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 : Mr. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi

Industrial Unit No. 04, 2nd Floor, **"GNP Galaxy, Zone No. 4 - Phase II"**, Ambernath Industrial Area, Plot No. F 4/1 & F 4/2, Village - Kansai, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 503, State - Maharashtra, India.

Latitude Longitude : 19°13'12.7"N 73°10'16.7"E

Intended User:

Cosmos Bank

Ambarnath Branch Panvelkar Pride, Shop no 1 to 4, Plot no 63-64, C T S NO 4740, Near Hutatma

Chawk Ambernath (East)



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

Our Pan India Presence at :					
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💡 Mumbai	💡 Nashik	💡 Rajkot	💡 Raipur		
💡 Aurangabad	💡 Pune	🖓 Indore	💡 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



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Vastu/Thane/01/2025/013966/2310319 30/12-438-PSSK Date: 30.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Industrial Unit No. 04, 2nd Floor, **"GNP Galaxy, Zone No. 4 - Phase II"**, Ambernath Industrial Area, Plot No. F 4/1 & F 4/2, Village - Kansai, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 503, State - Maharashtra, India belongs to **Mr. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi**.

Boundaries of the property

North	: GNP Commercial Mall
South	: Chawls
East	: Under construction Building
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 ₹ 81,21,012.50 (Rupees Eighty One Lakhs Twenty One Thousands Twelve 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

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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우 Nanded	💡 Thane	💡 Ahmedabad	💡 Delhi NCF	
💡 Mumbai	💡 Nashik	💡 Rajkot	💡 Raipur	
우 Aurangabad	💡 Pune	♀Indore	💡 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 Industrial Unit No. 04, 2nd Floor, **"GNP Galaxy, Zone No. 4 - Phase III"**, Ambernath Industrial Area, Plot No. F 4/1 & F 4/2, Village - Kansai, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 503, 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 30.01.2025 for Housing Loan Purpose.
1	Date of inspection	28.01.2025
3	Name of the owner / owners	Mr. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi
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:Industrial Unit No. 04, 2 nd Floor, "GNP Galaxy, Zone No. 4 - Phase II", Ambernath Industrial Area, Plot No.F 4/1 & F 4/2, Village - Kansai, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 503, State - Maharashtra, India.Contact Person : Mr. Sachinkumar Bhimrao Suryawanshi (Owner) Contact No. 9833292487
6	Location, Street, ward no	Village - Kansai, District - Thane
7	Survey / Plot No. of land	Village - Kansai, Plot No - F 4/1 & F 4/2
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. = 567.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 546.48 (Area As Per Agreement of Assignment) Built Up Area in Sq. Ft. = 601.13 (Carpet Area + 10%)



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13	Roads, Streets or lanes on which the land is abutting	Village - Kansai, Taluka - Ambernath, District - Thane, Pin - PIN Code - 421 503	
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. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi	
	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 MIDC norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi	



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	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	27,400 (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	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, 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		is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
32		mp 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 g of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.
34		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		building 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 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	3	
37	locality addres	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 f 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 Industrial in 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 or comple	f commencement of construction and year of etion	Year of Completion – 2020 (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, Ambarnath Branch Branch to assess Fair Market Value as on 30.01.2025 for Industrial Unit No. 04, 2nd Floor, **"GNP Galaxy, Zone No. 4 - Phase II"**, Ambernath Industrial Area, Plot No. F 4/1 & F 4/2, Village - Kansai, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 503, State - Maharashtra, India belongs to **Mr. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi**.

We are in receipt of the following documents:

1)	Copy of Agreement of Assignment Dated 24.12.2018 between M/s. Roshni Enterprises(The Assignor) And Mr. Sachinkumar Bhimrao Suryawanshi & Ms. Jyoti Sachin Suryawanshi(The Assignee).
2)	Copy of RERA Certificate No.P51700002123 Dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority.
3)	Copy of Commencement Certificate No.EE / AMB / F-4/1 & F-4/2 / E - 34988 / of 19 Dated 30.12.2019 issued by Maharashtra Industrial Development Corporation.
4)	Copy of Occupancy Certificate No.MIDC / SPA / EE / AMB / A52584 Dated 06.02.2020 issued by Maharashtra Industrial Development Corporation.
5)	Copy of Approved Building Plan No.B - 81724 Dated 28.05.2018 issued by Maharashtra Industrial Development Corporation (As Download from RERA Site).

