

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Prasanna Janardan Mohare & Mrs. Shilpa P. Mohare

Residential Flat No. 404, 4th Floor, Building No A - 1, **"Shruti Park Co-Op. Hsg. Soc. Ltd."**, Dhokali Naka, Kolshet Road, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN Code – 400 607, State - Maharashtra, India.

Latitude Longitude: 19°13'28.7"N 72°58'49.4"E

Intended User:

Cosmos Bank Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka Kalyan, District Thane - 400605, State - Maharashtra, Country - India.



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

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Regd. Office

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

+91 2247495919

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Thane/07/2024/009927/2307259 17/4-263-PSRJ

Date: 17.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 404, 4th Floor, Building No A - 1, "Shruti Park Co-Op. Hsg. Soc. Ltd.", Dhokali Naka, Kolshet Road, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN Code – 400 607, State - Maharashtra, India belongs to Mr. Prasanna Janardan Mohare & Mrs. Shilpa P. Mohare.

Boundaries of the property

North : Open Plot

Building No. A-2, Shruti Park South

East Internal Road

West Supernal Garden CHSL

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 ₹ 71,76,281.00 (Rupees Seventy One Lakhs Seventy Six Thousands Two Hundred And Eighty One 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.

Auth. Sign. Director

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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Residential Flat No. 404, 4th Floor, Building No A - 1, "Shruti Park Co-Op. Hsg. Soc. Ltd.", Dhokali Naka, Kolshet Road, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, 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 17.07.2024 for Housing Loan Purpose.
1	Date of inspection	16.07.2024
3	Name of the owner / owners	Mr. Prasanna Janardan Mohare & Mrs. Shilpa P. Mohare
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. 404, 4 th Floor, Building No A - 1, "Shruti Park Co-Op. Hsg. Soc. Ltd.", Dhokali Naka, Kolshet Road, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India. Contact Person: Mr. Vikrant Bamwarikar (Tenant) Contact No. 8412008643
6	Location, Street, ward no	Kolshet Road Village - Balkum, District - Thane
7	Survey / Plot No. of land	Village - Balkum New Survey No - 128/1, 129/1, 129/2, 129/4, 129/5, 129/7, 129/8, 130, 305/1, 305/2, 305/3, 305/4, 305/11
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. = 459.00 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 553.00 (Area As Per Agreement for sale)





13	Roads, Streets or lanes on which the land is abutting	Village - Balkum, Taluka - Thane, District - Thane, Pin - PIN Code – 400 607
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. Vikrant
	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 TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Vikrant
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	17,500.00 Present rental income per month





	(iv)	Gross amount received for the whole property	N.A.
27		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 , 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		s 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, e, compound, etc. owner or tenant?	N. A.
34		the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		uilding insured? If so, give the policy no., tfor 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	locality address	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		nstances are not available or not relied up on, is of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	commencement of construction and year of tion	Year of Completion – 1993 (As per occupancy certificate)
42		vas the method of construction, by contract/By ing Labour directly/ both?	N. A.



ONSULTANTO

Valuers & Appraisers

Architects & State of Control Designers (1)

TEV Consultants

Lenders & Tenneer

Text Consultants

Lenders & Tenneer

Lenders

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, Dombivali (East) Branch Branch to assess Fair Market Value as on 17.07.2024 for Residential Flat Residential Flat No. 404, 4th Floor, Building No A - 1, "Shruti Park Co-Op. Hsg. Soc. Ltd.", Dhokali Naka, Kolshet Road, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India belongs to Mr. Prasanna Janardan Mohare & Mrs. Shilpa P. Mohare.

We are in receipt of the following documents::

1)	Copy of Agreement for sale No.2423/2014 Dated 01.01.1970 between Mr. S. Jagannathan (The The Transferor) And Mr. Prasanna Janardan Mohare & Mrs. Shilpa P. Mohare(The transferee).
2)	Copy of Occupancy Certificate No.not visible for the Year - 1993 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Balkum, Taluka - Thane, District - Thane, PIN Code - 400 607. The property falls in Flat Zone. It is at a traveling distance 4.9 Km from Thane Railway Station.

