

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Pragji Raghu Bhrasadia**

Residential Flat No. 702, 7th Floor, Wing – A, "**Rachaita Aarambh**", Aarey Road, Goregaon (East),
Mumbai – 400 063, State – Maharashtra, Country – India.

Latitude Longitude - 19°09'58.3"N 72°51'11.2"E

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Valuation Prepared for:

Cosmos Bank

Zaveri Bazar Branch

19/21, Cosmos Bank Building, Vithalwadi Zaveri Bazar, Mumbai – 400 002,
State - Maharashtra, Country – India.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane Nanded Indore Raipur
Delhi NCR Nashik Ahmedabad Jaipur

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. 702, 7th Floor, Wing – A, "Rachaita Aarambh", Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India belongs to **Mr. Pragji Raghu Bhrasadia**.

Boundaries of the property.

North	:	Aarey Road
South	:	Sai Sadan
East	:	Coral Avenue
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 **₹ 1,30,38,000.00 (Rupees One Crore Thirty Lakh Thirty Eight Thousand Only)**. As per Site Inspection 95% Construction Work is Completed.

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.**

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.11.02 11:13:31 +05'30'

Auth. Sign.



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

Encl: Valuation report



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Valuation Report of Residential Flat No. 702, 7th Floor, Wing – A, "Rachaita Aarambh", Aarey Road, Goregaon (East), Mumbai – 400 063, 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 02.11.2023 for Bank Loan Purpose
2	Date of inspection	31.10.2023
3	Name of the owner/ owners	Mr. Pragji Raghu Bhrasadia
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. 702, 7 th Floor, Wing – A, "Rachaita Aarambh", Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India. Contact Person: Pramod Sahni (Site Person) Contact No. 9833948537
6	Location, street, ward no	Aarey Road
	Survey/ Plot No. of land	Survey No. 97, Hissa No. 1, CTS No. 337/A of Village – Pahadi Goregaon
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. = 385.00 (Area as per Actual Site Measurement) RERA Carpet in Sq. Ft. = 422.00 (Area as per Agreement for Sale) Built-up in Sq. Ft. = 464.00 (Area as per Index – II) All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.

13	Roads, Streets or lanes on which the land is abutting	Aarey Road
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?	Building under construction
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
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
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	₹ 25,000.00 Expected rental income per month after completion.
	(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?	N.A.
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 – Building under

Internal Painting	Completed	External Painting	Completed
Electrification, Plumbing, Sanitary	Partly Completed	Doors and Windows	Completed
Lift Installation	Completed	Open Area Development & Final Finishing	Work in progress
Work Completed (%)	95% work completed		

Valuation as on 02nd November 2023

The RERA Carpet Area of the Residential Flat	:	422.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Building under Construction
Expected total life of building	:	60 Years
Age of the building as on 2023	:	Building under Construction
Cost of Construction	:	464.00 Sq. Ft. X ₹ 3,000.00 = ₹ 13,92,000.00
Depreciation $\{(100-10) \times 0 / 60\}$:	N.A., as the Building is under Construction
Amount of depreciation	:	Nil
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,82,343.00 per Sq. M. i.e. ₹ 16,940.00 per Sq. Ft.
Prevailing market rate	:	₹ 29,000.00 per Sq. Ft.
Value of property (A)	:	422.00 Sq. Ft. X ₹ 29,000.00 = ₹ 1,22,38,000.00
Car Parking (B) (1 No. of Car Parking X ₹ 8,00,000.00)	:	₹ 8,00,000.00

(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)

Total Value of the property (A + B) as on 02.11.2023	:	₹ 1,30,38,000.00
The realizable value of the property	:	₹ 1,17,34,200.00
Distress value of the property	:	₹ 1,04,30,400.00
Insurable value of the property	:	₹ 13,92,000.00
Guideline value of the property	:	₹ 78,60,160.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 702, 7th Floor, Wing – A, "Rachaita Aarambh", Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India for this particular purpose at **₹ 1,30,38,000.00 (Rupees One Crore Thirty Lakh Thirty Eight Thousand Only)** as on **02nd November 2023**.