Location

The said building is located at bearing Plot No - F 4/1 & F 4/2 inVillage - Kansai, Taluka - Ambernath, District - Thane, PIN Code - 421 503. The property falls in Industrial Zone. It is at a traveling distance 2.3 Km from Ambernath Railway Station.

Building

The building under reference is having Lower Ground + Upper Ground Floor + 2 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 Industrial purpose. 2nd Floor is having 34 Industrial Unit. The building is having 8 lifts.

Industrial Unit:

The Industrial Unit under reference is situated on the 2nd Floor. The composition Industrial Unit is Single unit with Toilet This Industrial Unit is Vitrified Tile Flooring, Aluminium frame Glass door with MS Rolling Shutter, Powder coated Aluminum sliding

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windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 30th January 2025

The Built Up Area of the Industrial Unit	:	601.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2020 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	5 Years
Cost of Construction	:	601.13 Sq. Ft. X ₹ 2,500.00 = ₹ 15,02,825.00
Depreciation {(100 - 10) X (5 / 60)}		7.50%
Amount of depreciation	:	₹ 1,12,687.50 TM
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 48,000/- per Sq. M. i.e. ₹ 4,459/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 46,061/- per Sq. M. i.e. ₹ 4,279/- per Sq. Ft.
Value of property	:	601.00 Sq. Ft. X ₹ 13,700 = ₹82,33,700
Total Value of property as on 30th January 2025	:	₹82,33,700.00

(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 30th January 2025		₹ 82,33,700.00 - ₹ 1,12,687.50 = ₹ 81,21,012.50
Total Value of the property	:	₹ 81,21,012.50
The realizable value of the property	:	₹73,08,911.00
Distress value of the property	:	₹64,96,810.00
Insurable value of the property (601.13 X 2,500.00)	:	₹15,02,825.00
Guideline value of the property (601.13 X 4279.00)	:	₹25,72,235.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Industrial Unit No. 04, 2nd Floor, "GNP Galaxy, Zone No. 4 - Phase II", Ambernath Industrial Area, Plot No. F 4/1 & F 4/2, Village - Kansai, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 503, State - Maharashtra, India for this particular purpose at ₹ 81,21,012.50 (Rupees Eighty One Lakhs Twenty One Thousands Twelve Only) as on 30th January 2025

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 30th January 2025 is ₹ 81,21,012.50 (Rupees Eighty One Lakhs Twenty One Thousands Twelve Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

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- 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	₹ :	Lower Ground + Upper Ground Floor + 2 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Industrial Unit Situated on 2 nd Floor
3	Year of construction	:	2020 (As per occupancy certificate)
4	Estimated future life	:	55 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		Aluminium frame Glass door with MS Rolling Shutter, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
12	12 Roofing and terracing		R. C. C. Slab.
13	13 Special architectural or decorative features, if any		No
14	(i) Internal wiring – surface or conduit	1:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii) Class of fittings: Superior/Ordinary/ Poor.		concealed



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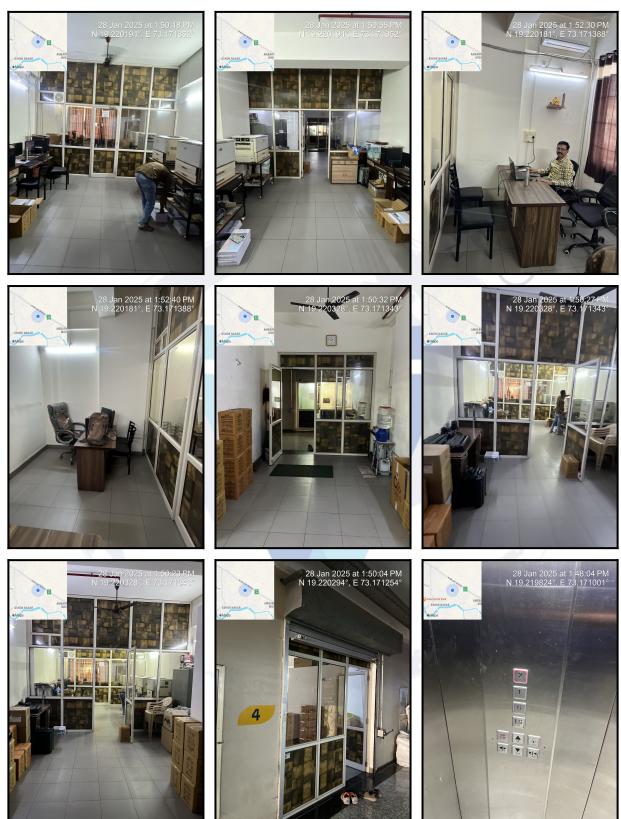
Technical details