Building

The building under reference is having Ground + 9 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. 4th is having 4 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 4th. The Composition of Residential Flat The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + 2 Passage + Balcony. This Residential Flat is Partly Marble Flooring and Partly Kota Flooring, Teak Wood Door frame with Solid flush door with M.S Safety door, Aluminium Sliding Windows with window grills, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 17th July 2024

The Built Up Area of the Residential Flat	:	553.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	<u>:</u>	1993 (As per occupancy certificate)
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Expected total life of building	:	60 Years
Age of the building as on 2024	:	31 Years
Cost of Construction		553.00 Sq. Ft. X ₹ 2,200.00 = ₹ 12,16,600.00
Depreciation {(100 - 10) X (31 / 60)}	:	46.50%
Amount of depreciation	:	₹ 5,65,719.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,03,600/- per Sq. M. i.e. ₹ 9,625/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 81,776/- per Sq. M. i.e. ₹ 7,597/- per Sq. Ft.
Value of property as on 17th July 2024		553.00 Sq. Ft. X ₹ 14,000 = ₹77,42,000.00

(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 17th July 2024	:	₹ 77,42,000.00 - ₹ 5,65,719.00 = ₹ 71,76,281.00
Total Value of the property	:	₹₹ 71,76,281.00
The realizable value of the property	:	₹64,58,653.00
Distress value of the property	1	₹57,41,025.00
Insurable value of the property (553.00 X 2,200.00	:	₹12,16,600.00
Guideline value of the property (553.00 X 7597.00)	X	₹42,01,141.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 404, 4th Floor, Building No A - 1, "Shruti Park Co-Op. Hsg. Soc. Ltd.", Dhokali Naka, Kolshet Road, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN Code – 400 607, State - Maharashtra, India for this particular purpose at ₹ 71,76,281.00 (Rupees Seventy One Lakhs Seventy Six Thousands Two Hundred And Eighty One Only) as on 17th July 2024

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 17th July 2024 is ₹ 71,76,281.00 (Rupees Seventy One Lakhs Seventy Six Thousands Two
 Hundred And Eighty One Only) Value varies with time and purpose and hence this value should not be referred for
 any purpose other than mentioned in this report.
- This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.



Valuers & Appraisers

Architects &
Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVC/Lin

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	:	Ground + 9 Upper Floors
2	Plinth are	a floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of co	onstruction	:	1993 (As per occupancy certificate)
4	Estimated future life		:	29 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co	onstruction- load bearing walls/RCC eel frame		R.C.C. Framed Structure
6	Type of fo	oundations	V	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 with M.S Safety door, Aluminium Sliding Windows with window grills, .
10	Flooring		:	Partly Marble Flooring and Partly Kota Flooring.
11	Finishing		:	Cement Plastering + POP Finish.
12	Roofing a	nd terracing	:	R. C. C. Slab.
13	Special a	rchitectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Open plumbing with C.P. fittings. Casing Capping wiring
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		



Technical details

Main Building

15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of f white/ordi	ittings: Superior colored / superior inary.	:	Ordinary
17	Compoun Height an Type of co		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	s and capacity	:	2 Lifts TM
19	Undergro constructi	und sump – capacity and type of ion	:	Connected to Municipal Sewerage System
20	Over-head Location, Type of co		:	Connected to Municipal Sewerage System
21	Pumps- n	o. and their horse power	:	May be provided as per requirement
22		d paving within the compound ate area and type of paving	ż	Chequred tiles in open spaces, etc.
23	•	disposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs









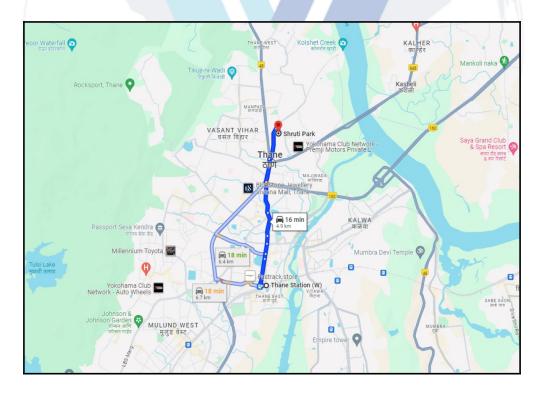




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°13'28.7"N 72°58'49.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 4.9 Km).



