

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Vinay Goraksha Randhe & Mrs. Asha Goraksha Randhe**

Residential Flat No. A-2/305, 3rd Floor, Building No. 2, Type- A, "**Lok Dhara**", "**Himalaya Lokdhara Co-Op. Hsg. Soc. Ltd.**", Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane, PIN Code - 421 306, State – Maharashtra, Country – India.

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Latitude Longitude - 19°13'42.2"N 73°07'47.6"E

Valuation Prepared for:

Cosmos Bank

Kalyan Branch




Ground Floor, Shiv Villa Apartment Opp. Gagangiri Society Near Patel R Mart, Khadakpada, Kalyan (West) - 421 301. 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

Our Pan India Presence at :

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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. A-2/305, 3rd Floor, Building No. 2, Type- A, "Lok Dhara", "Himalaya Lokdhara Co-Op. Hsg. Soc. Ltd.", Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane, PIN Code - 421 306, State – Maharashtra, Country – India belongs to **Mr. Vinay Goraksha Randhe & Mrs. Asha Goraksha Randhe.**

Boundaries of the property.

North	:	G1 & G2 Building
South	:	Internal Road
East	:	Building No. A-3
West	:	Lok Dhara 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 **₹ 42,16,890.00 (Rupees Forty Two Lakh Sixteen Thousand Eight Hundred Ninety 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.**

Director

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 in Form – 01

Auth. Sign.



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Valuation Report of Residential Flat No. A-2/305, 3rd Floor, Building No. 2, Type- A, "Lok Dhara", "Himalaya Lokdhara Co-Op. Hsg. Soc. Ltd.", Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane, PIN Code - 421 306, 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 09.10.2023 for Banking Purpose
2	Date of inspection	07.10.2023
3	Name of the owner/ owners	Mr. Vinay Goraksha Randhe & Mrs. Asha Goraksha Randhe
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. A-2/305, 3 rd Floor, Building No. 2, "Lok Dhara", "Himalaya Lokdhara Co-Op. Hsg. Soc. Ltd.", Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane, PIN Code - 421 306, State – Maharashtra, Country – India. Contact Person: Mr. Vinay Goraksha Randhe (Owner) Contact No. 8108150523
6	Location, street, ward no	Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane.
	Survey/ Plot no. of land	Survey No. 15, 73/A, 73/B, 74, 75, 76/A, 76/B, 28/1, 28/1/1, 28/4/1, 28/2, 28/1, 28/2/2, 28/3/1, 28/3/2, 28/4, 28/5, 28/6, 28/7, 28/1/1, 28/2, 28/2 of Village - Netivali
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. = 392.00 Enclosed Balcony in Sq. Ft. = 36.00 Total Carpet Area in Sq. Ft. = 428.00

		(Area as per actual site measurement) Built Area in Sq. Ft. = 555.00 (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane.
14	If freehold or leasehold land	Freehold
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. (R)
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	Yes
	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?	Tenant Occupied - Mr. Akshay Patil Rented since last 5 Years
	If the property owner occupied, specify portion and extent of area under owner-occupation	NA
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	NA
	(ii)	Portions in their occupation	NA
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹10,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
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 up on, 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 Part 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.
45	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch to assess fair market value as on 09.10.2023 for Residential Flat No. A-2/305, 3rd Floor, Building No. 2, Type- A, "**Lok Dhara**", "Himalaya Lokdhara Co-Op. Hsg. Soc. Ltd.", Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane, PIN Code - 421306, State – Maharashtra, Country – India belongs to **Mr. Vinay Goraksha Randhe & Mrs. Asha Goraksha Randhe.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 21.07.2023 between Mr. Madhukar Shankar Gawade (The Transferor / Seller) & Mr. Vinay Goraksha Randhe & Mrs. Asha Goraksha Randhe (The Transferees / Purchasers).
2	Copy of Part Occupancy Certificate KMC / NRV / CC / KV / 363 dated 18.11.1997 issued by Kalyan Mahanagar Palika.
2	Copy of Electricity Bill Consumer No. 020150884722 dated 18.06.2023 in the name of M/s. Lok Enterprises issued by MSEDCL.