NOTES

1. I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **02nd November 2023** is **₹ 1,30,38,000.00 (Rupees One Crore Thirty Lakh Thirty Eight Thousand 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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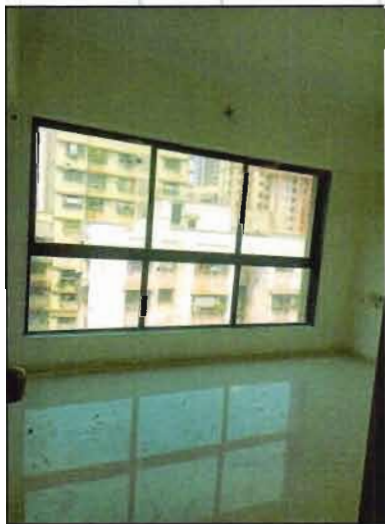
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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Basement + Ground + 9 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 07 th Floor
3.	Year of construction	Building under construction
4.	Estimated future life	60 Years (after depreciation) 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	Vitrified tiles flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	Yes
14.	(i) Internal wiring – surface or conduit	Concealed 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	Provided
18.	No. of lifts and capacity	2 Lifts
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

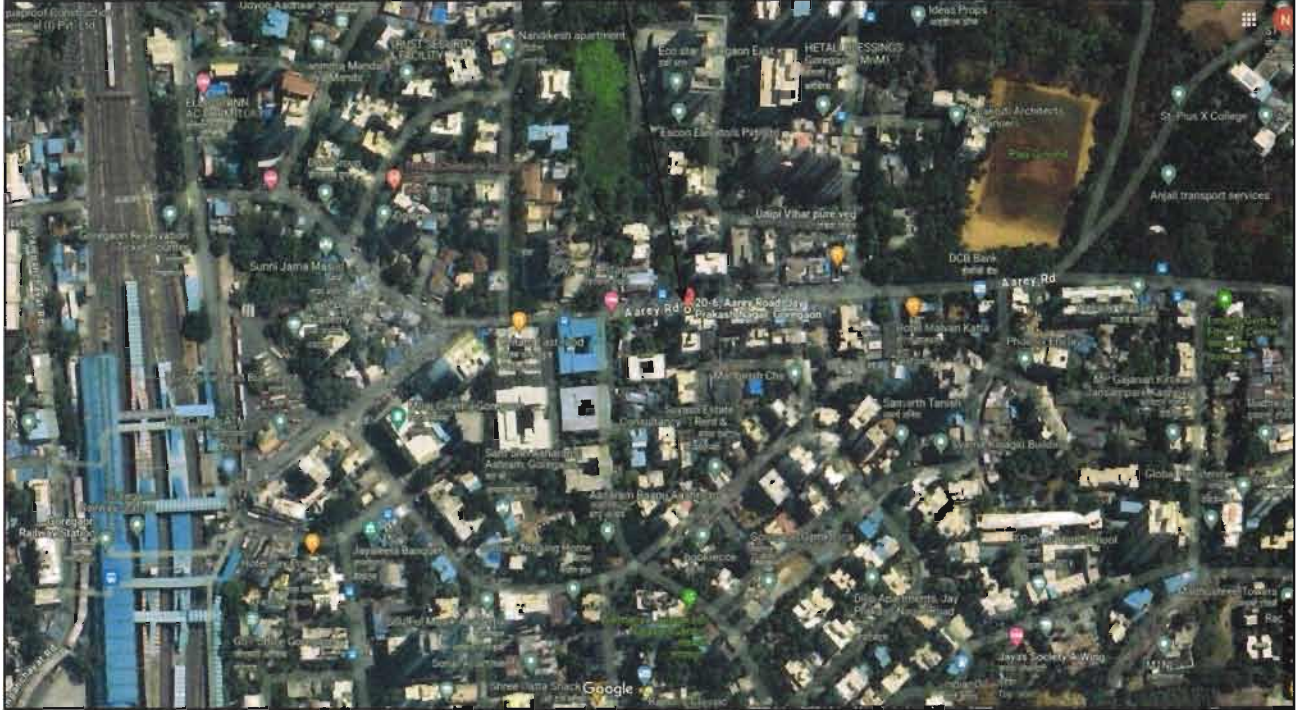
Actual site photographs



Thi eate



Route Map of the property Site u/r



Latitude Longitude - 19°09'58.3"N 72°51'11.2"E

Note: The Blue line shows the route to site from nearest railway station (Goregaon – 350 Mts.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 वाजारमूल्य दर पत्रक

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Year 2023/2024 **Language** English

Selected District मुंबई(उपनगर)

Select Village पहाडी.गौरगाव पुर्वे (नोरीवती)

Search By Survey No Location

Enter Survey No 97

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस इकाने	औद्योगिक	एकक (Rs.)	Attribute
58/269-मुभाग : उत्तर व पूर्वेस गावाची हद्द व अंशकः द्रुतगती मार्ग, दक्षिणेस गौरगाव स्थान ते द्रुतगती मार्ग जोडणारा रस्ता व पश्चिमेस रेल्वे लाईन.	78440	173660	199710	246700	173660	चौरस मीटर सि.टी.एस. नंबर

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Sales Instances

सूची क्र.2		पुस्तक क्र. सह दु.नि. बोरिवली 4 रज. क्र.सं. - 8497/2023 नंदाजी Regn 63m
गावाचे नाव : पी.एस.पहाडीगोरेगांव		
