

## Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil

Residential Flat No. 102, 1<sup>st</sup> Floor, **"Stylus"**, Behind Mitcon, Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045, State - Maharashtra, India.

Latitude Longitude: 18°34'41.1"N 73°45'59.5"E

### **Intended User:**

Cosmos Bank Dombivali (East)

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

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Vastu/Thane/01/2025/013499/2309970 08/5-89-PSVS Date: 08.01.2025

### **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 102, 1<sup>st</sup> Floor, **"Stylus"**, Behind Mitcon, Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045, State - Maharashtra, India belongs to **Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil**.

Boundaries		Building	Flat		
North	<i>:</i> -	Rayna Building	Flat No. 101		
South	:	Under Construction Building	Side Margin		
East	:	Ashtavinayak Road	Side Margin		
West		Open Plot	Passage / Staircase		

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 ₹ 86,14,950.00 (Rupees Eighty Six Lakhs Fourteen Thousands Nine Hundred And Fifty 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/87/2022-23

Encl.: Valuation report



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# Residential Flat No. 102, 1st Floor, "Stylus", Behind Mitcon, Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045, 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 08.01.2025 for Bank Loan Purpose.		
1	Date of inspection	06.01.2025		
3	Name of the owner / owners	Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil		
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. 102, 1st Floor, "Stylus", Behind Mitcon, Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045, State - Maharashtra, India.  Contact Person: Mr. Prassanna Kitukale (Owner's Representative ) Contact No. 7506966509		
6	Location, Street, ward no	Village - Balewadi, District - Pune		
7	Survey / Plot No. of land	Village - Balewadi New Survey No - 33/2		
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. = 772.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 643.00 Balcony Area in Sq. Ft.= 43.00 Dry Balcony Area in Sq. Ft.= 28.00 Terrace Area in Sq. Ft.= 58.00  Carpet Area in Sq. Ft. = 690.00 Adjoining Terrace Area in Sq. Ft.= 53.00 (40% of Terrace Area - 132.00 Sq. Ft.) Carpet Area in Sq. Ft. = 743.00 (Area As Per Agreement To Sale)  Built Up Area in Sq. Ft. = 891.60 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Balewadi, Taluka - Haveli, District - Pune, Pin - PIN Codee - 411 045
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		h technical details of the building on a te sheet (The Annexure to this form may be	Attached			
24	Is the building owner occupied/ tenanted/ both?		Owner Occupied - Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil			
	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 PMC norms Percentage actually utilized – Details not available			
26	RENTS	3				
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil			
	(ii)	Portions in their occupation	Fully Owner Occupied			
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	18,600.00 (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	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.			
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.			
31	If a lift is installed, who is to bear the cost of maintenance 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	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.			
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available			
35		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available			
36		dispute between landlord and tenant regarding nding in a court of rent?	N. A.			
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.			



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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 Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2016 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess Fair Market Value as on 08.01.2025 for Residential Flat No. 102, 1<sup>st</sup> Floor, "Stylus", Behind Mitcon, Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045, State - Maharashtra, India belongs to Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil.

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

1)	Copy of Agreement To Sale Document No.13509 / 2016 Dated 10.10.2016 between M/s. White Feather
	Landmarks(The Promoter) And Mr. Deepak Vitthalrao Patil & Mr. Nikhil Deepak Patil(The purchaser).
2)	Copy of Commencement Certificate No.CC / 0280 / 16 Dated 11.05.2016 issued by Pune Municipal Corporation.
3)	Copy of Occupancy Certificate No.OCC / 1026 / 16 Dated 03.10.2016 issued by Pune Municipal Corporation.

#### **Location**

The said building is located at Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045. The property falls in Residential Zone. It is at a traveling distance 11.2 Km from Akurdi Railway Station.