LOCATION:

The said building is located at Survey No. 15, 73/A, 73/B, 74, 75, 76/A, 76/B, 28/1, 28/1/1, 28/4/1, 28/2, 28/1, 28/2/2, 28/3/1, 28/3/2, 28/4, 28/5, 28/6, 28/7, 28/1/1, 28/2, 28/2 of Village - Netivali, Kalyan (East), Taluka - Kalyan, District – Thane. The property falls in Residential Zone. It is at walkable distance of 700M. from Kalyan railway station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 7 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 3rd Floor is having 6 Residential Flats. 1 Lift provided in the building.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. The composition of residential flat consists of 1 Bedrooms + Living Room + Kitchen + Bath + WC + Passage. (i.e. **1 BHK with Bath + WC**). The Residential flat is finished with Ceramic flooring, Teak Wood door framed with flush shutter with MS safety door, Aluminum sliding windows & Concealed plumbing & Casing Capping electrification.

Valuation as on 09th October 2023

The Built Up Area of the Residential Flat	:	555.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2007 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	26 Years
Cost of Construction	:	555.00 X 1,800.00 = ₹ 9,99,000.00
Depreciation $\{(100-10) \times 39 / 60\}$:	39%
Amount of depreciation	:	₹ 3,89,610.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 83,300.00 per Sq. M. i.e. ₹ 7,739.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 67,960.00 per Sq. M. i.e. ₹ 6,314.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,300.00 per Sq. Ft.
Value of property as on 09.10.2023	:	555.00 Sq. Ft. X ₹ 8,300.00 = ₹ 46,06,500.00

(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 09.10.2023	:	₹ 46,06,500.00 - ₹ 3,89,610.00 = ₹ 42,16,890.00
Total Value of the property	:	₹ 42,16,890.00
The realizable value of the property	:	₹ 37,95,201.00
Distress value of the property	:	₹ 3,373,512.00
Insurable value of the property (555.00 Sq. Ft. X 1,800.00)	:	₹ 9,99,000.00
Guideline value of the property (555.00 Sq. Ft. X 6,314.00)	:	₹ 35,04,270.00

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. A-2/305, 3rd Floor, Building No. 2, Type- A, "Lok Dhara", "Himalaya Lokdhara Co-Op. Hsg. Soc. Ltd.", Lokdhara Complex, Village – Netivali, Kalyan (East), Taluka - Kalyan, District – Thane, PIN Code - 421 306, State – Maharashtra, Country – India for this particular purpose at **₹ 42,16,890.00 (Rupees Forty Two Lakh Sixteen Thousand Eight Hundred Ninety Only)** as on **09th October 2023**.

NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **09th October 2023 is ₹ 42,16,890.00 (Rupees Forty Two Lakh Sixteen Thousand Eight Hundred Ninety 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

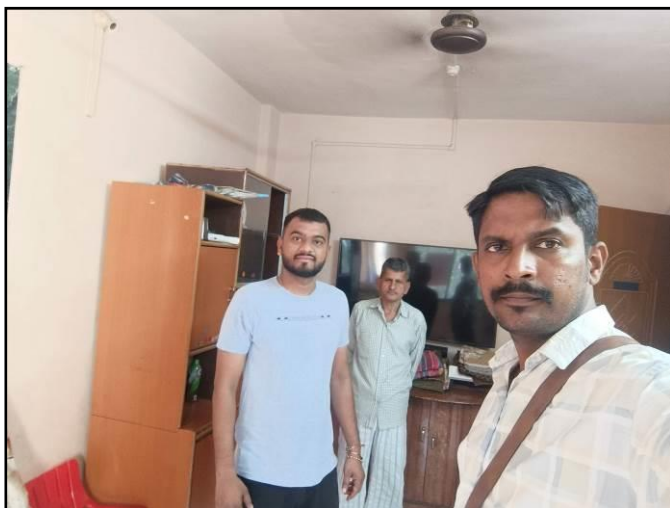
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

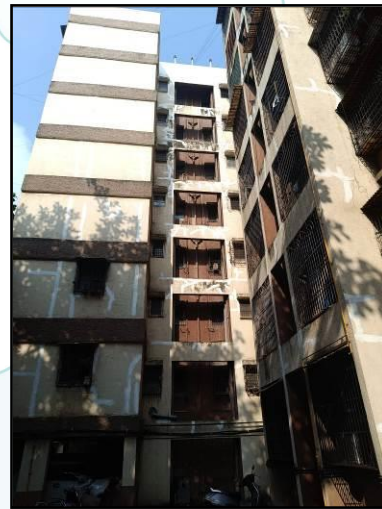
	Technical details	Main Building
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3.	Year of construction	1997 (As per Part Occupancy Certificate)
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 framed with flush shutter with MS safety door, Aluminium sliding windows