15	Sanitary installations		:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	8 Lifts
19	Undergro construct	ound sump – capacity and type of tion	:	RCC Tank
20		ad tank , capacity construction	:	RCC Tank on Terrace
21	Pumps- no. and their horse power			May be provided as per requirement
22		nd paving within the compound nate area and type of paving	ė	Chequred tiles in open spaces, etc.
23	-	disposal – whereas connected to public f septic tanks provided, no. and capacity	-	Connected to Municipal Sewerage System





Actual Site Photographs









Actual Site Photographs

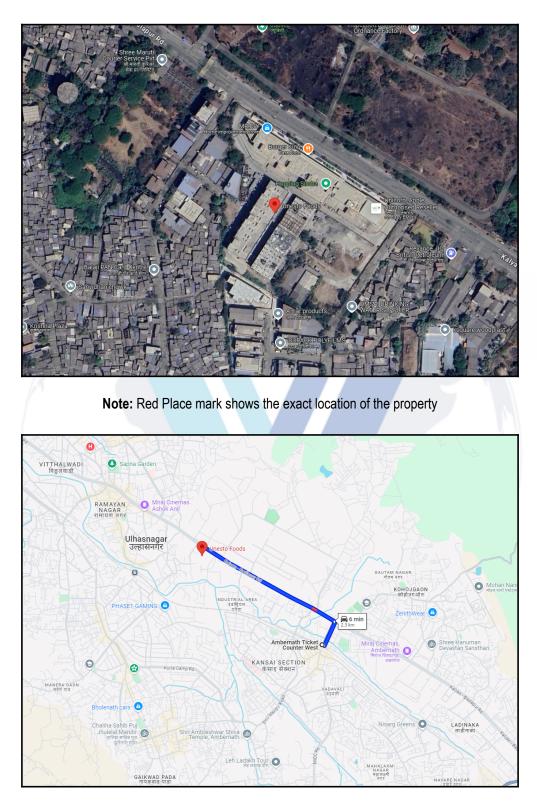








Route Map of the property



Longitude Latitude: 19°13'12.7"N 73°10'16.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Ambernath - 2.3 Km).



Ready Reckoner Rate

		DIVISION Commence From 1st	April 2024 To 31st March 2025				
Type of Area	Urban		Local Body Type				
Local Body Name	Ambernath Municipo	Ambernath Municipal Council					
Land Mark	A-3) All Portion betwee Khutavli, Morvali Part)	A-3) All Portion between Village Kansai-Ulhasnagar-Badlapur State Road and Kalyan Pune Railway Line. (Kansai Part, Koh Khutavli, Morvali Part)					
				Rate of Lan	d + Building in ₹ per	sq. m. Built-U	
Zone	Sub Zone	Land	Residential	Office	Shop	Industri	
8	8/27	9210	35600	48000	59600	48000	
3413, 3414, 3415, 3416, 3417, 341 3445, 3446, 3447, 3448, 3449, 3497, 3498, 3499, 3500, 3501, 3	3, 3419, 3420, 3421, 3422, 3423, 34 3450, 3451, 3452, 3453, 3454, 345 3502, 3503, 3504, 3505, 3506, 350	24, 3425, 3426, 3427, 342 55, 3456, 3457, 3458, 3459 17, 3508, 3509, 3510, 3511,	5, 3397, 3398, 3399, 3400, 3401, 3402, 8, 3429, 3430, 3431, 3432, 3433, 3434, 9, 3460, 3461, 3462, 3463, 3464, 3465, 3512, 3513, 3514, 3515, 3516, 3517, 3518 3544, 3545, 3546, 3547, 3548, 3549, 3	3435, 3436, 3437, 343 3466, 3467, 3468, 346 , 3519, 3520, 3521, 352	8, 3439, 3440, 3441, 344 69, 3470, 3471, 3472, 347 2, 3523, 3524, 3525, 352	2, 3443, 3444, 3, 3474, 3475, 6, 3527, 3528,	
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Multi-Storied building with Lift

Percentage after Depreciation as per table(D)

Rate to be adopted after considering depreciation [B + (C X D)]

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

5%

46,061.00 Sq. Mtr.

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 shal be 85% of Market Value rate	

Vastukala Consultants (I) Pvt. Ltd.



