

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Shishir Bhujanga Shetty

Residential Flat No. 402, 4th Floor, Building No 15, Wing - F, "Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd.", Yashwant Nagar, Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, Virar, PIN - 401 303, State - Maharashtra, Country - India.

Latitude Longitude: 19°26'29.7"N 72°48'37.8"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -400 028, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded

Mumbai

Thane

Ahmedabad Opelhi NCR

Nashik Rajkot 💡 Aurangabad 💡 Pune 💡 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



Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/07/2024/010219/2307499 30/12-503-PRBSSH Date: 30.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 402, 4th Floor, Building No 15, Wing - F, "Poonam" Orchid F & G Co-Op. Hsg. Soc. Ltd.", Yashwant Nagar, Village - Bolinj, Virar (West), Taluka - Vasai, District -Palghar , Virar, PIN - 401 303, State - Maharashtra, Country - India belongs to Mr. Shishir Bhujanga Shetty .

Boundaries		Building	Flat
North	· ·	Wing - E	Lobby
South	:	Internal Road	Marginal Space
East	:	Internal Road	Marginal Space
West	:	Wing - G	Flat No. 403

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 ₹ 40,34,400.00 (Rupees Forty Lakhs Thirty Four Thousands Four Hundred Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



Our Pan India Presence at:

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

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Residential Flat No. 402, 4th Floor, Building No 15, Wing - F, "Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd.", Yashwant Nagar, Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, Virar, PIN - 401 303, State - Maharashtra, Country -

<u>India</u>

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 30.07.2024 for Bank Loan Purpose.
1	Date of inspection	29.07.2024
3	Name of the owner / owners	Mr. Shishir Bhujanga Shetty
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. 402, 4 th Floor, Building No 15, Wing - F, "Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd.", Yashwant Nagar, Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, Virar, PIN - 401 303, State - Maharashtra, Country - India. Contact Person:
		Miss. Kamala Patel (Tenant) Contact No. 9820077671
6	Location, Street, ward no	Village - Bolinj, Virar (West) District - Palghar
7	Survey / Plot No. of land	Village - Bolinj New Survey No - 343, 344 & 345
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. = 364.78 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 492.00 (Area As Per Article of Agreement)
13	Roads, Streets or lanes on which the land is abutting	Village - Bolinj, Virar (West)Taluka - Vasai , District - Palghar , Pin - PIN - 401 303



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For Consultants
Lander's Engineer

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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 - Miss. Kamala Patel Occupied Since - Last 2 months		
	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 CIDCO norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Miss. Kamala Patel Occupied Since - Last 2 months		
	(ii) Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	9,000/- 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	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
26	SALES		
37	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 – 2008 (As Per Part Occupancy Certificate)
42		vas the method of construction, by contract/By ing 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: At the time of site visit, building external painting work was in progress.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 30.07.2024 for Residential Flat No. 402, 4th Floor, Building No 15, Wing - F, **"Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd."**, Yashwant Nagar, Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, Virar, PIN - 401 303, State - Maharashtra, Country - India belongs to **Mr. Shishir Bhujanga Shetty**.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 14.02.2011 between Mr. Krishnachandra Mishra & Mrs. Meera K. Mishra (The Vendor) And Mr. Shishir Bhujanga Shetty (The Purchasers).
2)	Copy of Part Occupancy Certificate No.CIDCO / VVSR / POC / BP - 2762 / W / 3612 Dated 19.12.2008 issued by CIDCO.
3)	Copy of Commencement Certificate No.CIDCO / VVSR / CC / BP - 2762 / W / 4491 Dated 27.02.2003 issued by CIDCO.
4)	Copy of Society Share Certificate No. 14 transferred dated 27.03.2011 issued by Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd. And Mr. Shishir Bhujanga Shetty (The Purchaser).
5)	Copy of Maintenance Bill Document No.2300817 dated 01.03.2024 in the name of Mr. Shishir Bhujanga Shetty issued by Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd

Location

The said building is located at Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303. The property falls in Residential Zone. It is at a traveling distance 3.9 Km. from Virar Railway Station.

