

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: **Mr. Shahshikant Tatoba Samant & Mr. Omkar Shashikant Samant**

Residential Flat No. 103, 1st Floor, "**Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.**", Plot No. 40, RSC - 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'50.0"N 72°49'38.1"E

Valuation Prepared for:

**Cosmos Bank
Kandivali (West) Branch**

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



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- Regd. Office** : 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 103, 1st Floor, "Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.", Plot No. 40, RSC - 19, Gorai Sector - II, Borivali (West), Mumbai - 400 091, State - Maharashtra, Country - India belongs to **Mr. Shahshikant Tatoba Samant & Mr. Omkar Shashikant Samant.**

Boundaries of the property.

North	:	RSC Road No. 19
South	:	Residential Building
East	:	Gorai Guruprasad CHSL
West	:	Shree Ganesh Krupa CHSL

Considering various parameters recorded, 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 for **₹ 1,46,58,930.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Nine Hundred 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA,
2.5.4.20=882726cc8a6e56d036c23a2b089913890c5833a813
33115278b7a18d9e93238a4Code=40009A.pri-ManojChalikwar
www.vastukala.com+912228371325/vastukala@gmail.com+912228371325
#194a282e294c276a258fbc0c18ABURAO CHALIKWAR
Date: 2023.03.14 11:05:44 +05:30'

Director

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



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Valuation Report of Residential Flat No. 103, 1st Floor, "Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.", Plot No. 40, RSC - 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091, 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 the Fair Market Value as on 14.03.2023 for Bank Loan Purpose
2	Date of inspection	11.03.2023
3	Name of the owner/ owners	Mr. Shahshikant Tatoba Samant & Mr. Omkar Shashikant Samant
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. 103, 1 st Floor, "Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.", Plot No. 40, RSC - 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091, State – Maharashtra, Country – India. Contact Person: Mr. Omkar Samant (Owner) Contact No. 8879582725
6	Location, street, ward no	R / Central Ward, Plot No. 40, RSC 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091
	Survey/ Plot no. of land	C.T.S. No. 19 of Village Borivali
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, Aufo and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 701.00 Terrace Area in Sq. Ft. = 60.00 (Area as per Actual Site Measurements) Built Up Area in Sq. Ft. = 871.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	R / Central Ward, Plot No. 40, RSC - 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091
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
21	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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Vacant
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
RENTS		
(i)	Names of tenants/ lessees/ licensees, etc	N.A.
(ii)	Portions in their occupation	N.A.
(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 30,000.00 Expected rental income per month

	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business 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	If a pump is installed, who is to bear the cost of maintenance 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	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
38	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
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied upon, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1997 (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: As per Site Inspection, Actual Total Carpet area 701.00 Sq. Ft. & Terrace Area 60.00 & Built up area is 913.00 Sq. Ft. is more than Built Up area 871.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate i.e. 18,000/- per Sq. Ft. on Built Up is considered.		

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 14.03.2023 for Residential Flat No. 103, 1st Floor, "**Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.**", Plot No. 40, RSC - 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091, State – Maharashtra, Country – India belongs to **Mr. Shahshikant Tatoba Samant & Mr. Omkar Shashikant Samant.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 09.03.2023 between Mrs. Meera Nitin Deokar (the Transferor) And Mr. Shahshikant Tatoba Samant & Mr. Omkar Shashikant Samant (the Transferees).
2	Copy of Occupancy Certificate No. CHE / 8394 / BP (WS) / AR dated 09.04.1997 issued by Municipal Corporation of Greater Mumbai.
3	Copy of No Objection Certificate issued by Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at C.T.S. No. 19 of Village Borivali, R / Central Ward in Borivali (West), Mumbai. The property falls in Residential Zone. It is at a travelling distance of 3.7 Km. from Borivali railway station.