10	Flooring	Ceramic flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
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 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



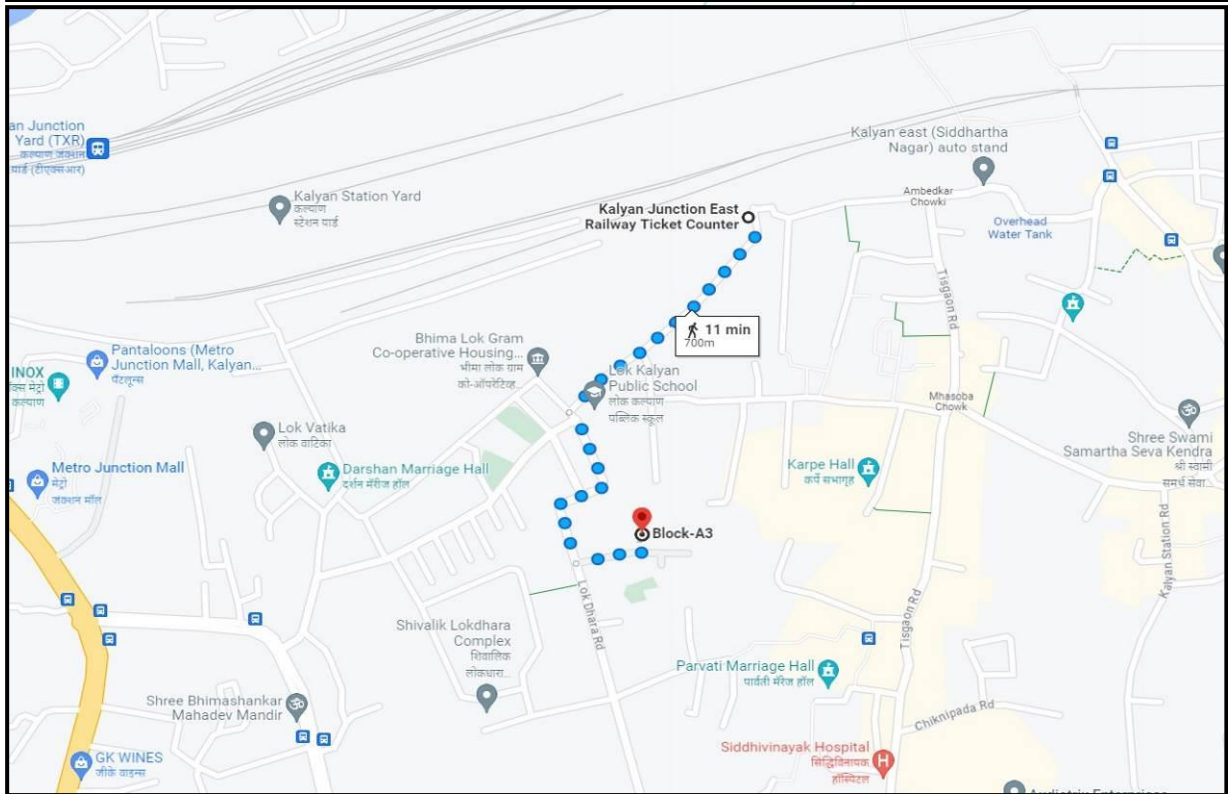
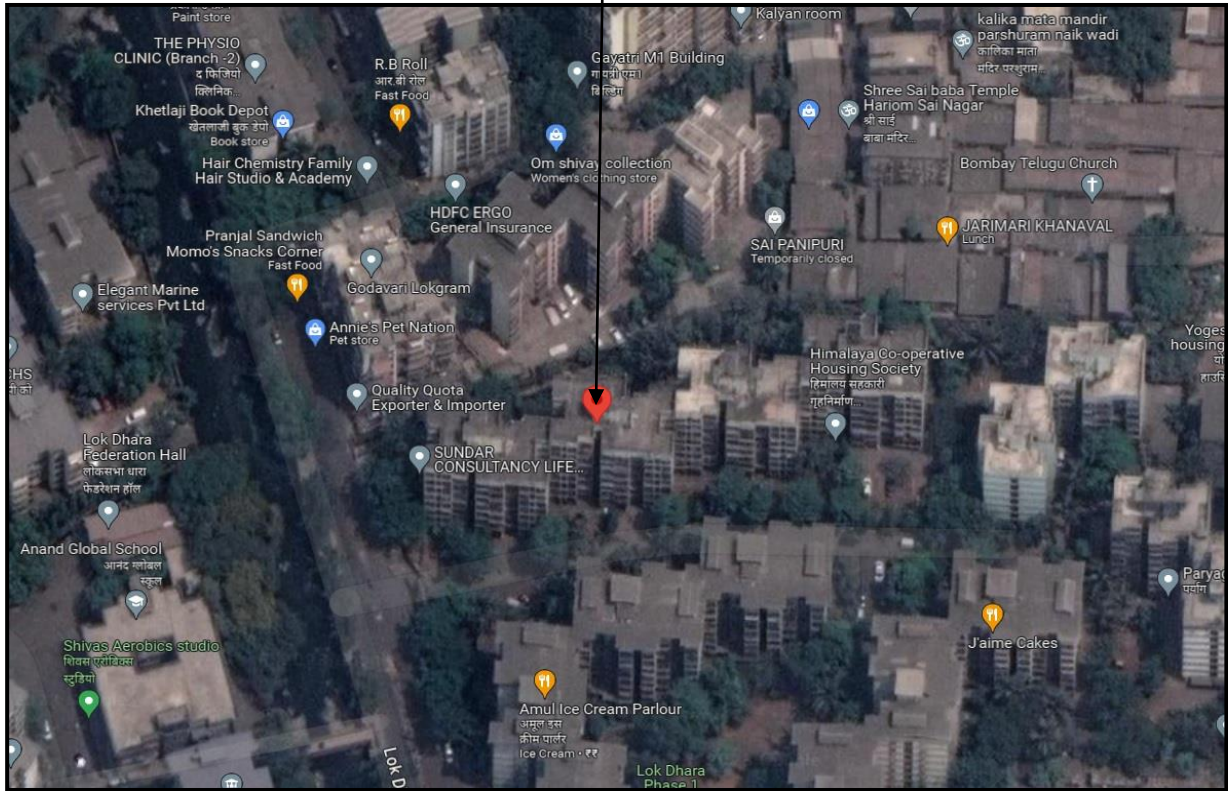
Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°13'42.2"N 73°07'47.6"E