(1) स्थितीकाळ अकार	करारनामा	
(2) मोकळपणा	5700000	
(3) भाडारनाम, भाडेपट्ट्याच्या बाबतीतचलणारा आकाराची देणे की परतदार ते म्युट करावे	3065047.2	
(4) भू-मालक पोस्टीक्या व परतनाम, अवस्थान	1) पालिकेचे नाव Mumbai Ma.na.pa इतर वर्तमान सवदिका नं. 201 बी विंग, माळा नं. 2 रा मजला, इमारतीचे नाव: रचेता आरंभ, ब्लॉक नं. गोरेगाव पूर्व मुंबई -400063, रोड : आरे रोड, इतर माहिती: बांधीव मिळकतीचे एकूण क्षेत्रफळ 210 चौ फुट रेशा कार्पेट एरिया (21.47 चौ मीटर बिस्ट.अप एरिया) आहे प्लॉट सखे नं. 97.दिसा नं. 1, सि.टी.एस नं. 337, 337 1 ते 15.गाव-पहाडी गोरेगाव पूर्व मुंबई, (C.T.S. Number : 337 अं हिवा No.1.Survey No.97.)	
(5) क्षेत्रफळ	21.47 चौ मीटर	
(6) आकाराची किंवा सुट्टी देण्यात आलेला ठेका		
(7) दस्तावेज करून देण्या वा मिळव देण्या वा पत्रकाराचे नाव किंवा दिवशी न्यायालयाने हुकुमनामा किंवा अर्देस, अवस्थान, प्रतिकारिते नाव व पत्र	1) नाव : रचेता इमारतीचे वे प्रेव्हापर सुट्टी देण्यात आला वा. 43 पत्र. प्लॉट नं. 02, माळा नं. , इमारतीचे नाव: रचेता आरंभ अवस्थान को-ओपरेटिव्ह सोसायटी लिमिटेड, ब्लॉक नं. गोरेगाव पूर्व मुंबई, रोड नं. आरे रोड, म्युट. मुंबई पिन कोड- 400063 पिन नं. -AACPS1743C	
(8) दस्तावेज करून देण्या वा पत्रकाराचे व किंवा दिवशी न्यायालयाने हुकुमनामा किंवा अर्देस अवस्थान, प्रतिकारिते नाव व पत्र	1) नाव : राठी, बांधकाम कंत्राट वा. 28, पत्र. प्लॉट नं. 02, माळा नं. , इमारतीचे नाव: आरेन खान बाब एकल कृष्य सोसायटी, ब्लॉक नं. माळा (पूर्व) मुंबई, रोड नं. दलमारी, म्युट. मुंबई, पिन कोड-400097 पिन नं. -ABGPR8633K 2) नाव: किंवा अकारनाम पत्र. 28, पत्र. प्लॉट नं. 02, माळा नं. , इमारतीचे नाव: आरेन खान बाब एकल कृष्य सोसायटी, ब्लॉक नं. माळा (पूर्व) मुंबई, रोड नं. दलमारी, म्युट. मुंबई, पिन कोड-400097 पिन नं. -ABGPR7864D	
(9) दस्तावेज करून दिल्याचा दिनांक	01.07.2023	
(10) रज. नोंदणी केलेल्या दिनांक	03.07.2023	
(11) अंदाजनाम खंड व पत्र	8497/2023	
(12) भाडारनामामुळे मुद्रांक मुल्य	342000	
(13) भाडारनामामुळे नोंदणी मुल्य	30000	
(14) टीप		
मुद्रांकनामाला विचारत घेतलेला सवदीत .		
मुद्रांक मुल्य आकारलेला विवदहीत अनुषंग -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

