

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Sachin K. Kulkarni**

Residential Flat No. 104, 1st Floor, Wing – E, "Chandresh Park Co-Op. Hsg. Soc. Ltd.", Lodha Heritage,
Desale Pada, Bhopar Village, Dombivali (East), Thane – 400 612,
State – Maharashtra, Country – India.

Latitude Longitude - 19°11'36.3"N 73°05'10.0"E

Valuation Done for:

**Cosmos Bank
Dombivali (East) Branch**


Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka – Kalyan,
District – Thane – 400 605, State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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-  **Regd. Office** : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
 TeleFax : +91 22 28371325/24
 mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Residential Flat No. 104, 1st Floor, Wing – E, "Chandresh Park Co-Op. Hsg. Soc. Ltd.", Lodha Heritage, Desale Pada, Bhopar Village, Dombivali (East), Thane – 400 612, State – Maharashtra, Country – India belongs to **Mr. Sachin K. Kulkarni**.

Boundaries of the property.

North	:	Internal Road & Building
South	:	Internal Road & Vastu CHSL
East	:	Internal Road & Chandresh Udyan CHSL
West	:	Internal Road

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 **₹ 31,16,125.00 (Rupees Thirty One Lakh Sixteen Thousand One Hundred Twenty Five 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.

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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. 104, 1st Floor, Wing – E, "Chandresh Park Co-Op. Hsg. Soc. Ltd.",
Lodha Heritage, Desale Pada, Bhopar Village, Dombivali (East), Thane – 400 612,
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 05.09.2023 for Bank Loan Purpose
2	Date of inspection	05.09.2023
3	Name of the owner/ owners	Mr. Sachin K. Kulkarni
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: Residential Flat No. 104, 1 st Floor, Wing – E, "Chandresh Park Co-Op. Hsg. Soc. Ltd.", Lodha Heritage, Desale Pada, Bhopar Village, Dombivali (East), Thane – 400 612, State – Maharashtra, Country – India. Contact Person: Mr. Sachin Kulkarni (Owner) Contact No. 8898833848
6	Location, street, ward no	Lodha Heritage, Desale Pada, Bhopar Village, Dombivali (East), Thane.
7	Survey/ Plot no. of land	Survey No. 242, 31, Hissa No. 4 (Part) of Village – Bhopar
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. = 374.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 485.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Lodha Heritage, Desale Pada, Bhopar Village,

	abutting	Dombivali (East), Thane – 400 612.
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KDMC norms Percentage actually utilized – Details not available
26	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	₹ 6,000.00 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 – 2005 (As per Occupancy

	year of completion	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 05.09.2023 for Residential Flat No. 104, 1st Floor, Wing – E, "**Chandresh Park Co-Op. Hsg. Soc. Ltd.**", Lodha Heritage, Desale Pada, Bhopar Village, Dombivali (East), Thane – 400 612, State – Maharashtra, Country – India belongs to **Mr. Sachin K. Kulkarni.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 26.11.1999 Between M/s. Lodha Developers Pvt. Ltd. (the Promoters) and Mr. Sachin K. Kulkarni (the Purchaser).
2	Copy of Commencement Certificate No. KDMP / NRV / BP / DV / 9720 dated 03.06.2004 issued by Grampanchayat Bhopar.
3	Copy of Occupancy Certificate No. CIDCO / VVSR / CC / BP-4049 / E / 1495 dated 07.12.2005 issued by Grampanchayat Bhopar.
4	Copy of Share Certificate No. 108 in the name of Mr. Sachin K. Kulkarni issued by Chandresh Park Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 242, 31, Hissa No. 4 (Part) of Village – Bhopar, Dombivali (East), Thane. The property falls in Residential Zone. It is at a travelling distance 3.5 Km. from Dombivali 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" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is normal. The building is used for residential purpose. 1st Floor is having 4 Residential Flat. Building is without lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage. (i.e., **1 BHK + WC & Bath**). The residential flat is finished with Vitrified, Kota flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.