BUILDING:

The building under reference is having Stilt + 5 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is Good. The building is used for residential purpose. 1st Floor is having 3 Residential Flat. 1 Lift are provided in the building.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Terrace Area (**i.e. 2 BHK + 2 Toilets**). The residential flat is finished with Marble + Kota tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing, Cement plastering with POP Finished.

Valuation as on 14th March 2023

The Built Up Area of the Residential Flat	:	871.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1997 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	26 Years
Cost of Construction	:	871.00 X 3,000.00 = ₹ 26,13,000.00
Depreciation	:	39.00%
Amount of depreciation	:	₹ 10,19,070.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,41,110.00 per Sq. M. i.e. ₹ 13,109.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 1,21,358.00 per Sq. M. i.e. ₹ 11,274.00 per Sq. Ft.
Prevailing market rate	:	₹ 18,000.00 per Sq. Ft.
Value of property as on 14.03.2023	:	871.00 Sq. Ft. X ₹ 18,000.00 = ₹ 1,56,78,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 14.03.2023	:	₹ 1,56,78,000.00 - 10,19,070.00 = ₹ 1,46,58,930.00
Total Value of the property	:	₹ 1,46,58,930.00
The realizable value of the property	:	₹ 1,31,93,037.00
Distress value of the property	:	₹ 1,17,27,144.00
Insurable value of the property (871.00 X 3,000.00)	:	₹ 26,13,000.00
Guideline value of the property (As per Index II)	:	₹ 1,27,34,245.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 103, 1st Floor, "Gorai Yogeshwar Co-Op. Hsg. Soc. Ltd.", Plot No. 40, RSC - 19, Gorai Sector – II, Borivali (West), Mumbai – 400 091, State – Maharashtra, Country – India for this particular purpose at ₹ 1,46,58,930.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Nine Hundred Thirty Only) as on 14th March 2023.

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 **14th March 2023** is **₹ 1,46,58,930.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Nine Hundred 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.
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- DECLARATION

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:

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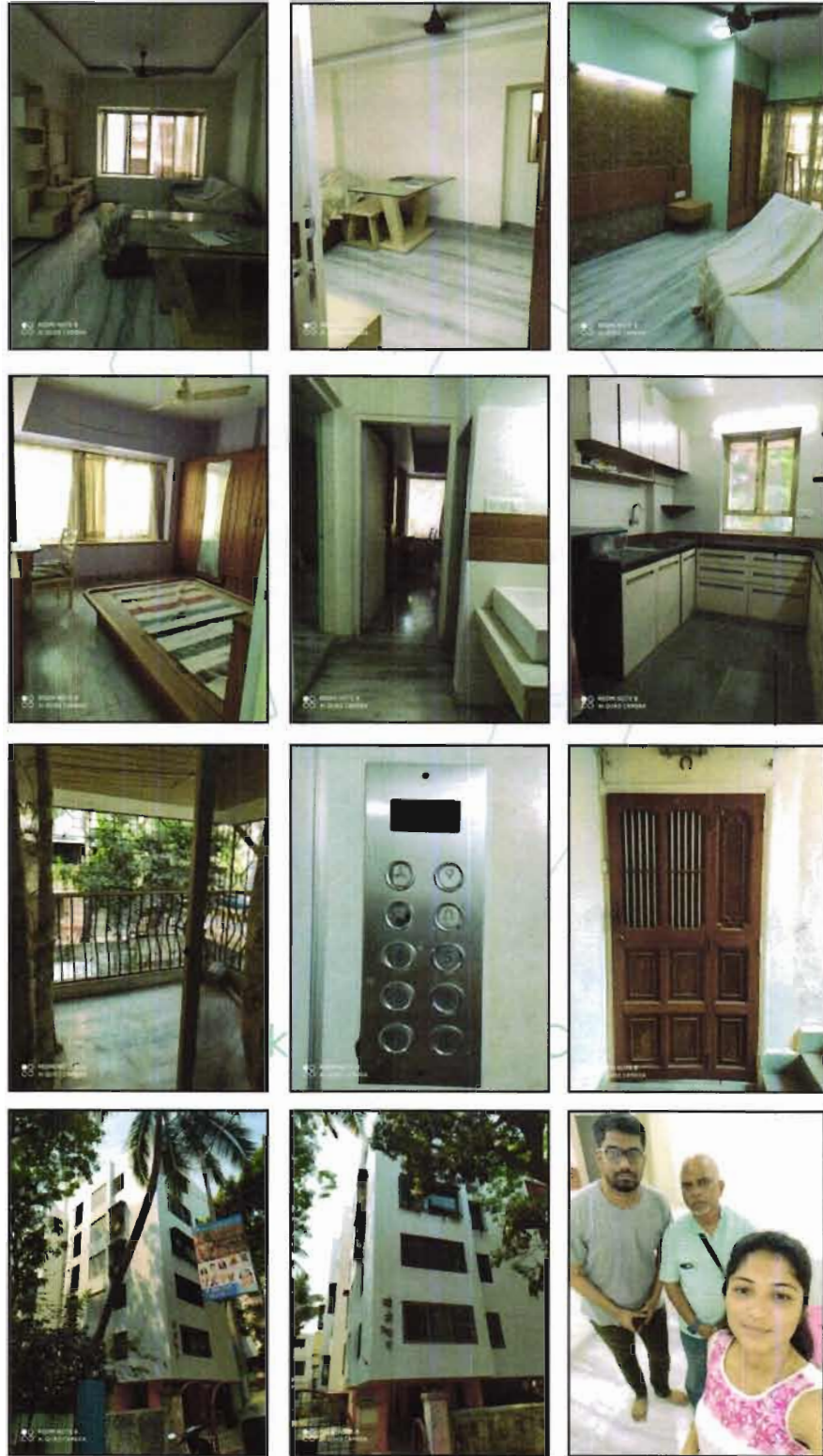
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ANNEXURE TO FORM 0-1