Valuers & Appraisers

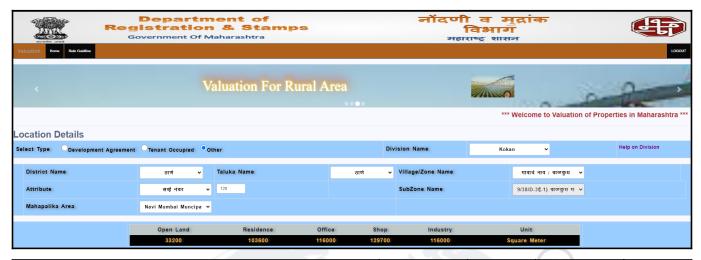
Architects &
Machiners (1)

Chartered Engineers (1)

Lender's Engineer

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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	103600		(TM)	
Flat Located on 4 th Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,03,600.00	Sq. Mtr.	9,625.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	33200			
The difference between land rate and building rate(A-B=C)	70,400.00			
Percentage after Depreciation as per table(D)	31%		7 /	
Rate to be adopted after considering depreciation [B + (C X D)]	81,776.00	Sq. Mtr.	7,597.00	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

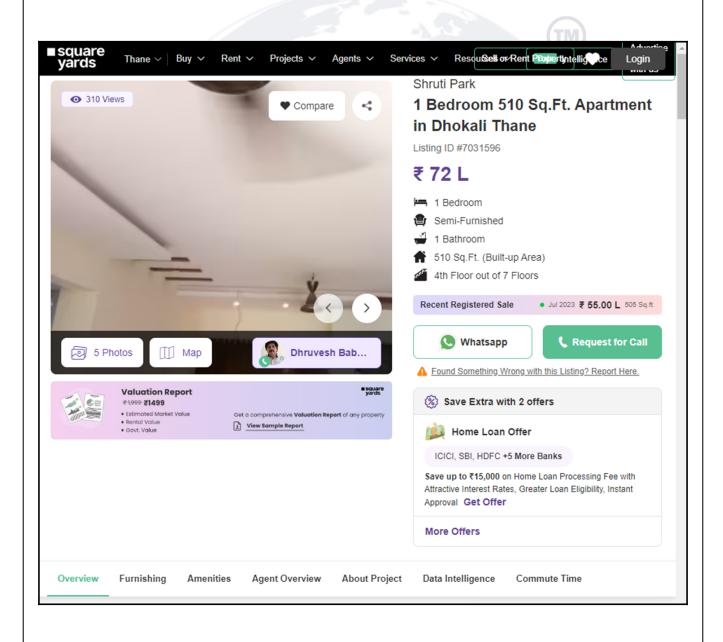
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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

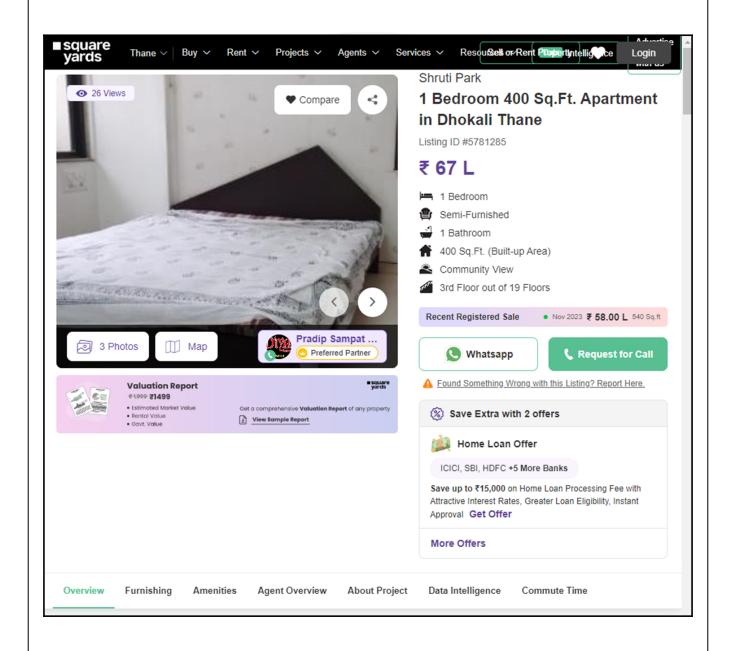
Property	Residential Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	425.00	510.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹16,941.00	₹14,118.00	-