#### **Building**



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The building under reference is having Ground + 1 Podium + 6 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. 1st Floor is having 4 Residential Flat. The building is having 1 lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 1<sup>st</sup> Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage + Balcony. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

#### Valuation as on 8th January 2025

The Carpet Area of the Residential Flat	:	743.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2016 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	9 Years
Cost of Construction	:	891.60 Sq. Ft. X ₹ 2,500.00 = ₹ 22,29,000.00
Depreciation {(100 - 10) X (9 / 60)}	:	13.50%
Amount of depreciation	:	₹ 3,01,050.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	V	₹ 72,610/- per Sq. M. i.e. ₹ 6,746/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 68,701/- per Sq. M. i.e. ₹ 6,383/- per Sq. Ft.
Value of property	:	743.00 Sq. Ft. X ₹ 12,000 = ₹89,16,000
Total Value of property as on 8th January 2025	:	₹89,16,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 8th January 2025		₹ 89,16,000.00 - ₹ 3,01,050.00 = ₹ 86,14,950.00
Total Value of the property	:	₹ 86,14,950.00
The realizable value of the property	:	₹77,53,455.00
Distress value of the property	:	₹68,91,960.00
Insurable value of the property (891.60 X 2,500.00)	:	₹22,29,000.00
Guideline value of the property (891.60 X 6383.00)	:	₹56,91,083.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 102, 1<sup>st</sup> Floor, "Stylus", Behind Mitcon, Village - Balewadi, Taluka - Haveli, District - Pune, PIN Codee - 411 045, State - Maharashtra, India for this particular purpose at ₹ 86,14,950.00 (Rupees Eighty Six Lakhs Fourteen Thousands Nine Hundred And Fifty Only)



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An ISO 9001: 2015 Certified Company

as on 8th January 2025

#### **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 8th January 2025 is ₹ 86,14,950.00 (Rupees Eighty Six Lakhs Fourteen Thousands Nine
  Hundred And Fifty Only) Value varies with time and purpose and hence this value should not be referred for any
  purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.





#### **PART III- VALUATION**

#### I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

#### **ANNEXURE TO FORM 0-1**

#### **Technical details**

#### **Main Building**

1	No. of floors and height of each floor	:	Ground + 1 Podium + 6 Upper Floors	
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	:	2016 (As per occupancy certificate)	
4	Estimated future life	:	51 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	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, Powder coated Aluminum sliding windows, .	
10	Flooring	:	Vitrified Tile Flooring.	
11	Finishing	:	Cement Plastering with POP false Celling.	
12	Roofing and terracing	Ŀ	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	
	<b>.</b>		1	



### **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 and capacity		:	1Lift (TM)
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head 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	į	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**





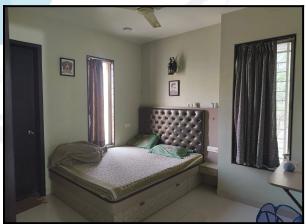




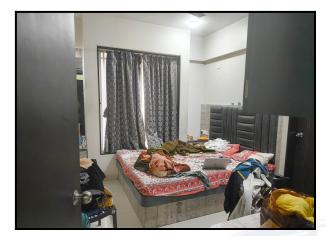








## **Actual Site Photographs**









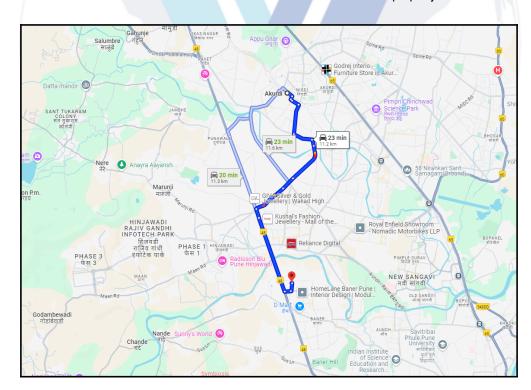




## **Route Map of the property**



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



Longitude Latitude: 18°34'41.1"N 73°45'59.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Akurdi - 11.2 Km).