Valuation as on 05th September 2023

The Built Up Area of the Residential Flat	:	485.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2005 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	18 Years
Cost of Construction	:	485.00 X 2,500.00 = ₹ 12,12,500.00
Depreciation $\{(100-10) \times 18 / 60\}$:	27.00%
Amount of depreciation	:	₹ 3,27,375.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 53,105.00 per Sq. M. i.e., ₹ 4,934.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 47,848.00 per Sq. M. i.e., ₹ 4,445.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,100.00 per Sq. Ft.
Value of property as on 05.09.2023	:	485.00 Sq. Ft. X ₹ 7,100.00 = ₹ 34,43,500.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 05.09.2023	:	₹ 34,43,500.00 - ₹ 3,27,375.00 = ₹ 31,16,125.00
Total Value of the property	:	₹ 31,16,125.00
The realizable value of the property	:	₹ 28,04,513.00
Distress value of the property	:	₹ 24,92,900.00
Insurable value of the property (485.00 X 2,500.00)	:	₹ 12,12,500.00
Guideline value of the property (485.00 X 4,445.00)	:	₹ 21,55,825.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 104, 1st Floor, Wing – E, "Chandresh Park Co-Op. Hsg. Soc. Ltd.", Lodha Heritage, Desale Pada, Bhopar Village, Dombivali (East), Thane – 400 612, State – Maharashtra, Country – India for this particular purpose at **₹ 31,16,125.00 (Rupees Thirty One Lakh Sixteen Thousand One Hundred Twenty Five Only)** as on **05th September 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 **05th September 2023 is ₹ 31,16,125.00 (Rupees Thirty One Lakh Sixteen Thousand One Hundred Twenty Five 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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ANNEXURE TO FORM 0-1

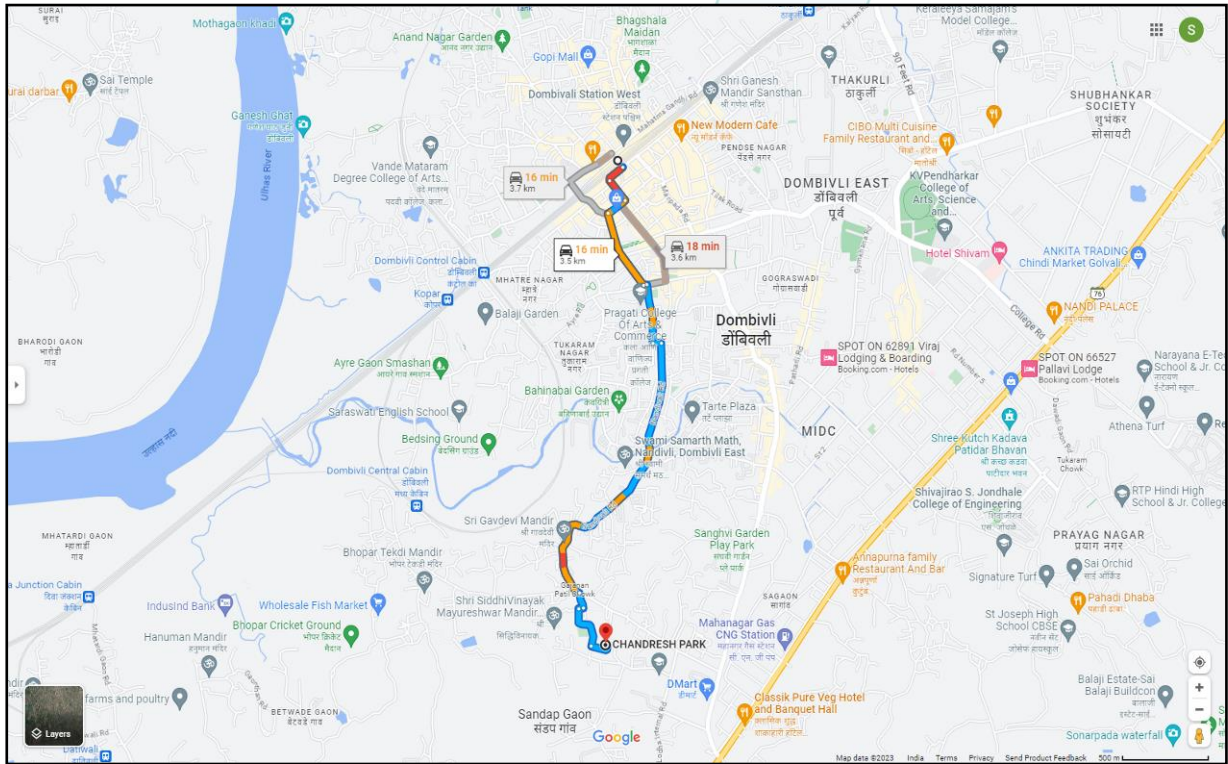
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3	Year of construction	2005 (As per Occupancy Certificate)
4	Estimated future life	42 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, Aluminum sliding windows
10	Flooring	Vitrified, Kota flooring
11	Finishing	Cement plastering
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	Not Provided
18	No. of lifts and capacity	No Lift provided
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 u/r