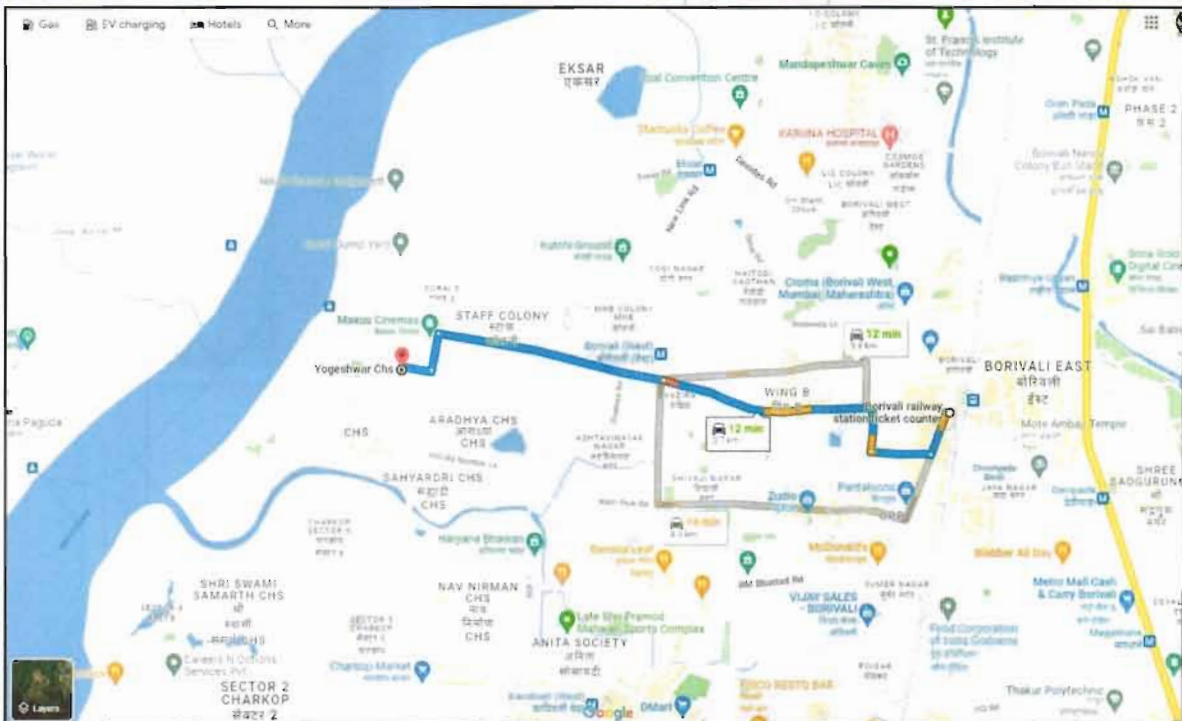
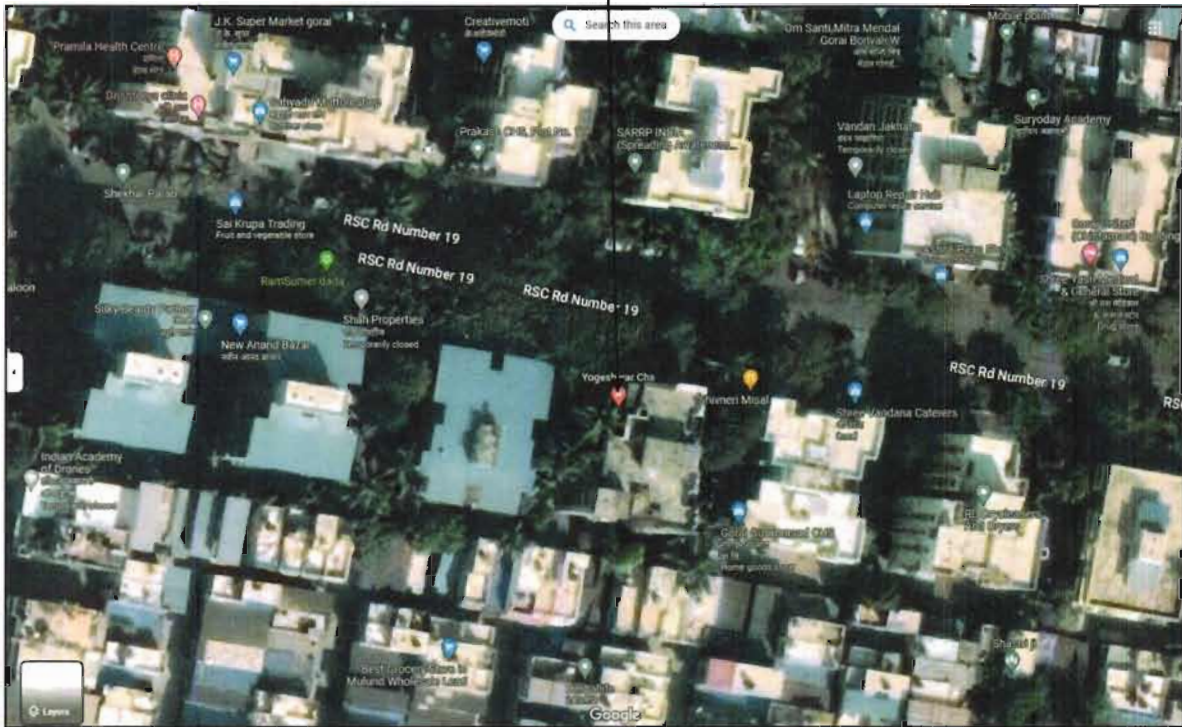
Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 5 Upper Floors.
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor.
3.	Year of construction	Year of Completion – 1997 (As per Occupancy Certificate)
4.	Estimated future life	34 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" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows
10.	Flooring	Marble + Kota tiles flooring
11.	Finishing	Cement plastering with POP Finished
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 electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(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	Provided
18.	No. of lifts and capacity	1 Lift
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site Photographs



