

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ramkrishna Aba Gawade

Industrial Unit No. 115, 1st Floor, **"Shah & Nahar Industrial Premises (A2) Co-Op. Society Ltd.,"**, Dhanraj Mill Compound, CTS No. 159, Sitaram Jadhav Marg, Village - Lower Parel, Municipality Ward No. G - South, District - Mumbai, Lower Parel (West), PIN Code - 400 013, State - Maharashtra, India.

Latitude Longitude: 18°59'35.4"N 72°49'38.7"E

Intended User:

Cosmos Bank Colaba Branch

8, SHree Sadan ,Lala Nigam Road, Coloba Mumbai 400005



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

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Page 2 of 20

Vastu/Thane/10/2024/012056/2308895 29/14-435-PSSH Date: 28.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Industrial Unit No. 115, 1st Floor, **"Shah & Nahar Industrial Premises** (A2) Co-Op. Society Ltd.,", Dhanraj Mill Compound, CTS No. 159, Sitaram Jadhav Marg, Village - Lower Parel, Municipality Ward No. G - South, District - Mumbai, Lower Parel (West), PIN Code - 400 013, State - Maharashtra, India belongs to Mr. Ramkrishna Aba Gawade.

Boundaries of the property

North : Shah & Nahar Industrial Premises (A1) Co-Op. Soc. Ltd

South : Sun Mills Compound Road

East : Railway Track

West : Internal Road

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 ₹ 1,98,55,030.00 (Rupees One Crore Ninety Eight Lakhs Fifty Five Thousands Thirty 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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Industrial Unit No. 115, 1st Floor, "Shah & Nahar Industrial Premises (A2) Co-Op. Society Ltd.,", Dhanraj Mill Compound, CTS No. 159, Sitaram Jadhav Marg, Village - Lower Parel, Municipality Ward No. G - South, District - Mumbai, Lower Parel (West), PIN Code - 400 013, 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 28.10.2024 for Housing Loan Purpose.
1	Date of inspection	24.10.2024
3	Name of the owner / owners	Mr. Ramkrishna Aba Gawade
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: Industrial Unit No. 115, 1st Floor, "Shah & Nahar Industrial Premises (A2) Co-Op. Society Ltd.,", Dhanraj Mill Compound, CTS No. 159, Sitaram Jadhav Marg, Village - Lower Parel, Municipality Ward No. G - South, District - Mumbai, Lower Parel (West), PIN Code - 400 013, State - Maharashtra, India. Contact Person: Mr. Ramkrishna Aba Gawade (Owner) Contact No. 9820574689
6	Location, Street, ward no	Municipality Ward No - G - South, Sitaram Jadhav Marg Village - Lower Parel, District - Mumbai
7	Survey / Plot No. of land	CTS No - 159 of Village - Lower Parel
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Industrial 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. = 566.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 815.00 (Area As Per Agreement for sale)





13	Roads, Streets or lanes on which the land is abutting	Village - Lower Parel, District - Mumbai, Pin - PIN Code - 400 013		
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 - Mr. Ramkrishna Aba Gawade		
	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 MCGM norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Ramkrishna Aba Gawade		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	70,600 (Expected rental income per month)		



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	(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	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount 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 rate adopted in this valuation		N. A. as the property under consideration is a Industrial 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 commencement of construction and year of completion		Year of Completion – 1985 (Building Completion Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?		N. A.



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Architects & Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVCD

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, Colaba Branch Branch to assess Fair Market Value as on 28.10.2024 for Industrial Unit No. 115, 1st Floor, "Shah & Nahar Industrial Premises (A2) Co-Op. Society Ltd.,", Dhanraj Mill Compound, CTS No. 159, Sitaram Jadhav Marg, Village - Lower Parel, Municipality Ward No. G - South, District - Mumbai, Lower Parel (West), PIN Code - 400 013, State - Maharashtra, India belongs to Mr. Ramkrishna Aba Gawade.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.1816/2016 Dated 18.03.2016 between Mrs. Ramni Ranjan Chavan & Mr. Ranjan Gajanan Chavan(The Seller) And Mr. Ramkrishna Aba Gawade(The purchaser).
2)	Copy of Building Completion Certificate No.EB / 4874 / A Dated 02.07.1985 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of Society NOC Letter Dated 17.03.2016 issued by Shah & Nahar Industrial Premises (A2) Co-Op. Hsg. Soc. Ltd.,.

Location

The said building is located at Municipality Ward No - G - South, Village - Lower ParelDistrict - Mumbai, PIN Code - 400 013. The property falls in Industrial Zone. It is at a traveling distance 1.3 Km from Lower Parel Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Industrial purpose. 1st Floor is having 87 Industrial Unit. The building is having 5 lifts.