Building

The building under reference is having 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 Residential purpose. 4th Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Passage + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical



Valuers & Appraisers (1)
Architects & Service (1)
Architects & Service

wiring with concealed etc.

Valuation as on 30th July 2024

The Built Up Area of the Residential Flat	:	492.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2008 (As Per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	16 Years
Cost of Construction	:	492.00 Sq. Ft. X ₹ 2,500.00 = ₹ 12,30,000.00
Depreciation {(100 - 10) X (16 / 60)}		24.00%
Amount of depreciation	:	₹ 2,95,200.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 46,560/- per Sq. M. i.e. ₹ 4,326/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 41,158/- per Sq. M. i.e. ₹ 3,824/- per Sq. Ft.
Value of property as on 30th July 2024	:	492.00 Sq. Ft. X ₹ 8,800 = ₹43,29,600.00

(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 30th July 2024		₹ 43,29,600.00 - ₹ 2,95,200.00 = ₹ 40,34,400.00
Total Value of the property	À	₹₹ 40,34,400.00
The realizable value of the property	:,	₹36,30,960.00
Distress value of the property	/	₹32,27,520.00
Insurable value of the property (492.00 X 2,500.00	:	₹12,30,000.00
Guideline value of the property (492.00 X 3824.00)	:	₹18,81,408.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 402, 4th Floor, Building No 15, Wing - F, "Poonam Orchid F & G Co-Op. Hsg. Soc. Ltd.", Yashwant Nagar, Village - Bolinj, Virar (West), Taluka - Vasai , District - Palghar , Virar, PIN - 401 303, State - Maharashtra, Country - India for this particular purpose at ₹ 40,34,400.00 (Rupees Forty Lakhs Thirty Four Thousands Four Hundred Only) as on 30th 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 30th July 2024 is ₹ 40,34,400.00 (Rupees Forty Lakhs Thirty Four Thousands Four Hundred
Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than
mentioned in this report.



Valuers & Appraisers

Valuers & Appraisers

Architects &
Interest Designers

Lender's Engineer

Lander's Engineer

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- 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	À	Stilt + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	į	N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction		2008 (As Per Part Occupancy Certificate)
4	Estimated future life	1	44 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	7 Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions		6" Thk. Brick Masonery.
9	9 Doors and Windows		Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No





Technical details

Main Building

4 (i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Electrical wiring wi			
(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed			
Sanitary	y installations	:	As per Requirement			
(i)	No. of water closets					
(ii)	No. of lavatory basins					
(iii)	No. of urinals					
(iv)	No. of sink					
	• .	:	Superior Colored			
Height a	and length	:	All external walls are 9" thick and partition walls are 6" thick.			
No. of lifts and capacity		:	1Lift			
9 Underground sump – capacity and type of construction		ŀ	Connected to Municipal Sewerage System			
Location	n, capacity	:	Connected to Municipal Sewerage System			
Pumps-	no. and their horse power	1:	May be provided as per requirement			
Roads and paving within the compound approximate area and type of paving		:	Chequred tiles in open spaces, etc.			
Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		:	Connected to Municipal Sewerage System			
	Sanitary (i) (ii) (iii) (iii) (iv) Class of white/or Comport Height at Type of No. of lith Undergrant Construction Type of Pumps-Roads at approxistic Sewage	(ii) Class of fittings: Superior/Ordinary/Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public	(ii) Class of fittings: Superior/Ordinary/Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public :			



Actual Site Photographs



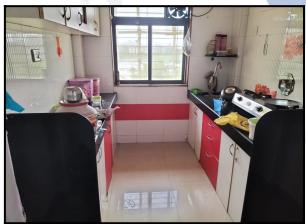












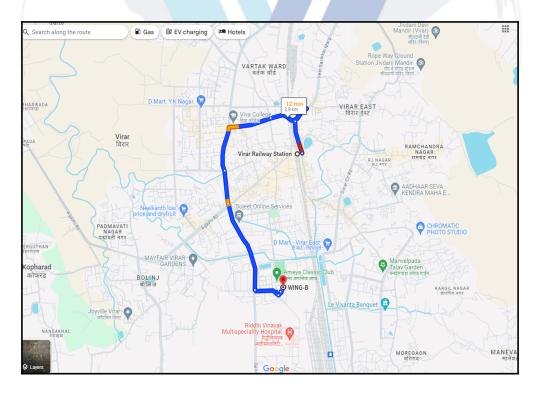




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°26'29.7"N 72°48'37.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Virar - 3.9 Km.).