Route Map of the property

Site μ r



Latitude Longitude - 19°13'50.0"N 72°49'38.1"E

Note: The Blue line shows the route to site from nearest railway station (Borivali – 3.7 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : BORIVALI						
Commence From 1st April 2022 To 31st March 2023						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Road: Lokmanya Tilak Road (L. T. Road) from Link Road to Creek.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
83	83/370	65140	141110	162280	207600	141110
C. T. S. No. 8, 10, 13, 16, 17, 18, 19, 20, 21, 22, 64, 65, 66, 67, 68, 103, 104, 105, 234A, 234E, 237, 238, 239, 239/7, 240, 241, 242, 457PT						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,41,110.00			
No Increase by Flat Located on 1 st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,41,110.00	Sq. Mtr.	13,109.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	65,140.00			
The difference between land rate and building rate (A – B = C)	75,970.00			
Depreciation Percentage as per table (D) [100% - 26%] (Age of the Building – 26 Years)	74%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,21,358.00	Sq. Mtr.	11,274.00	Sq. Ft.

Multi-Storied building with Lift

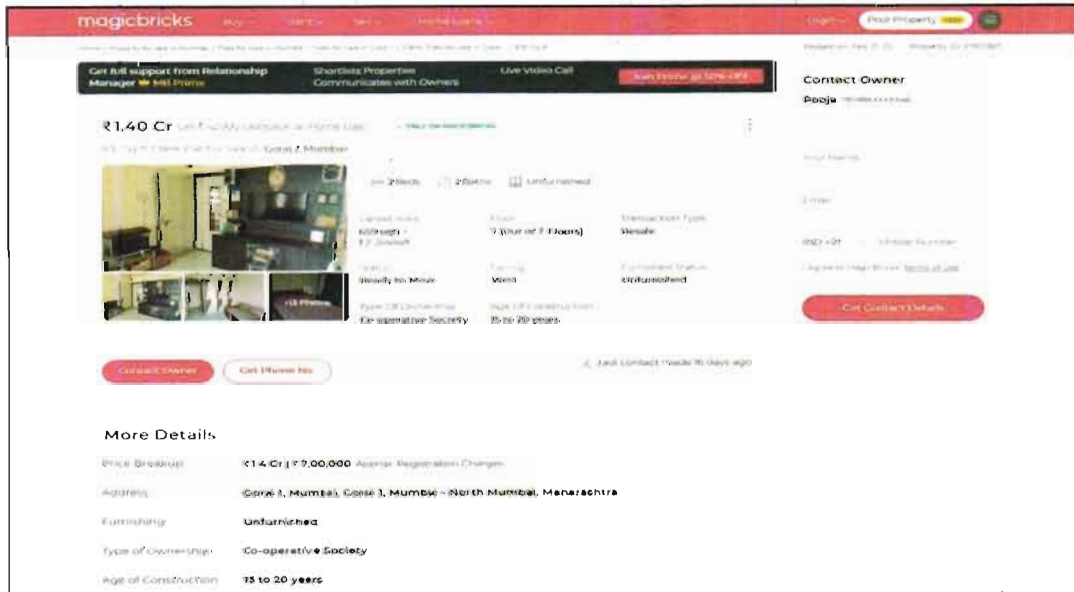
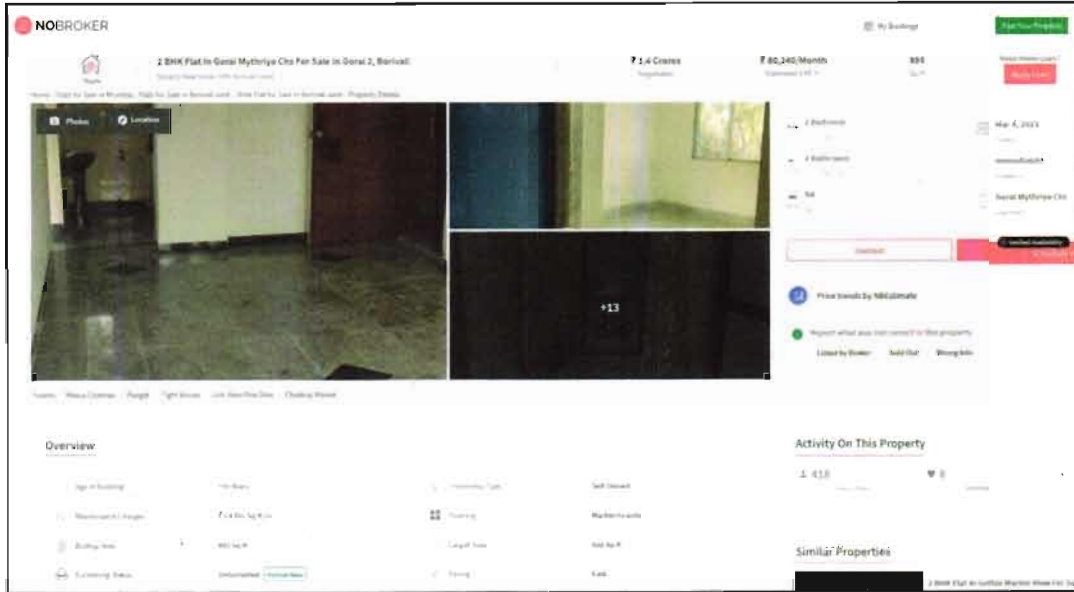
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	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