Valuers & Appraisers

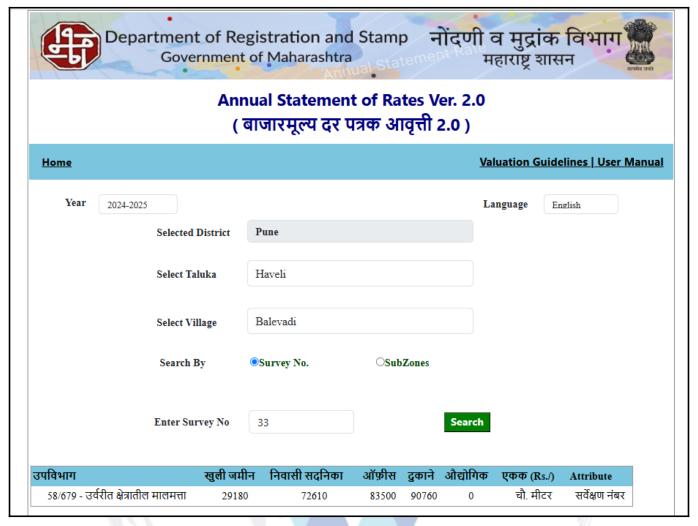
Architects & 
Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVCLTM

## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	72610		_6 11	
Flat Located on 1st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	72,610.00	Sq. Mtr.	6,746.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	29180			
The difference between land rate and building rate(A-B=C)	43,430.00			
Percentage after Depreciation as per table(D)	9%			
Rate to be adopted after considering depreciation [B + (C X D)]	68,701.00	Sq. Mtr.	6,383.00	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



Valuer & Appraisers Architects & St. Consultants Consultants Lender's Engineer Lender's Lende

**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	

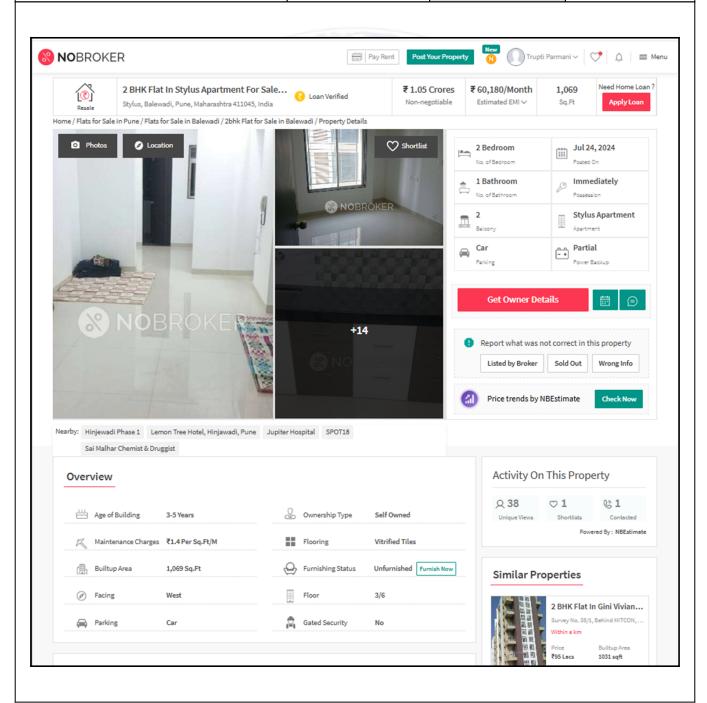






## **Price Indicators**

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	890.83	1,069.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,787.00	₹9,822.00	-