Valuers & Appraisers

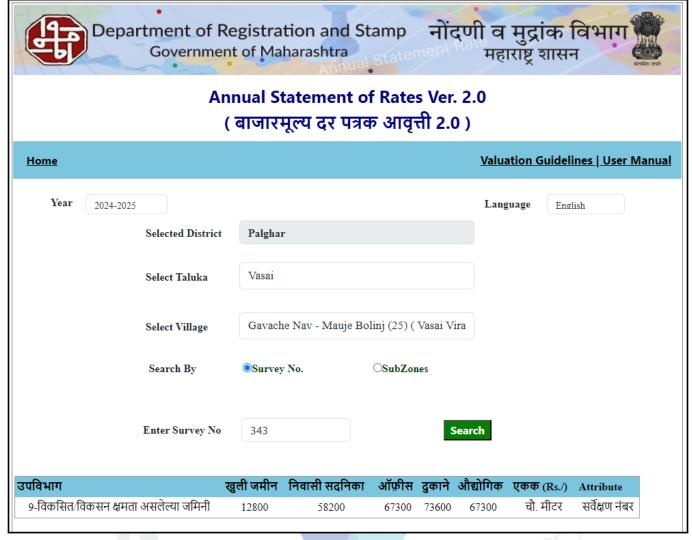
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	58200		7/	
Flat Located on 4 th Floor	-	//		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	58,200.00	Sq. Mtr.	5,407.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	12800			
The difference between land rate and building rate(A-B=C)	45,400.00			
Percentage after Depreciation as per table(D)	16%			
Rate to be adopted after considering depreciation [B + (C X D)]	41,158.00	Sq. Mtr.	3,824.00	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	



Since 1989





_			
	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 19		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	