Note: The Blue line shows the route to site from nearest railway station (Kalyan – 700M.)

Ready Reckoner Rate

	Department of Registration and Stamp Government of Maharashtra	नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन				
Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)						
Home		Valuation Guidelines User Manual				
Year	<input type="text" value="2023-2024"/>	Language <input type="text" value="English"/>				
Selected District	<input type="text" value="Thane"/>					
Select Village	<input type="text" value="गावाचे नाव : नेतिवली (कल्याण डोंबिवली महानगर)"/>					
Search By	<input type="radio"/> Survey No. <input checked="" type="radio"/> Location					
Select	उपविभाग	सुनी जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	21/69-विभाग(11-अ) नेतिवली गांव : कल्याण भिबंदी व कल्याण तवी सुबई रस्ता व उल्हासनगर रोड वरील दर्शनी भाग असलेल्या मिळकती सर्वे नंबर	20300	64500	74500 80800	74500	ची. मीटर
SurveyNo	21/70-विभाग(11-अ) नेतिवली गावातील इतर भाग	20700	78100	86900 98100	86900	ची. मीटर
SurveyNo	21/70अ- विभाग(10फ-1) रेल्वेच्या दक्षिणेकडील कल्याण तीलगांव गावातील लोकग्राम पसाहतीतील सर्व इमारत	24300	83300	90700 101400	90700	ची. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	83,300.00			
No Increase, Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	83,300.00	Sq. Mtr.	7,739.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,300.00			
The difference between land rate and building rate (A – B = C)	59,000.00			
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)]	67,960.00	Sq. Mtr.	6,314.00	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

NOBROKER
My Bookings
Pay Rent
Post Your Property
New
Shyam Kajvilkar



Resale

1 BHK Flat In Shivalik Lokdhara Complex For Sal...

Shivalik Lokdhara Complex

Loan Verified

₹ 45 Lacs

Non-negotiable

₹ 25,791/Month

Estimated EMI

500



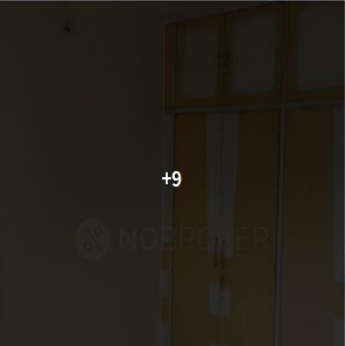
Sq.Ft

Need Home Loan ?

Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Lokgram / 1bhk Flat for Sale in Lokgram / Property Details

Photos
Location

+9

1 Bedroom <small>No. of Bedroom</small>	Mar 23, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Shivalik Lokdhara ... <small>Apartment</small>
None <small>Parking</small>	None <small>Power Backup</small>


Get Owner Details

Price trends by NBEstimate Check

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

NOBROKER
My Bookings
Pay Rent
Post Your Property
New
Shyam Kajvilkar



Resale

1 BHK Flat In Shivalik Lokdhara Chs For Sale In Shivalik Lokdh...

MSEB office

Negotiable

₹ 44 Lacs

₹ 25,218/Month

Estimated EMI

538




Sq.Ft

Need Home Loan ?

Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Lokgram / 1bhk Flat for Sale in Lokgram / Property Details

Photos
Location

+2


1 Bedroom <small>No. of Bedroom</small>	Jun 18, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Aug 1, 2023 <small>Possession</small>
1 <small>Balcony</small>	Shivalik Lokdhara C... <small>Apartment</small>
None <small>Parking</small>	None <small>Power Backup</small>

Get Owner Details

Price trends by NBEstimate Check

Report what was not correct in this property


Listed by Broker
Sold Out
Wrong Info



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Vastukala Consultants (I) Pvt. Ltd.

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Valuers & Appraisers
 Architects &
 Interior Designers
 Chartered Engineers (I)
 TEV Consultants
 Member's Engineer

Price Indicators

99acres
Buy ▾ Enter Locality / Project / Society / Landmark 🔍

Home > Property in Mumbai > Flats in Mumbai > Flats in Kalyan East > 1 BHK Flats in Kalyan East Posted on May 17, 2023

₹50 Lac

@ 9,293 per sq.ft.

Estimated EMI ₹39,935

1BHK 1Bath


Flat/Apartment for Sale

In Lok Dhara, Kalyan East, Mumbai Beyond Thane, Mumbai

RERA STATUS NOT AVAILABLE Website: <https://maharera.t.mahaonline.gov.in/>

Overview
Society
Owner Details
Price Trends
Registry Record
Society Reviews >

Property (4)
Society (18)



Photos (1/4)

Area

Built Up area: 538 sq.ft. (49.98 sq.m.)

Carpet area: 429 sq.ft. (39.86 sq.m.)

Price

₹ 50 Lac+ Govt Charges & Tax

@ 9,293 per sq.ft. (Negotiable)

Floor Number

1st of 7 Floors

Overlooking

Park/Garden

Configuration

1 Bedroom , 1 Bathroom, 1 Balcony

Address

Lok Dhara

Kalyan East, Mumbai Beyond Thane

Facing

East

Property Age

10+ Year Old

99acres
Buy ▾ Enter Locality / Project / Society / Landmark 🔍

Home > Property in Mumbai > Flats in Mumbai > Flats in Kalyan East > 1 BHK Flats in Kalyan East > 35 to 40 Lakh Posted on Mar 29, 2023 | Ready to move

₹38 Lac

@ 8,444 per sq.ft.

Estimated EMI ₹30,351

1BHK 1Bath


Flat/Apartment for Sale

In Lok Dhara, Kalyan East, Mumbai Beyond Thane, Mumbai

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Video (1/1) Photos (12) Floor Plan (5)

Area

Carpet area: 450 sq.ft. (41.81 sq.m.)

Price

₹ 38 Lac

@ 8,444 per sq.ft.

Floor Number

7th of 8 Floors

Configuration

1 Bedroom , 1 Bathroom, 1 Balcony


Address

Lok Dhara

Kalyan East, Mumbai Beyond Thane

Property Age


10+ Year Old



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Vastukala Consultants (I) Pvt. Ltd.

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Valuers & Appraisers
Architects &
Interior Designers
Chartered Engineers (I)
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Member's Engineer
107120 MH2010 PTC/01/19

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **09th October 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 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 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 **₹ 42,16,890.00 (Rupees Forty Two Lakh Sixteen Thousand Eight Hundred Ninety 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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