

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Smt. Tejaswini Vijay Desai

Residential Flat No. 702, 7th Floor, Wing - B, **"Bhavya Supreme Annex"**, G. D. Ambedkar Marg, Aacharya Donde Marg, Village - Parel - Sewri Division, Municipality Ward No. F/South Ward, Parel Village, District - Mumbai City, Mumbai, PIN Code - 400 012, State - Maharashtra, India.

Latitude Longitude: 18°59'59.3"N 72°50'48.1"E

Intended User:

Cosmos Bank Vashi Branch Sector 17

Plot No. 74, Persepolis Premises, Sector 17, Vashi, Navi Mumbai, Maharashtra 400705



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Regd. Office

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

2 +91 2247495919

mumbai@vastukala.co.in
www.vastukala.co.in



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Vastu/Mumbai/07/2024/009874/2307248 16/6-252-PSH

Date: 16.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 702, 7th Floor, Wing - B, "Bhavya Supreme Annex", G. D. Ambedkar Marg, Aacharya Donde Marg, Village - Parel - Sewri Division, Municipality Ward No. F/South Ward, Parel Village, District - Mumbai City, Mumbai, PIN Code - 400 012, State - Maharashtra, India belongs to Smt. Tejaswini Vijay Desai .

Boundaries of the property

North Bhavya Supreme & Aacharya Donde Marg

South Samata CHSL

East Samata 2 CHSL

West G.D. Ambedkar Marg

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 ₹ 1,54,80,575.00 (Rupees One Crore Fifty Four Lakhs Eighty Thousands Five 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.

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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Read. Office

mumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 702, 7th Floor, Wing - B, **"Bhavya Supreme Annex"**, G. D. Ambedkar Marg , Aacharya Donde Marg, Village - Parel - Sewri Division, Municipality Ward No. F/South Ward, Parel Village, District - Mumbai City, Mumbai, PIN Code -

400 012, 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 16.07.2024 for Housing Loan Purpose.
1	Date of inspection	15.07.2024
3	Name of the owner / owners	Smt. Tejaswini Vijay Desai
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. 702, 7 th Floor, Wing - B, "Bhavya Supreme Annex", G. D. Ambedkar Marg, Aacharya Donde Marg, Village - Parel - Sewri Division, Municipality Ward No. F/South Ward, Parel Village, District - Mumbai City, Mumbai, PIN Code - 400 012, State - Maharashtra, India. Contact Person: Mr. Vijay Desai (Owner's Husband) Contact No. 9967354576
6	Location, Street, ward no	Municipality Ward No - F/South Ward, G. D. Ambedkar Marg Village - Parel - Sewri Division, Parel Village District - Mumbai City
7	Survey / Plot No. of land	CTS No - 202 (Pt), 416, 417 (Pt), 240 (pt) & 423 (Pt) of Village - Parel - Sewri Division
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. = 431.99 (Area as per Site measurement) Built Up Area in Sq. Ft. = 451.00 (Area As Per Index - II)		
13	Roads, Streets or lanes on which the land is abutting	Village - Parel - Sewri Division, Parel VillageDistrict - Mumbai City, Pin - PIN Code - 400 012		
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 - Smt. Tejaswini Vijay Desai		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied		
1 1		Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available		





26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Smt. Tejaswini Vijay Desai
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	39,000/- 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	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		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		
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 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	If sale instances are not available or not relied up on, the basis of arriving at the land rate		N. A.



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Architects & Service (I)
Architects & Service

40	COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 2009 (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.	
	Remark:		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vashi Branch Sector 17 Branch to assess Fair Market Value as on 16.07.2024 for Residential Flat Residential Flat No. 702, 7th Floor, Wing - B, **"Bhavya Supreme Annex"**, G. D. Ambedkar Marg , Aacharya Donde Marg, Village - Parel - Sewri Division, Municipality Ward No. F/South Ward, Parel Village, District - Mumbai City, Mumbai, PIN Code - 400 012, State - Maharashtra, India belongs to **Smt. Tejaswini Vijay Desai**.

We are in receipt of the following documents::

_		
	1)	Copy of Agreement for sale Document No.5496/2009 Dated 08.03.2009 between Newlook Constructions Private Limited(The Developers) And Smt. Tejaswini Vijay Desai(The purchaser) (8 Pages from documents).
	2)	Copy of Index - II Document No.5496/2009 Dated 08.03.2009 between Newlook Constructions Private Limited(The Developers) And Smt. Tejaswini Vijay Desai(The purchaser).
	3)	Copy of Part Occupancy Certificate Document No.SRA / ENG / 1499 / FS / ML / AP dated 22/07/2009 issued by Slum Rehabiliation Authority (SRA) (Part O.C. is issued for Sale Resi. Wing - B of the composite bldg. No. 1 comprising of Ground + 14 upper floors only).