Latitude Longitude - 19°11'36.3"N 73°05'10.0"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 3.5 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : BHOPER Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation - Class "C"		
Local Body Name	Kalyan Dombivili Municipal Corporation					
Land Mark	Land Properties of Village Bhoper (Residential)					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
45	45/140	23900	55900	68900	82600	68900
Survey No. 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 233, 234, 235, 236, 237, 238, 242 , 243, 256, 258, 259						
Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Flat	55,900.00			
Reduced by 20% on Flat Located on 4 th Floor	2,795.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	53,105.00	Sq. Mt.	4,934.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	23,900.00			
The difference between land rate and building rate (A – B = C)	29,205.00			
Depreciation Percentage as per table (D) [100% - 18%] (Age of the Building – 18 Years)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	47,848.00	Sq. Mt.	4,445.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

NOBROKER
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1 BHK Flat In Chandresh Park, Lodha Heritage For Sale In Dombivli
Chandresh Park CHS, Lodha Heritage

₹ 30 Lacs
Non-negotiable

₹ 17,194/Month
Estimated EMI

485
Sq. Ft.

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1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Bakery

Bike and Car
Parking

Aug 10, 2023
Posted On

Immediately
Possession

Chandresh Park, Lo...
Apartment

None
Power Backup


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Nearby: D Mart Dombivli, Prasad Food Divine, Domino's Pizza, Jinnapurna Family Restaurant And Bar, Reputed Veditant Apartment.

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.9 Per Sq. Ft/M	Flooring	NA
Buildup Area	485 Sq.Ft	Furnishing Status	Semi Furnish Now
Facing	Don't Know	Floor	0/4
Parking	Bike And Car	Gated Security	Yes

Activity On This Property

23 Unique Views | 0 Shortlists | 0 Contacted

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Similar Properties

1 BHK Flat In Suman Heights Dombivli East For Sale In Desale Pada

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1 BHK Flat in Lodha Heritage For Sale in Dombivli East
Dombivli East, Mumbai-421202, Maharashtra, INDIA

₹ 30 Lacs
Negotiable

₹ 17,194/Month
Estimated EMI

475
Sq. Ft.

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1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

1
Bakery

Bike and Car
Parking

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Immediately
Possession

Lodha Heritage
Apartment

None
Power Backup


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Nearby: D Mart Dombivli, Capital C 30727 Plush Retreat, Annapurna Family Restaurant And Bar, Ramkrishna Bazaar, Reputed Veditant Apartment.

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.1 Per Sq. Ft/M	Flooring	Mosaic
Buildup Area	475 Sq.Ft	Furnishing Status	Unfurnished Furnish Now
Facing	Don't Know	Floor	1/4
Parking	Bike And Car	Gated Security	No


Activity On This Property

12 Unique Views | 0 Shortlists | 0 Contacted


Powered By: NREestimate

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Price Indicators

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₹28.0 Lac | EMI - ₹13k | [Get pre-approved loan](#)

1 BHK Flat For Sale in Lodha Heritage, **Dombivli East, Thane**

1 Bed | 1 Bath | Unfurnished

Carpet Area 400 sqft - ₹7,000/sqft	Developer Lodha	Project Lodha Heritage
Floor Ground (Out of 4 Floors)	Transaction Type Resale	Status Ready to Move
Facing East	Furnished Status Unfurnished	Type Of Ownership Freehold

✔ East Facing Property

Contact Owner
Get Phone No.
👤 Last contact made 30 days ago

Contact Owner
Pankaj -91-98XXXXXXX

Get Phone No.