Since 1989

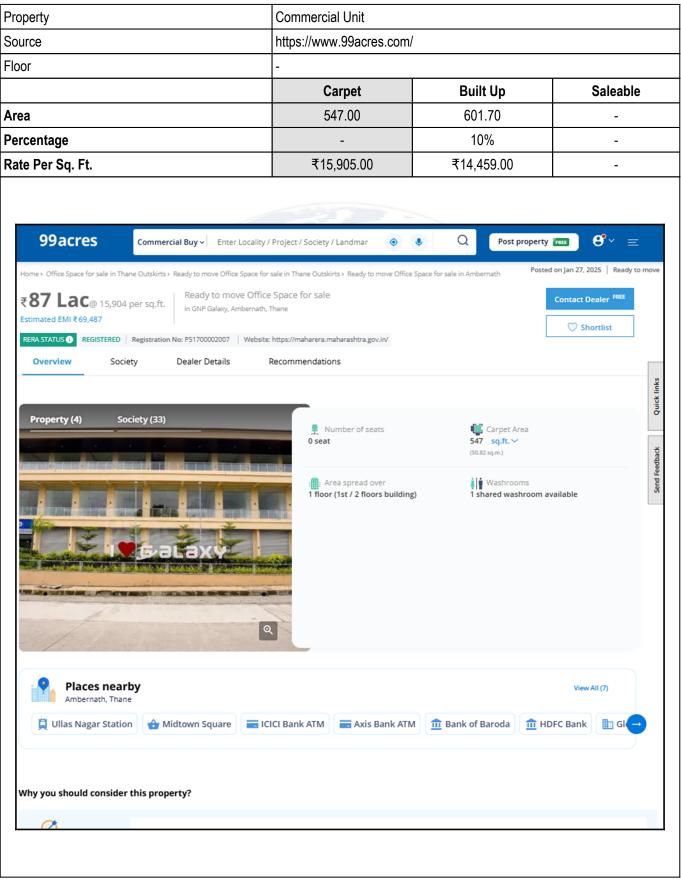


4,279.00

Sq. Ft.

An ISO 9001 : 2015 Certified Company

Price Indicators



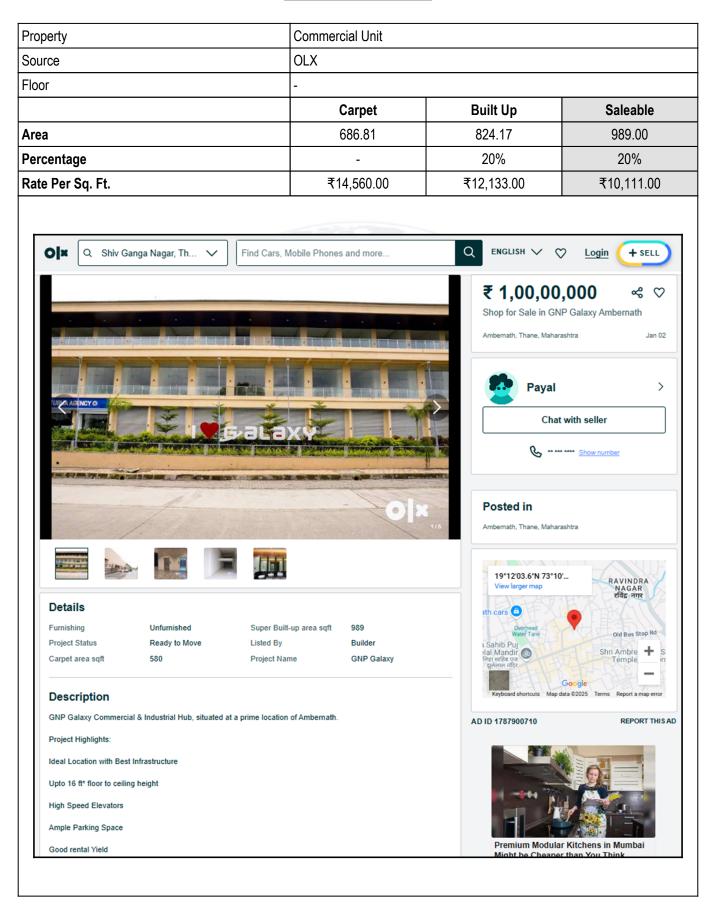
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Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th 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.

Since 1989

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 ₹ 81,21,012.50 (Rupees Eighty One Lakhs Twenty One Thousands Twelve Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Director

Auth. Sign.

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



