

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. Priti Milind Gangar & Miss. Priyal Milind Gangar

Residential Flat No. B-03, 1<sup>st</sup> Floor, **"Shah's Shatrunjay Apartment B Wing"**, Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India.

#### Latitude Longitude : 19°55'23.2"N 73°49'31.6"E

## **Intended User:**

#### Cosmos Bank FORT BRANCH

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra 400001



#### Our Pan India Presence at :

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e QAhmed k QRajkot Nndore

♀Ahmedabad
 ♀ Delhi NCR
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 ♀ Raipur

💡 Jaipur

**Regd. Office** 

BI-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/10/2024/011833/2308733 22/14-273-RVBS Date: 21.10.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B-03, 1<sup>st</sup> Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India belongs to Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar .

Boundaries	:	Building	Flat		
North	:	By Plot No. 02	By Marginal Space & Adj. Property		
South	:	By Plot No. 05 Colony Road	By Flat No. B-04		
East	•	By Colony Road	By Marginal Space & Flat No. B-06		
West	:	By Adjoining Property	By Marginal Space		

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 ₹ 26,95,500.00 (Rupees Twenty Six Lakhs Ninety Five Thousands Five 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

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💡 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. B-03, 1<sup>st</sup> Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No.

## 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - 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 21.10.2024 for Housing Loan Purpose.			
1	Date of inspection	19.10.2024			
3	Name of the owner / owners	Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar			
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. B-03, 1 <sup>st</sup> Floor, "Shah' Shatrunjay Apartment B Wing", Near Shree Dattamandi Mauli Nagar, Plot No. 3+4, Lam Road, Village Beltagavhan, Nashik, PIN Code-422 401, State Maharashtra, Country - India. Contact Person : Mrs. Varma Shah (Owner Repersentative) Contact No. 9867738338			
6	Location, Street, ward no	Lam Road Village - Beltagavhan,			
7	Survey / Plot No. of land	Village - Beltagavhan, Plot No - 3+4 New Survey No - 33/ 3			
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. = 625.91 (Area as per Site measurement) Carpet Area in Sq. Ft. = 599.00 (Area As Per Deed of Apartment)			
		Built Up Area in Sq. Ft. = 658.90 (Carpet Area + 10%)			



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13	Roads, Streets or lanes on which the land is abutting	Village - Beltagavhan, Pin - PIN Code-422 401		
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 - Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As Per Deolali Cantonment - Deolali Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar		





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	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	6,000.00 (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	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.		
29		etails of the water and electricity charges, If any, porne 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 enance and operation- owner or tenant?	N. A.		
32		mp is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.		
34		s the amount of propert <mark>y tax?</mark> Who is to bear it? et <mark>ail</mark> s with documentary proof	Information not available		
35		building insured? If so, give the policy no., at for which it is insured and the annual premium	Information not available		
36	-	dispute between landlord and tenant regarding ending in a court of rent?	N. A.		
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALES	S			
37	locality addres	nstances of sales of immovable property in the of on a separate sheet, indicating the Name and as of the property, registration No., sale price and f land sold.	As per sub registrar of assurance records		
38	Land r	ate adopted in this valuation	N. A. as the property under consideration is a Residential ir 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 o	f commencement of construction and year of etion	Year of Completion – 2021 (As per occupancy certificate)		





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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, FORT BRANCH Branch to assess Fair Market Value as on 21.10.2024 for Residential Flat No. B-03, 1<sup>st</sup> Floor, **"Shah's Shatrunjay Apartment B Wing"**, Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village - Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India belongs to **Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar**.

#### We are in receipt of the following documents:

1)	Copy of Deed of Apartment Dated 04.01.2024 between Mr. Kailas Madhukar Dhurjad, Mr. Vilas Haribhau Dhurjad & M/s. Shah Builders & Developers(The Developers) And Mrs. Priti Milind Gangar & Miss. Priyal Milind Gangar(The buyer).
2)	Copy of Occupancy Certificate No.3453/ BLD/ E-8/ 2438 Dated 17.08.2021 issued by Deolali Cantonment Board - Deolali.
3)	Copy of Approved Building Plan No.E-8/ 2438 Dated 17.08.2021 issued by Deolali Cantonment Board - Deolali.

#### **Location**

The said building is located at bearing Plot No - 3+4 inVillage - BeltagavhanPIN Code-422 401. The property falls in Residential Zone. It is at a traveling distance 3.9 from Nashik Road Railway Station.