Table – D: 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



Price Indicators

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1 BHK Flat In Goral Matriya For Sale In Borivali West ₹ 1 Crore ₹ 57,314/Month 855 Good Home Loan

Home / Flats For Sale in Mumbai - Property Details

Photos Location

1 Bedroom Mar 11, 2023
1 Bathroom May 1, 2023
NA Goral Matriya

[Get Owner Details](#)

Price trends by NB Estimate

Report what was not correct in this property

Liked by Broker Sold Out Wrong Info

Neighb: [Massa Cosmos](#) [Ebay Towers](#) [Pangal](#) [Tight House](#) [Charming Market](#)

Overview

Age of Building	4-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2 Per Sq.Ft.Mo	Flooring	Wooden Tiles
Buildup Area	855 Sq.Ft	Furnishing Status	Fully Furnished
Facing	North	Floor	3/2

Activity On This Property

Similar Properties

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1 BHK Flat In Goral Sai Kiran For Sale In Borivali ₹ 90 Lacs ₹ 51,585/Month 585 Good Home Loan

Home / Flats For Sale in Mumbai - Flats For Sale in Borivali west - 1 BHK Flat For Sale in Borivali west - Property Details

Photos Location

1 Bedroom Oct 11, 2022
2 Bathrooms Immediately
NA Goral Sai Kiran
Bike and Car None

[Get Owner Details](#)

Price trends by NB Estimate

Report what was not correct in this property

Liked by Broker Sold Out Wrong Info

Neighb: [Massa Cosmos](#) [Ebay Towers](#) [Pangal](#) [Tight House](#) [Charming Market](#)

Overview

Age of Building	4-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.6 Per Sq.Ft.Mo	Flooring	NA
Buildup Area	585 Sq.Ft	Furnishing Status	Unfurnished Download Bro

Activity On This Property

Similar Properties



Price Indicator

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Home - Property for sale in Mumbai - Flats for Sale in Mumbai - Flats for Sale in Coral - 2 BHK Flats for Sale in Coral - 900 Sq-ft