Location

The said building is located at Municipality Ward No - F/South Ward, Village - Parel - Sewri Division, Parel VillageDistrict - Mumbai City, PIN Code - 400 012. The property falls in Flat Zone. It is at a traveling distance 1.0 Km. from Sewri Railway Station.

Building

The building under reference is having Ground + 16 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. 7th is having 3 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 7th. The Composition of Residential Flat The composition of Residential



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Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 16th July 2024

The Built Up Area of the Residential Flat	:	451.00 Sq. Ft.
-------------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2009 (As Per Part Occupancy Certificate)
Expected total life of building		60 Years
Age of the building as on 2024	- 1	15 Years
Cost of Construction	\	451.00 Sq. Ft. X ₹ 3,000.00 = ₹ 13,53,000.00
Depreciation {(100 - 10) X (15 / 60)}	• •	22.50%
Amount of depreciation	• •	₹ 3,04,425.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	••	₹ 2,28,417/- per Sq. M. i.e. ₹ 21,221/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 2,07,498/- per Sq. M. i.e. ₹ 19,277/- per Sq. Ft.
Value of property as on 16th July 2024		451.00 Sq. Ft. X ₹ 35,000 = ₹1,57,85,000.00

(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 16th July 2024	:	₹ 1,57,85,000.00 - ₹ 3,04,425.00 = ₹ 1,54,80,575.00
Total Value of the property	:/	₹₹ 1,54,80,575.00
The realizable value of the property	/ :	₹1,39,32,518.00
Distress value of the property	:	₹1,23,84,460.00
Insurable value of the property (451.00 X 3,000.00	:	₹13,53,000.00
Guideline value of the property (451.00 X 19277.00)	-	₹86,93,927.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 702, 7th Floor, Wing - B, "Bhavya Supreme Annex", G. D. Ambedkar Marg, Aacharya Donde Marg, Village - Parel - Sewri Division, Municipality Ward No. F/South Ward, Parel Village, District - Mumbai City, Mumbai, PIN Code - 400 012, State -Maharashtra, India for this particular purpose at ₹ 1,54,80,575.00 (Rupees One Crore Fifty Four Lakhs Eighty Thousands Five Hundred And Seventy Five Only) as on 16th 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 16th July 2024 is ₹ 1,54,80,575.00 (Rupees One Crore Fifty Four Lakhs Eighty Thousands

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Five 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.

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	V	Ground + 16 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 7 th Floor
3	Year of construction	•	2009 (As Per Part Occupancy Certificate)
4	Estimated future life		45 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, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No



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Technical details

Main Building

14	(i)	Internal wiring – surface or conduit Class of fittings: Superior/Ordinary/	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	(,	Poor.		
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior dinary.	-	Ordinary
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		:	2 Lifts
19	Underground sump – capacity and type of construction			Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction		:	Connected to Municipal Sewerage System
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	_	disposal – whereas connected to public if septic tanks provided, no. and capacity	<i>!</i>	Connected to Municipal Sewerage System

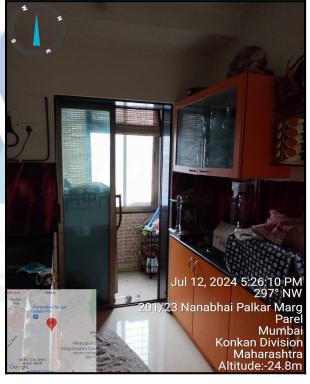


Actual Site Photographs



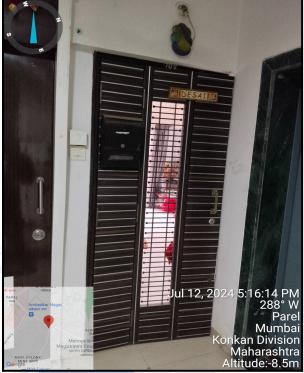














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Actual Site Photographs



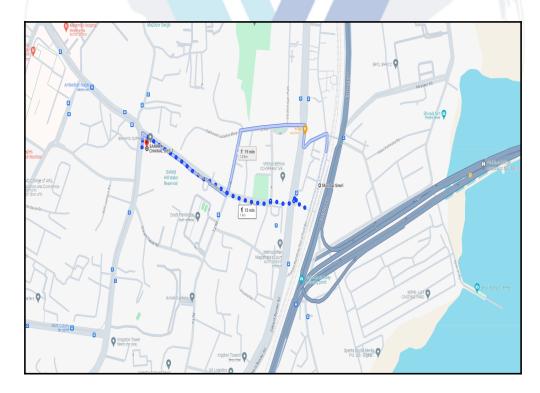




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 18°59'59.3"N 72°50'48.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Sewri - 1.0 Km.).