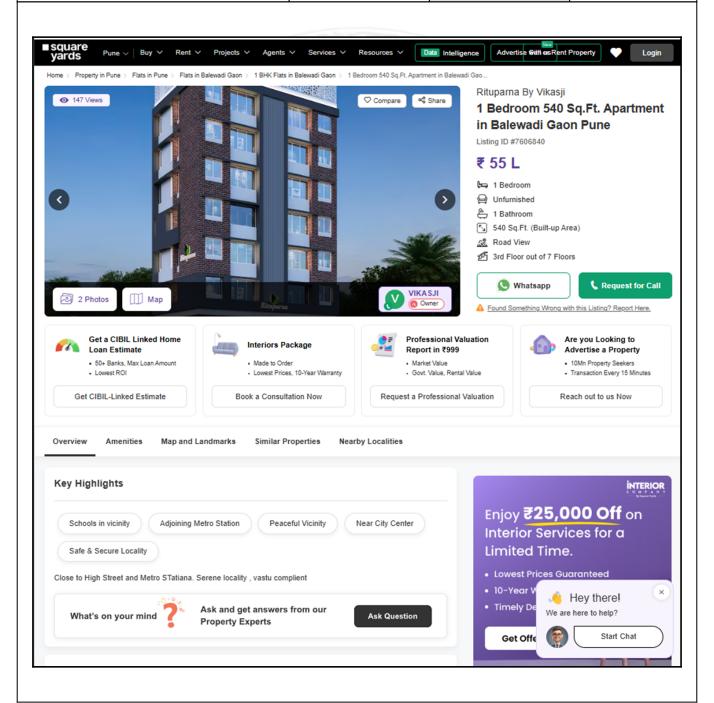






## **Price Indicators**

Property	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	450.00	540.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,222.00	₹10,185.00	-







## **Sale Instances**

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	743.00	891.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,825.00	₹8,188.00	-

179333 3-07-2024 lote:-Generated Through eSearch flodule,For original report please contact oncern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. हवेली 15 दस्त क्रमांक : 1179/2021 नोदंणी : Regn:63m
	गावाचे नाव: बालेवाडी	
(1)विलेखाचा प्रकार	डीड ऑफ अपार्टमेंट	
(2)मोबदला	7300000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5606820.45	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकचे नाव:पुणे म.न.पा.इतर वर्णन :, इतर माहिती: , इतर माहिती: गाव मौजे बालेवाडी येथील स.नं.33/2 येथील स्टायलस अपार्टमेंट कंडोमिनियम या नावाने बांधलेत्या इमारतीमधील पाचव्या मजल्यावरील सदिनका नं. 503 यांसी क्षेत्र 64.11 चौ.मी. म्हणजेच 690 चौ.फुट कार्पेट व लगतचे टेरेस क्षेत्र 12.26 चौ.मी.म्हणजेच 132 चौ. फुट सोबत स्टिल्ट मजल्यावरील 1 कार पार्किंग सह .तसेच सदर मिळकतमधील 4.69% या अविभक्त हिस्यासह मिळकत(मुळ करारनामा द.क्र.15366/2020 हवेली 15 अन्वये मु.शु. व नो.फी वसुल)((Survey Number: 33/2;))	
(5) क्षेत्रफळ	64.11 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-श्री सौरभ चंद्रशेखर पांगरकर वय:-43 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट नं बी-19 कामधेनू रिध्दी अपार्टमेंट,गांधी भवन जवळ,महात्मा सोसायटी,कोथरुड पुणे, महाराष्ट्र, पुणे. पिन कोड:-411038 पॅन नं:-AIHPP8474E 2): नाव:-सौ. मीनल सौरभ पांगरकर वय:-43 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट नं बी-19 कामधेनू रिध्दी अपार्टमेंट,गांधी भवन जवळ,महात्मा सोसायटी,कोथरुड पुणे , महाराष्ट्र, पुणे. पिन कोड:-411038 पॅन नं:-ADEPC1598C	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्री सदानंद प्रकाश खळदकर वय:-46; पत्ता:, -, -, फ्लॅट नं 503 स्टायलस,स.नं.33/2 मिटकॉन कॉलेज बालेवाडी जवळ पुणे , बानेर गांव, MAHARASHTRA, PUNE, Non-Government. पिन कोड:-411045 पॅन नं:-AJTPK8615P 2): नाव:-सौ. दिपाली सदानंद खळदकर वय:-39; पत्ता:, -, -, फ्लॅट नं 503 स्टायलस,स.नं.33/2 मिटकॉन कॉलेज बालेवाडी जवळ पुणे , बानेर गांव, MAHARASHTRA, PUNE, Non-Government. पिन कोड:-411045 पॅन नं:-BFZPK2130J	
(९) दस्तऐवज करुन दिल्याचा दिनांक	19/01/2021	
(10)दस्त नोंदणी केल्याचा दिनांक	19/01/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	1179/2021	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मुत्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण द्स्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील द्स्तप्रकारनुसार आवश्यक नाही	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any M annexed to it.	funicipal Corporation or any Cantonment are





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 8th January 2025

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

### **UNDER LYING ASSUMPTIONS**

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

### **VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 86,14,950.00 (Rupees Eighty Six Lakhs Fourteen Thousands Nine Hundred And Fifty 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/87/2022-23