Posted on Nov 06, 22 Property ID: 6204827

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900 Sq-ft 2 BHK Flat For Sale in **Coral, Mumbai**

2 Beds 2 Baths Semi-Furnished

Carpet Area: 650 sqft • ₹22,308/sqft

Transaction Type: Resale

Status: Ready to Move

Facing: East

Lift: 1

Furnished Status: Semi-Furnished

Type Of Ownership: Freehold

Age Of Construction: 10 to 15 years

East Facing Property

[Contact Owner](#) [Get Phone No.](#) Last contact made 29 days ago

More Details

Price Breakup: ₹1.45 Cr

Address: gorai maltry chs gorai 2 borivali west mumbai, Coral, Mumbai - Western Mumbai, Maharashtra

Landmarks: Neelam pride Hotel

Furnishing: Semi-Furnished

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Sale Instance

3629324 13-03-2023 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक : सह दु.नि. बोरीवली 1 दस्त क्रमांक : 3629/2023 नोदणी :- Regn:63m
गावाचे नाव : बोरीवली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	7600000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4196046.96	
(4) भू-मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :, इतर माहिती: सदनिका क्र. 404.डी विंग,4 था मजला,गोराई रोड ओमकार को ऑप हौसिंग सोसायटी लिमिटेड,एम बिल्डिंग,न्यू एमएचबी कॉलोनी,गोराई रोड,बोरिवली वेस्ट,मुंबई 400091((C.T.S. Number : 22 ;))	
(5) क्षेत्रफळ	37.17 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा.या/लिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव.-प्रियदर्शन शशिकांत दळवी वय:-38 पत्ता:-प्लॉट नं: 404 डी विंग, माळा नं: 4 था मजला, इमारतीचे नाव: गोराई रोड ओमकार को ऑप हौसिंग सोसायटी लिमिटेड, एम बिल्डिंग, ब्लॉक नं: न्यू एमएचबी कॉलोनी, गोराई रोड, बोरिवली वेस्ट मुंबई, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400091 पॅन नं:-AKKPD4287C	
(8)दस्ताऐवज करुन घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव.-सोनम शिवानंद हरमलकर वय:-32; पत्ता:-प्लॉट नं: 101 डी विंग, माळा नं: 1 ला मजला, इमारतीचे नाव: गोराई रोड ओमकार को ऑप हौसिंग सोसायटी लिमिटेड, एम बिल्डिंग, ब्लॉक नं: न्यू एमएचबी कॉलोनी, गोराई रोड, रोड नं: बोरिवली वेस्ट, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400091 पॅन नं:-ADNPH5237Q 2): नाव:-दिपेश विलास दळवी तर्फे मुखत्यार सोनम शिवानंद हरमलकर वय:-34; पत्ता:-प्लॉट नं: 101 डी विंग, माळा नं: 1 ला मजला, इमारतीचे नाव: गोराई रोड, ओमकार को ऑप हौसिंग सोसायटी लिमिटेड, एम बिल्डिंग, ब्लॉक नं: न्यू एमएचबी कॉलोनी, गोराई रोड, बोरिवली वेस्ट, मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400091 पॅन नं:-BEJPD0024B	
(9) दस्तऐवज करुन दिल्याचा दिनांक	10/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	10/03/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	3629/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	456000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)थेरा		



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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 **14th March 2023**.

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 knowledgeable 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 the property is free of liens and encumbrances.
4. 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.
5. There is no direct/ indirect interest in the property valued.
6. 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 neighbourhood 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 ₹ 1,46,58,930.00 (Rupees One Crore Forty Six Lakh Fifty Eight Thousand Nine Hundred Thirty Only).

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**MANOJ BABURAO
CHALIKWAR**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA,
c=IN, email=manoj.chalikwar@vastukala.com, postalCode=400009, st=Maharashtra,
serialNumber=1, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.08.14 11:05:56 +05'30'

Auth. Sign.

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