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	217540			
Increase by 5% on Flat Located on 7 th Floor	10877			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	2,28,417.00	Sq. Mtr.	21,221.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	88960			
The difference between land rate and building rate(A-B=C)	139,457.00			
Percentage after Depreciation as per table(D)	15%			
Rate to be adopted after considering depreciation [B + (C X D)]	2,07,498.00	Sq. Mtr.	19,277.00	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:



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Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (ii)
Chartered Engineers (ii)
Chartered Engineers (iii)
Chartered Engineers (iiii)
Chartered Engineers (iii)
Chartered Engineers (iii)
Chartered Engineers (iii)
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	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

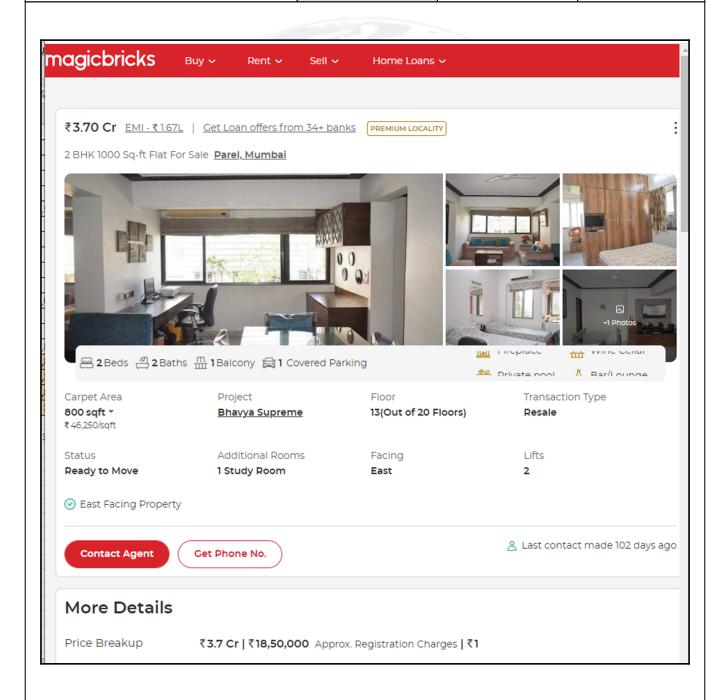
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

Property	Bhavya Supreme Annex, Lower Parel		
Source	magic bricks		
Floor	13th		
	Carpet	Built Up	Saleable
Area	800.00	960.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹46,250.00	₹38,542.00	-