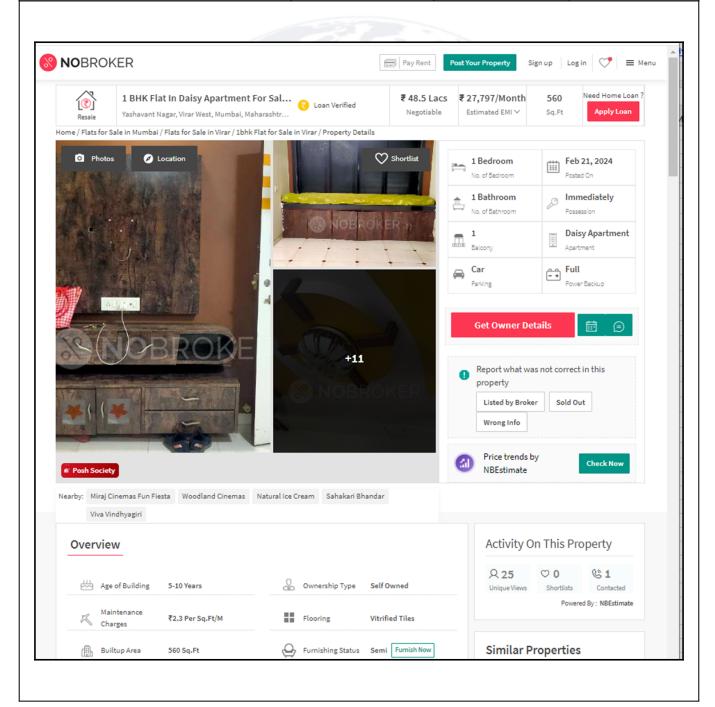






Price Indicators

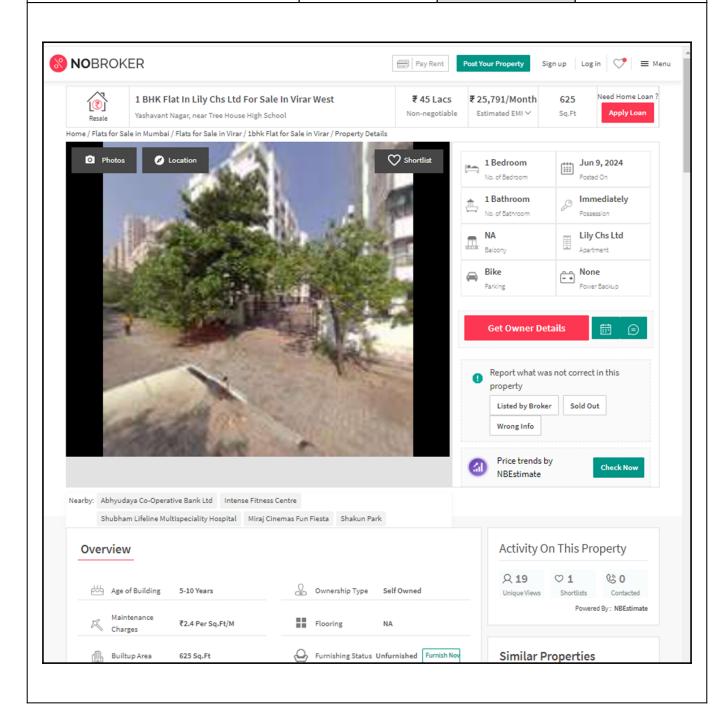
Property	Yashwant Nagar, Virar West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	466.67	560.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,393.00	₹8,661.00	-







Property	Lily, Yashwant Nagar, Virar west		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	520.83	625.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,640.00	₹7,200.00	-







Sale Instances

Property	Poonam Orchid, Virar West		
Source	Index no.2		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	558.33	670.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,209.00	₹8,507.00	-

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	गावाचे नाव: बोळींज	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5700000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3624000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:वसई विरार महानगरपालिकाइतर वर्णन :, इतर माहिती: सदिनका नं 202 जी विंग दुसरा मजला इमारतीचे नाव पूनम ऑर्चिड "एफ" व "जी" को-ऑप. हौ. सो. लि. बिल्डिंग नं 15,यशवंत नगर कॉम्प्लेक्स मध्ये विराप्धिम तालुका वसई जिल्हा पालघर अशी मिळकत गाव बोळींज विभाग नं 9(Survey Number : सर्वे नं. 343, 344, 345;))	
(5) क्षेत्रफळ	62.26 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:-सोनाली जितेंद्र यादव वय:-41 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉ 202 जी विंग दुसरा मजला इमारतीचे नाव पूनम ऑर्चिड एफ व जी को-ऑप. हौ. सो. लि., रोड र बिल्डिंग नं 15, यशवंत नगर कॉम्प्लेक्स मध्ये बोळींज विरार पश्चिम , महाराष्ट्र, ठाणे. पिन कोड:-401303 पॅन नं:-ADIPY0591R 2): नाव:-जितेंद्र कृष्णराव यादव वय:-49 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॅ नं: 202 जी विंग दुसरा मजला इमारतीचे नाव पूनम ऑर्चिड एफ व जी को-ऑप. हौ. सो. लि. , र बिल्डिंग नं 15, यशवंत नगर कॉम्प्लेक्स मध्ये बोळींज विरार पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-401303 पॅन नं:-ACEPY5047M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-रजनिश दुबे वय:-37; पत्ता:-प नं. 2, गोन्साल्विस चाळ, चुलना चौक, रोड न कोड:-401202 पॅन नं:-AOQPD4357P	नॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: i: रोझी सदन वसई पश्चिम , महाराष्ट्र, ठाणे. धिन
(9) दस्तऐवज करुन दिल्याचा दिनांक	28/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	28/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	3418/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	399000	
(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 30th 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.





An ISO 9001: 2015 Certified Company

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 ₹ 40,34,400.00 (Rupees Forty Lakhs Thirty Four Thousands Four Hundred 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.: HO/CREDIT/67/ 2019-20