Property	Residential Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	333.00	400.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹20,120.00	₹16,750.00	-







Sale Instances

Property	Residential Flat		
Source	Index no.2	Index no.2	
Floor	-		
	Carpet	Built Up	Saleable
Area	450.00	540.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹14,444.00	₹12,037.00	-

TM

811174

08-02-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमांक : 8111/2023

नोदंणी : Regn:63m

गावाचे नाव: बाळकूम

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	6500000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी	5458580.4
देतो की पटटेदार ते नमुद करावे)	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: ए-1/503, माळा नं: 5वा मजला, इमारतीचे नाव: श्रुती पार्क को-
	ऑप.हौ.सो.ली., ब्लॉक नं: बाळकूम,ढोकाळी नाका, रोड नं: कोलशेत रोड,ठाणे वेस्ट - 400607, इतर माहिती: सदनिकेचे
	क्षेत्र 540 चौ. फूट बांधीव,झोन क्र. 9/38/डी-3ई-1((Survey Number : Survey No. 128/1,
	129/1,2,3,4,5(p),7,8, 130, 305/1,2,3,4,11 ;))
(5) क्षेत्रफळ	540 चौ.फूट
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	1)ः नाव:-प्रवीण व्ही. पाटील . वय:-46 पत्ता:-प्लॉट नं: फ्लॅट नं. 503, माळा नं: पाचवा मजला, ए-1 विंग, इमारतीचे नाव: श्रुती पार्क को-
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	ऑप.हाँ.सो.लि., ब्लॉक नं: ढोकाळी नाका, रोड नं: कोलशेत रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-
असल्यास,प्रतिवादिचे नाव व पत्ता.	AJVPP4397B
	2)ः नाव:-श्रेया प्रवीण पाटील . वय:-41 पत्ता:-प्लॉट नं: फ्लॅट नं. 503, माळा नं: पाचवा मजला, ए-1 विंग, इमारतीचे नाव: श्रुती पार्क को-
	ऑप.हाँ.सो.लि., ब्लॉक नं: ढोकाळी नाका, रोड नं: कोलशेत रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-
	BBCPP4944E
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी	1)ः नाव:-बाळा वासुदेव निकमः . वय:-43; पत्ता:-प्लॉट नं: फ्लॅट नं. 501, माळा नं: पाचवा मजला, ए-1 विंग, इमारतीचे नाव: श्रुती पार्क को-
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	ऑप.हौ.सो.लि., ब्लॉक नं: ढोकळी नाका, रोड नं: कोलशेत रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-
नाव व पत्ता	AHNPN0161D
	2)ः नाव:-अपर्णा बाळा निकमः . वय:-41; पत्ता:-प्लॉट नं: फ्लॅट नं. 501, माळा नं: पाचवा मजला, ए-1 विंग, इमारतीचे नाव: श्रुती पार्क को-
	ऑप.हौ.सो.लि., ब्लॉक नं: ढोकळी नाका, रोड नं: कोलशेत रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-
	AISPN3329B
(९) दस्तऐवज करुन दिल्याचा दिनांक	06/04/2023
(10)दस्त नोंदणी केल्याचा दिनांक	06/04/2023
(11)अनुक्रमांक,खंड व पृष्ठ	8111/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	455000
(13) बाजारभावाप्रमाणे नींदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात 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 17th 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.





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 ₹ 71,76,281.00 (Rupees Seventy One Lakhs Seventy Six Thousands Two Hundred And Eighty One Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.