More Details

Price Breakup **₹28 Lac | ₹800 Monthly**

Booking Amount **₹50000**

Address **Flat No. 004, B Wing, VastuVihar CHS, Lodha, Desale Pada, Manpada Road, Behind D Mart, Dombivli East, Thane, Dombivli East, Thane - Beyond Thane, Maharashtra**

Furnishing **Unfurnished**

Type of Ownership **Freehold**

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Posted on: Apr 28, 23
Property ID: 40763505

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2 BHK Flat For Sale in Lodha Heritage, **Dombivli East, Thane**

2 Beds | 2 Baths | Semi-Furnished

Super Built-Up Area 800 sqft - ₹5,625/sqft	Developer Lodha	Project Lodha Heritage
Floor 1 (Out of 3 Floors)	Transaction Type Resale	Status Ready to Move
Furnished Status Semi-Furnished		

Contact Owner
Get Phone No.
👤 Last contact made 42 days ago

Contact Owner
Ritesh -91-95XXXXXXX

Get Phone No.

More Details

Price Breakup **₹45 Lac**

Booking Amount **₹50000**

Address **Dombivli East, Thane - Beyond Thane, Maharashtra**

Furnishing **Semi-Furnished**

Description: Multistorey Apartment is located at the advantageous 1st floor in a tower of total 3 floors.

Sales Instance

785338 05-09-2023 Note:-Generated Through eDisplay v2.1 Module,For original report please contact concern SRO office.	सूची क्र . २	दुय्यम निबंधक सह दु.नि.कल्याण 4 दस्तऐवज क्रमांक.:785/2023 नोदपी : Regn:63m
भाव : भांेपर		
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	2800000	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकर आकारणी देतो कि पट्टेदार ते नमूद करावे)	2646000	
(4)भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	1) इतर माहिती : विभाग क्र. 45/140,मुल्यदर 55900/-,मौजे भोपर जुना स. नं. 242,नवीन स.नं. 242/4 ई जुना स. नं. 242,नवीन स.नं. 242/4 एफ,स.नं. 31 वरील चंद्रेश पार्क को.ऑप.हौ.सो.लि. मधील सदनिका नं. डी/403 चौधा मजला,डी विंग क्षेत्रफळ 485 चौ.फुट(45.07 चौ.मी.)बिल्टअप	
(5)क्षेत्रफळ	1) 45.07 चौ.मीटर	
(6)आकारणी किवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किवा दिवाणी न्यायालयाचा हुकूमनामा किवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) स्मिता विजय साळुंके 62 प्लॉट नं : - माळा नं : - इमारतीचे नाव : पटेल बिल्डिंग ब्लॉक नं : 110 रोड नं : जहांगीर मेखवानजी स्ट्रीट केडएम हॉस्पिटल जवळ परेल मुंबई महाराष्ट्र मुम्बई. 400012	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किवा दिवाणी न्यायालयाचा हुकूमनामा किवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मिलिंद महादेव भोसले 36 प्लॉट नं : - माळा नं : - इमारतीचे नाव : सीता सदन ब्लॉक नं : 97/2 रोड नं : डा. इत्ताराम लाड मार्ग समाधान लॅब काळाचौकी मुंबई महाराष्ट्र मुम्बई. 400033	
(9)दस्तऐवज करून दिल्याचा दिनांक	18/01/2023	
(10)दस्त नोदपी केल्याचा दिनांक	18/01/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	785/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	196000	
(13)बाजारभावाप्रमाणे नोदपी शुल्क	28000	
(14)ग्रेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **05th September 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 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 **₹ 31,16,125.00 (Rupees Thirty One Lakh Sixteen Thousand One Hundred Twenty Five Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.

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