a preferred house. What is your buying budget? HL I can help you with selection of the right property.
Age of Building K Meintenance Char Builtup Area Ø Facing Parking	ges ₹3.1 Per Sq. Ft M 635 Sq. Ft North Bike And Car	Flooring NA		Similar Properties	Natasha HLi can help you find a preferred house. What is your buying budget? HLi I can help you with selection of the right property. What is your budget?
Age of Building	ges ₹3.1 Per Sq. Ft M 635 Sq. Ft North Bike And Car	Flooring NA		Similar Properties	Natasha Hi I can help you find a preferred house. What is your buying budget? Hi I can help you with steiction of the right property. What is your budget?





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th July 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.

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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 ₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight 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.:



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