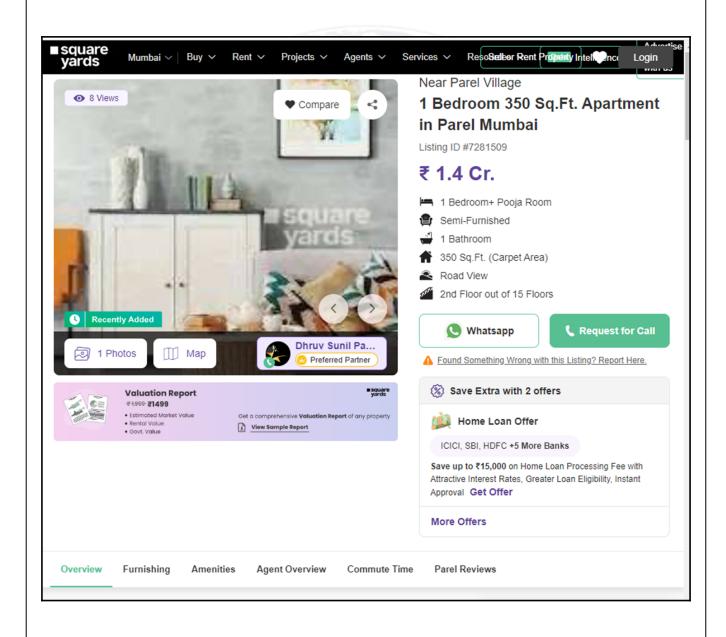


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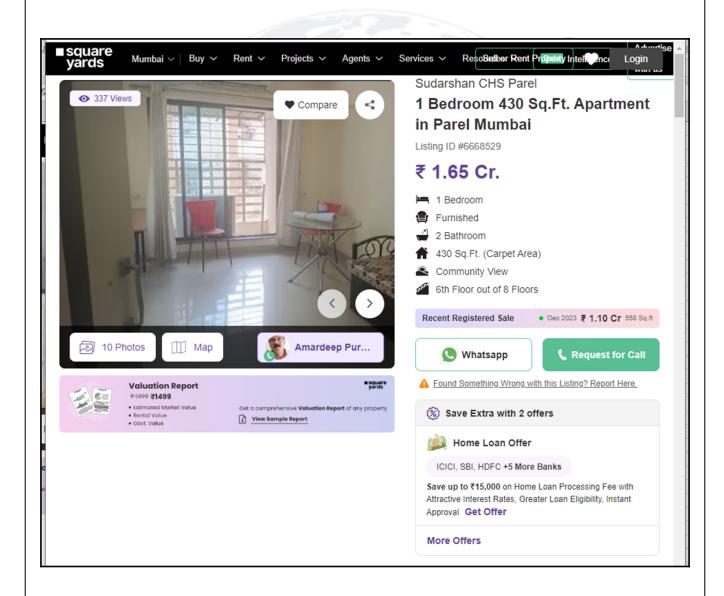
Property	Bhavya Supreme Annex, Lower Parel		
Source	square yards		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	350.00	420.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹40,000.00	₹33,333.00	-







Property	Sudarshan CHSL., GD Ambedkar Road, Patel		
Source	square yards		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	430.00	516.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹38,372.00	₹31,977.00	-







Sale Instances

Property	Bhavya Supreme Annex, Lower Parel		
Source	Index no.2		
Floor	7th		
	Carpet	Built Up	Saleable
Area	314.17	377.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹33,421.00	₹27,851.00	-

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(2)मोबदला	10500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8063120.1	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: 703, माळा नं: 7 वा मजला,बी-विंग, इमारतीचे नाव: भव्य सुप्रिम ॲनेक्स, ब्लॉक नं: जी. डी. आंबेकर रोड, रोड : परेल व्हिलेज,मुंबई -400012, इतर माहिती: नोटिफिकेशन क्रमांक - शाशन आदेश क्र मुद्रांक - 2021/ अनौ. सं. क. 12/ प्र. क्र. 107/ म -1(धोरण)दि. 31.3.2021 अन्वये महिलासाठी 1 टक्के सूट((C.T.S. Number : 202(pt), 240, 416, 417(pt) & 423(pt) ;))	
(5) क्षेत्रफळ	35.30 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अर्जुनलाल जोगराज कुमावत वय:-59 पत्ता:-प्लॉट नं: 703/7, माळा नं: बी-विंग , इमारतीचे नाव: भव्य सुप्रिम ॲंनेक्स, ब्लॉक नं: जी. डी. आंबेकर रोड , रोड नं: परेल व्हिलेज, मुंबई , महाराष्ट्र, MUMBAI. पिन कोड:-400012 पॅन नं:-AGCPM9479R 2): नाव:-गवरादेवी अर्जुनलाल कुमावत वय:-53 पत्ता:-प्लॉट नं: 703/7, माळा नं: बी-विंग, इमारतीचे नाव: भव्य सुप्रिम ॲंनेक्स, ब्लॉक नं: जी. डी. आंबेकर रोड, रोड नं: परेल व्हिलेज, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400012 पॅन नं:-AGLPM4981B	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रगती प्रशांत नार्वेकर वय:-57; पत्ता:-प्लॉट नं: 507, माळा नं: 5 वा मजला , इमारतीचे नाव: श्री साई समर्थ को-ऑप हाऊसिंग सोसायटी लिमिटेड , ब्लॉक नं: तांडेल मार्ग, सेंच्युरी बाझार , रोड नं: प्रभादेवी, मुंबई , महाराष्ट्र, MUMBAI. पिन कोड:-400025 पॅन नं:-ABZPN7322E	
(9) दस्तऐवज करुन दिल्याचा दिनांक	05/08/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	05/08/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	15484/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	525000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 16th 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.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 1,54,80,575.00 (Rupees One Crore Fifty Four Lakhs Eighty Thousands Five Hundred And Seventy Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.