Industrial Unit:

The Industrial Unit under reference is situated on the 1st Floor The composition of Unit is Single unit + Bath + WC with Loft Area. This Industrial Unit is Vitrified Tile Flooring, Wooden Frame Glass door with MS Rolling Shutter, Alluminum sliding windows with M. S. Grills, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 28th October 2024

The Built Up Area of the Industrial Unit	:	815.00 Sq. Ft.
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Deduct Depreciation:



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Year of Construction of the building	:	1985 (Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	39 Years
Cost of Construction	:	815.00 Sq. Ft. X ₹ 2,800.00 = ₹ 22,82,000.00
Depreciation {(100 - 10) X (39 / 60)}	:	58.50%
Amount of depreciation	:	₹ 13,34,970.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,03,200/- per Sq. M. i.e. ₹ 18,878/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,58,381/- per Sq. M. i.e. ₹ 14,714/- per Sq. Ft.
Value of property	:	815.00 Sq. Ft. X ₹ 26,000 = ₹2,11,90,000
Total Value of property as on 28th October 2024	:	₹2,11,90,000.00

(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 28th October 2024	:	₹ 2,11,90,000.00 - ₹ 13,34,970.00 = ₹ 1,98,55,030.00
Total Value of the property	1	₹ 1,98,55,030.00
The realizable value of the property	\ : _/	₹1,78,69,527.00
Distress value of the property	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	₹1,58,84,024.00
Insurable value of the property (815.00 X 2,800.00)	\ :	₹22,82,000.00
Guideline value of the property (815.00 X 14714.00)	:	₹1,19,91,910.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Industrial Unit No. 115, 1st Floor, "Shah & Nahar Industrial Premises (A2) Co-Op. Society Ltd.,", Dhanraj Mill Compound, CTS No. 159, Sitaram Jadhav Marg, Village - Lower Parel, Municipality Ward No. G - South, District - Mumbai, Lower Parel (West), PIN Code - 400 013, State - Maharashtra, India for this particular purpose at ₹ 1,98,55,030.00 (Rupees One Crore Ninety Eight Lakhs Fifty Five Thousands Thirty Only) as on 28th October 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 28th October 2024 is ₹ 1,98,55,030.00 (Rupees One Crore Ninety Eight Lakhs Fifty Five
 Thousands Thirty 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.



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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		:	Ground + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Industrial Unit Situated on 1 st Floor
3	Year of co	nstruction	ŀ	1985 (Building Completion Certificate)
4	Estimated	future life		21 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co	onstruction- load bearing walls/RCC el frame		R.C.C. Framed Structure
6	Type of fo	undations	À	R.C.C. Foundation
7	Walls		y	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions			6" Thk. Brick Masonery.
9	Doors and Windows		:	Wooden Frame Glass door with MS Rolling Shutter, Alluminum sliding windows with M. S. Grills, .
10	Flooring		ì	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		:	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 c		: 18	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	5 Lifts TM
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-hea Location, Type of co		:	RCC Tank on Terrace
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	ij	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















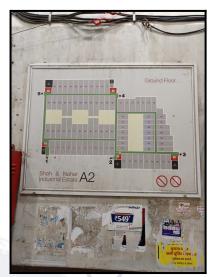




Actual Site Photographs









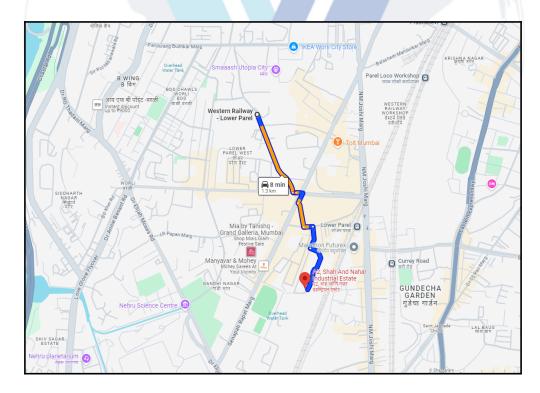




Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 18°59'35.4"N 72°49'38.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Lower Parel - 1.3 Km).