#### Building

The building under reference is having Ground + 1 Upper Floor. 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. 1st Floor is having 4 Residential Flat. The building is without lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 1<sup>st</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet + 2 Balcony + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood / Glass Door, Wooden frame openable widow with M. S. Grill, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

#### Valuation as on 21st October 2024

The Carpet Area of the Residential Flat	:	599.00 Sq. Ft.
	-	





#### **Deduct Depreciation:**

:	2021 (As per occupancy certificate)
:	60 Years
:	3 Years
:	658.90 Sq. Ft. X ₹ 2,100.00 = ₹ 13,83,690.00
:	N.A. Age of Property below 5 year
:	₹ 0.00
:	₹ 22,230/- per Sq. M. i.e. ₹ 2,065/- per Sq. Ft.
:	N.A. Age of Property below 5 year
:	599.00 Sq. Ft. X ₹ 4,500 = ₹28,95,500.00

(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 21st October 2024	:	₹ 28,95,500.00 - ₹ 0.00 = ₹ 26,95,500.00
Total Value of the property	:	₹₹ 26,95,500.00
The realizable value of the property	:	₹24,25,950.00
Distress value of the property	÷	₹21,56,400.00
Insurable value of the property (658.90 X 2,100.00	:	₹13,83,690.00
Guideline value of the property (658.90 X 1997.00)		₹13,15,823.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B-03, 1<sup>st</sup> Floor, "Shah's Shatrunjay Apartment B Wing", Near Shree Dattamandir, Mauli Nagar, Plot No. 3+4, Lam Road, Village -Beltagavhan, Nashik, PIN Code-422 401, State - Maharashtra, Country - India for this particular purpose at ₹ 26,95,500.00 (Rupees Twenty Six Lakhs Ninety Five Thousands Five Hundred Only) as on 21st October 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 21st October 2024 is ₹ 26,95,500.00 (Rupees Twenty Six Lakhs Ninety Five Thousands Five 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.
- 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 + 1 Upper Floor		
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 1 <sup>st</sup> Floor		
3	Year of construction	:	2021 (As per occupancy certificate)		
4	Estimated future life	;	57 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 / Glass Door, Wooden frame openable widow with M. S. Grill, .		
10	Flooring	:	Vitrified Tile Flooring.		
11	Finishing	:	Cement Plastering + POP Finish.		
12	Roofing and terracing		R. C. C. Slab.		
13	Special architectural or decorative features, if any		No		
14	(i) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Concealed		
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring		



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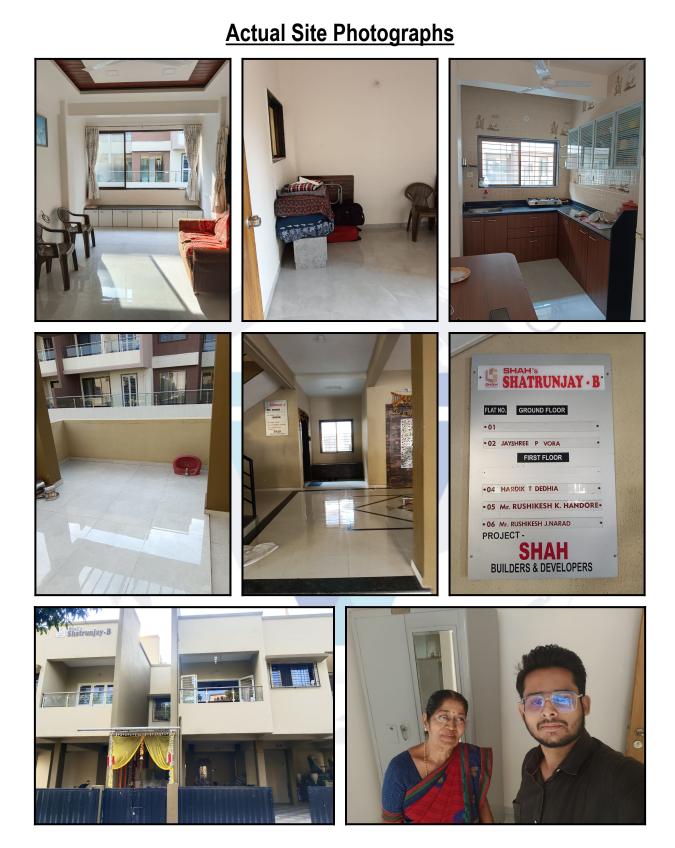
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		Technical details		Main Building
15	Sanitar	y installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16		of fittings: Superior colored / superior rdinary.	:	
17	Height	und wall and length f construction		
18	No. of I	ifts and capacity	:	Not Provided TM
19	Underg constru	round sump – capacity and type of ction	:	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>		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 conn <mark>ected to public</mark> , i <mark>f se</mark> ptic tanks provided, no. and capacity		Connected to Municipal Sewerage System

#### **Technical details**











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## Route Map of the property