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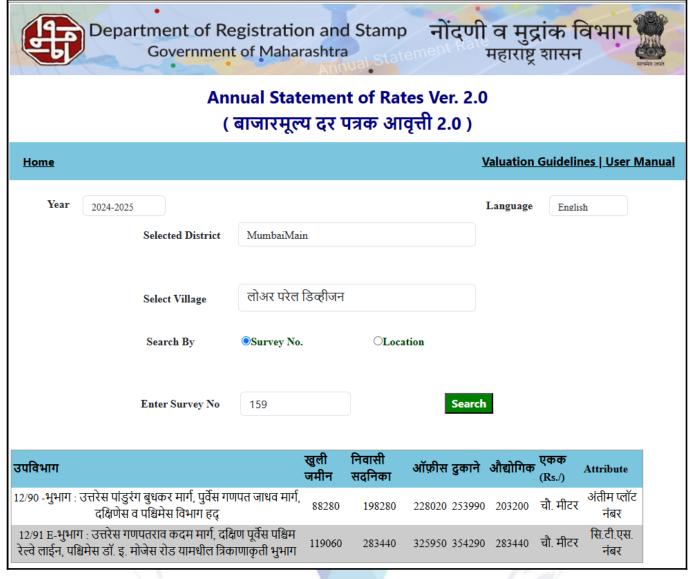
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Chartered Engineers (1)

Lander's Engineer

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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Unit	203200		//	
Unit Located on 1st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	2,03,200.00	Sq. Mtr.	18,878.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	88280			
The difference between land rate and building rate(A-B=C)	114,920.00			
Percentage after Depreciation as per table(D)	39%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,58,381.00	Sq. Mtr.	14,714.00	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



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c)	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)	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	

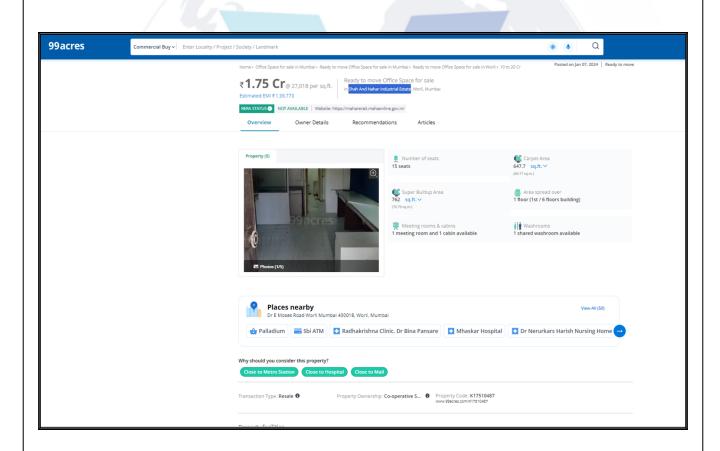






Price Indicators

Property	Shah and Nahar Ind. Estate, Lower Parel		
Source	https://www.99acres.com/		
Floor	1st		
	Carpet	Built Up	Saleable
Area	648.00	777.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹27,006.00	₹22,505.00	-

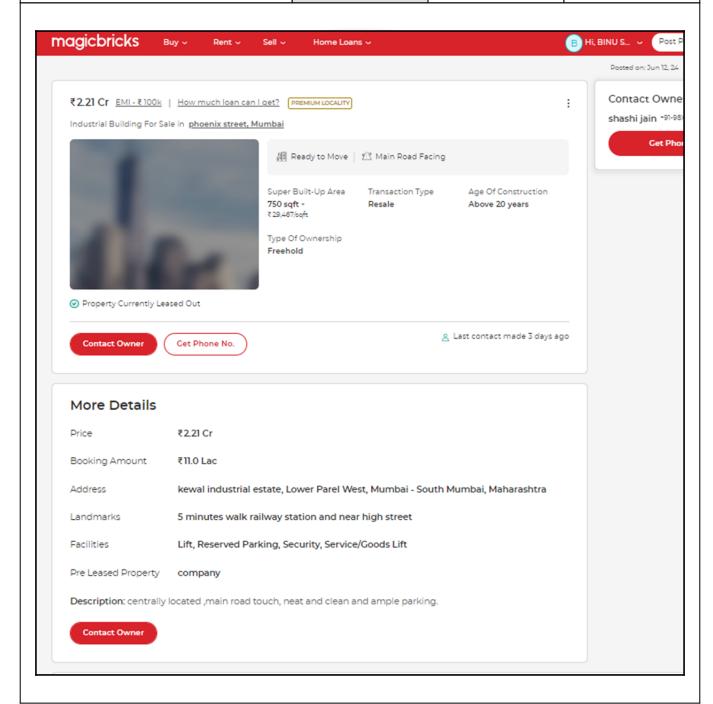






Price Indicators

Property	Kewal Industrial Estate, Lower Parel		
Source	magic bricks		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	520.00	624.00	748.80
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹42,500.00	₹35,417.00	₹29,514.00