Note: Red marks shows the exact location of the property



#### Longitude Latitude: 19°55'23.2"N 73°49'31.6"E

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



## Ready Reckoner Rate

Dep:		gistration and Sta of Maharashtra	mp नोंद	णी व मुद्रांव महाराष्ट्र श	क विभाग ासन	П 💭					
		nual Statement of बाजारमूल्य दर पत्रक									
Home Valuation Guidelines   User Manual											
Year 2024-20	025	Language	Language English								
	Selected District	Nashik									
	Select Taluka	Nashik									
	Select Village	Mauje : Belatgavhan									
	Search By	OSurvey No.	۹	ocation							
	Select Location	इतर विकसनशिल विभाग	~								
Select विभ	गाग नं. उपविभाग			दर	एकक (Rs. /)						
SurveyNo	27/27.6	27.6-वाणिज्य वापर अंतर्गत		45000	चौरस						
SurveyNo	27/27.5	27.5-वाणिज्य वापर लॅम र		48500	चौरस						
SurveyNo	27/27.4	27.4-कार्यालय अंतर्गत रह		26500	चौरस						
SurveyNo	27/27.1	27.1-सदनिका लॅम रस्त 27.2-सदनिका अंतर्गत रस्		29000	चौरस चौरस						
SurveyNo	27/27.2		त्मावराल	23400	चारस	1165					
		1 <u>2</u>									
Stamp Duty Ready Rec	koner Market Value Ra	ate for Flat	23400								
Decrease by 5% on Fla			1170								
Stamp Duty Ready Re Increase/Decrease) (A		22,230.00	Sq. Mtr.	2,065.00	Sq. Ft.						
Stamp Duty Ready Rec	koner Market value Ra	7450									
The difference between	land rate and building	rate(A-B=C)	14,780.00								
Percentage after Depre	,		5%								
Rate to be adopted aft		ciation [B + (C X D)]	21,491.00	Sq. Mtr.	1,997.00	Sq. Ft.					
Building not having I	<u>ift</u>										

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.

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	Floor on which flat is Located	Rate to be adopted			
a	) Ground Floor / Stilt / Floor	100%			



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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		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		

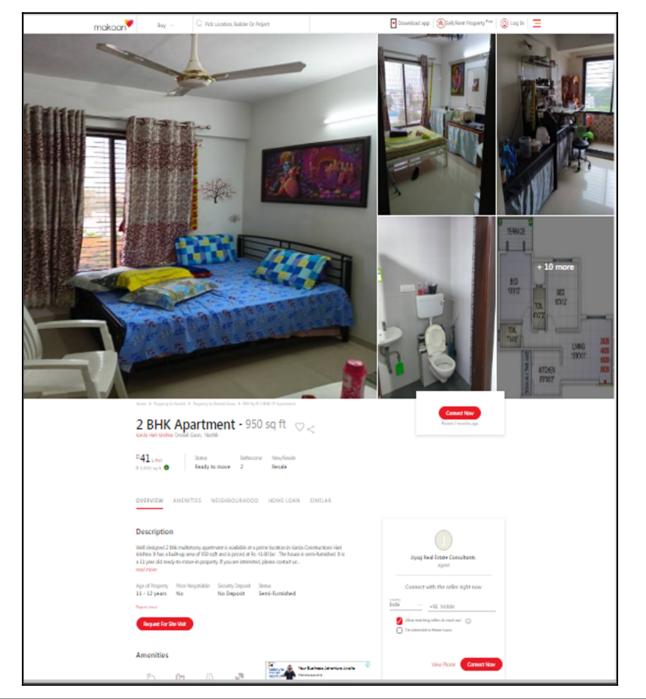






## **Price Indicators**

Property	Flat				
Source	magic bricks				
Floor	-				
	Carpet	Built Up	Saleable		
Area	950.00	1,140.00	1,368.00		
Percentage	-	20%	20%		
Rate Per Sq. Ft.	₹4,316.00	₹3,596.00	₹2,997.00		







				Flat				
			Rea	RealEstateIndia				
			-					
				Carpet	E	Built Up	Saleable	
rea	ea			675.00		810.00	972.00	
ercentage				-		20%	20%	
ate Per Sq.	Ft.			₹5,185.00	₹	4,321.00	₹3,601.00	
Pome	Home > Nashik > Lam Road > Rats > 1 BHK Apartment 801 Sp.ft. for Sale			SHK Apartment 801 Sq.ft. for Sale in Lam Ro ing ID #1185419 ■ 1 Beds ← 2 Baths ① 2 Balcony ② 1 35 LaC ₹ 3,889/Sq.ft. ENQUIRY NOW GET PHONE NO. Iddiced an lasue with this listing? Report Here. Noticed an lasue with this listing? Report Here.		ad, Nashik		
	Booking Amount 1 Leo Ownership Individual ENQUIRY NOW	Status Ready to Move Property on Floor 4th		Sale Type New Total Roors 4		I am Interested in this property. I agree to be contacted thru call, WhatsApp, sins & email by RealEstateIndia and other advertisers for similar properties.  SLEMIT By Proceeding you are agree to out Terms & Conduces		
A	Amenities							
9	🕐 Power Backup 💮 Lift		ift	🙀 Car Parking				
		👔 24 x 7 Security 🤹 Maintenance Staf				1		