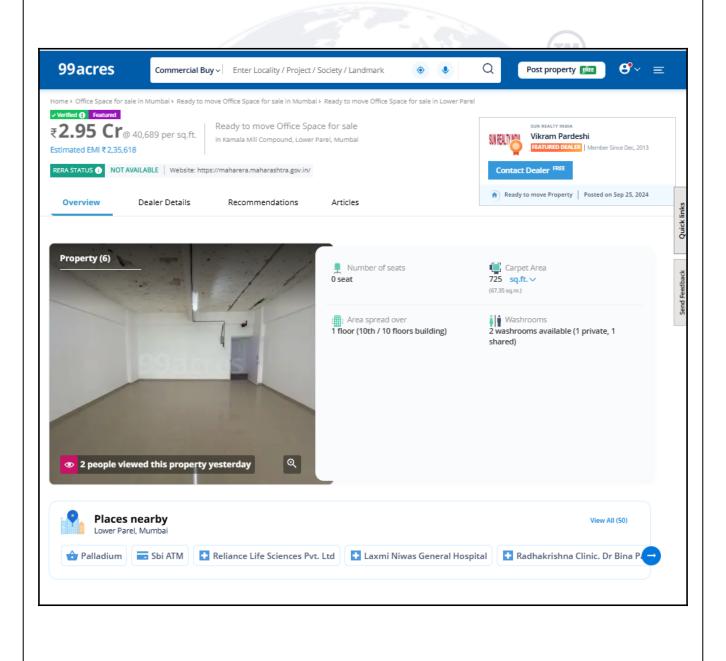






Price Indicators

Property	Kamla Mill Compound, Lowr Parel		
Source	https://www.99acres.com/		
Floor	1st		
	Carpet	Built Up	Saleable
Area	725.00	870.00	1,044.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹40,690.00	₹33,908.00	₹28,257.00







Sale Instances

Property	Shah and Nahar Ind. Estate, Lower Parel		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	641.67	770.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹30,000.00	₹25,000.00	-

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07-10-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुव्यम निबंधक : सह दु.नि.मुंबई शहर 2

दस्त क्रमांक : 22038/2024 नोदंणी :

Regn:63m

गावाचे नाव: लो्अर परेल

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	19250000
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	17930359.84
आकारणी देतो की पटटेदार ते नमुद्र करावे)	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: युनिट / गाला नं. 82 चे क्षेत्रफळ 770 चौरस फुट बिल्टअप म्हणजेच 71.56 चौरस मीटर बिल्टअप,तळ मजला,शाह अँड नाहर इंडस्ट्रियल प्रिमायसेस(ए/2)को. ऑप. सोसायटी लिमिटेड,धनराज मिल्स कंपाऊंड,सिताराम जाधव मार्ग,लोअर परेल पश्चिम,मुंबई 400 013,सी. एस. नं. 159,लोअर परेल डिव्हिजन,तसेच इतर वर्णन सदर दस्तात नमुद केल्याप्रमाणे((C.T.S. Number : 159 ;))
(5) क्षेत्रफळ	71.56 ची.मीटर
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-मेसर्स प्रोसेस कंट्रोल इक्रियमेंट चे प्रोयरायटर एलियास पुथामपरबिम्पिल जॉन वय:-77 पत्ता:-प्लॉट नं: ., माळा नं: .,
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा	इमारतीचे नाव: रॉकडेल २ , ब्लॉक नं: 38बी, बांद्रा पश्चिम, मुंबई, रोड नं: रेबेल्लो रोड , महाराष्ट्र, MUMBAI. पिन
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	कोड:-400050 पॅन नं:-AAAPJ6952G
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-दिपक खिमजीभाई जोबनपुत्रा वय:-41; पत्ता:-प्लॉट नं: फ्लॅट नं. सी-8 , माळा नं: ., इमारतीचे नाव: निवारा को. ऑप.
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	हाऊसिंग सोसायटी लिमिटेड, ब्लॉक नं: हनुमान मंदिर जवळ, असल्का विलेज, बर्वे नगर, घाटकोपर पश्चिम, मुंबई , रोड नं: 38
असल्यास,प्रतिवादिचे नाव व पत्ता	पाईप लाईन , महाराष्ट्र, MUMBAI. पिन कोठ:-400084 पॅन नं:-AFPPJ5373R
(९) दस्तऐवज करुन दिल्याचा दिनांक	12/09/2024
(10)दस्त नोंदणी केल्याचा दिनांक	12/09/2024
(11)अनुक्रमांक,खंड व पृष्ठ	22038/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1155000
(13)बाजारभावाप्रमाणे नोंदणी गुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुत्क 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 28th 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.
- 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 ₹ 1,98,55,030.00 (Rupees One Crore Ninety Eight Lakhs Fifty Five Thousands Thirty 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