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## **Sale Instances**

Property			Flat				
Source			Index no.2				
Floor			-				
			Carpet	Built Up		Saleable	
Area			968.00	1,161.60		1,393.92	
Percentage			-	20%		20%	
Rate Per Sq. Ft.		₹4,649.00	₹3,874.00		₹3,228.00		
	Percentage           Rate Per Sq. Ft.           S008105           04-09-2024           Node:-Generated Through eSearch Module.For original report please contact concern SRO office.           (1)विलेखाया प्रकार           (2)भोबदराल           (2)भोबदराल           (1)भाकर           परक्ष-सांवर, भावरणी देती की पटदेवार ते नमुद कराते)           (1) परक्ष-मांवर, भावरणी विश्वा जुडी देण्यात असेल तेखा.           (1) देलरादेवज करन देणा-या लिहून           (2) डोवपाळ           (3) बोजपाळ           (4) प्र द्रावज करन देणा-या लिहून           (5) बोवपाळ           (6) आबदरणी किंवा जुडी देण्यात असेल तेखा           असल्या प्र प्रति वादिये नाव व परला.           (1) तेख असल्या स, प्रति वादिये नाव व परला.		रगटहाण या गांवचे शिवारातील व दे कत्त यांसी सट्हें नं.33/2 यांसी बिन -4 या प्रकल्पाचे ए विंग या इमारती 2 यांसी क्षेत्र 61.85चों.मी. कारपेट + 7 क्षेत्र 89.95चों.मी.( ( Survey Nu 5 चों.मीटर 15 चों.मीटर 16 को.मीटर 17 के.मीटर 18 को.मीटर 19 को.मीटर 10 को.मीटर 10 को.मीटर वे. 19 की.मीटर वे. 19 की.	:-प्लॉट नं: पॉस्ट नं.बी-102, माळा नं: -, इम इक, रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. प्लॉट नं: पॉस्ट नं.बी-102, माळा नं: -, इमार रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. पिन ो फर्म तर्फ मागीदार विजय लालजीमाई छेड 27 पत्ला:-प्लॉट नं: 404, माळा नं: -, इमारर हेंगवाला क्रॉसलेन, रोड नं: धाटकोपर पूर्व, मुं	मौजे मार्जे पर्वे असे प्रायंधे जम्, इसे जम्, इसे जम्,		
असल्यास,प्रतिवादिचे नाव व पत्सा. 2): नाव ईपिटोम बरेड:-41 3): नाव स्पे.मु.र बर्ज्रमभूम महाराष्ड् 4): नाव बिस्तन अंडॉर्न ई (संगती सौसायर			मि, वर्तोक नं: सव्हें नं.129पै., कालाखडक, 411057 पॅन नं:-AACPP9790J 1ाव:-अंडॉर्न इंस्टेट एकएलपी रजि. मागीदार्ग (राहुल मनोहर शेळके (संमती देणार) वयः (मी को-ऑप. हॉसिंग सोसायटी, व्यर्तेक नं: 1 पिट, मुम्बई, पिन कोड:-400077 पॅन नं:-A 1ाव:-1.किसन देवराम पाळदे 2.निवृत्ती कि न पाळदे 5.बाळासाहेब किसन पाळदे 2.निवृत्ती कि न पाळदे 5.बाळासाहेब किसन पाळदे 6.विष्ठ 1 ईस्टेट एलएलपी तर्फ मागीदार विजय ला ती देणार) वय:-27 पत्ता:-प्लॉट नं: 404, मा यटी, व्यर्तेक नं: हिंगवाला कॉसलेन, रोड नं: 400077 पॅन नं:-ABRFA6127A	रोड नं: पुणे सिटी, पुणे, महाराष्ट्र, पुणे. पिन ो फर्म तर्फ झागीदार विजय लालजीझाई छेड 27 पत्ला:-प्लॉट नं: 404, माळा नं: -, इमारत हेंगवाला कॉसलेंन, रोड नं: घाटकोपर पूर्व, मुं BRFA6127A सन पाळदे 3.अंबादास किसल पाळदे 4.दत्ला ल किसल पाळदे 7.लानाजी किसल पाळदे थ तजीझाई छेडा यांचे स्पे.मु. राहुल मनोहर छेठ ळा नं: -, इमारतीचे नाव: कर्ममूमी को-ऑप.	ा यांचे तीचे नावः बई. त्रय वे ज.मु. हके होसिंग		



Since 1989



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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 21st October 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 ₹ 26,95,500.00 (Rupees Twenty Six Lakhs Ninety Five Thousands Five 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