सूची क्र.2		पुस्तक क्र. सह दु.नि. बोरिवली 4 रज. क्र.सं. - 10614/2023 नंदाजी Regn 63m
गावाचे नाव : पी.एस.पहाडीगोरेगांव		
(1) स्थितीकाळ अकार	करारनामा	
(2) मोकळपणा	11100000	
(3) भाडारनाम, भाडेपट्ट्याच्या बाबतीतचलणारा आकाराची देणे की परतदार ते म्युट करावे	6366025.3	
(4) भू-मालक पोस्टीक्या व परतनाम, अवस्थान	1) पालिकेचे नाव Mumbai Ma.na.pa इतर वर्तमान सवदिका नं. 903 ए विंग, माळा नं. 0 वा मजला, इमारतीचे नाव: रचेता आरंभ, ब्लॉक नं. गोरेगाव पूर्व मुंबई -400063, रोड : आरे रोड, इतर माहिती: बांधीव मिळकतीचे एकूण क्षेत्रफळ 383 चौ फुट रेशा कार्पेट एरिया (39.15 चौ मीटर बिस्ट.अप एरिया) आहे प्लॉट सखे नं. 97.दिसा नं. 1, सि.टी.एस नं. 337, 337 1 ते 15.गाव-पहाडी गोरेगाव पूर्व मुंबई, व रचेता एक कर पालिका जागा (C.T.S. Number : 337.)	
(5) क्षेत्रफळ	39.15 चौ मीटर	
(6) आकाराची किंवा सुट्टी देण्यात आलेला ठेका		
(7) दस्तावेज करून देण्या वा मिळव देण्या वा पत्रकाराचे नाव किंवा दिवशी न्यायालयाने हुकुमनामा किंवा अर्देस, अवस्थान, प्रतिकारिते नाव व पत्र	1) नाव : रचेता इमारतीचे वे प्रेव्हापर सुट्टी देण्यात आला वा. 43 पत्र. प्लॉट नं. 02, माळा नं. , इमारतीचे नाव: रचेता आरंभ अवस्थान को-ओपरेटिव्ह सोसायटी लिमिटेड, ब्लॉक नं. गोरेगाव पूर्व मुंबई, रोड नं. आरे रोड, म्युट. मुंबई पिन कोड- 400063 पिन नं. -AACPS1743C	
(8) दस्तावेज करून देण्या वा पत्रकाराचे व किंवा दिवशी न्यायालयाने हुकुमनामा किंवा अर्देस अवस्थान, प्रतिकारिते नाव व पत्र	1) नाव : जगजी, विविध वास्तू वा. 35, पत्र. प्लॉट नं. 204, माळा नं. , इमारतीचे नाव: विवदगाडी पुर्ववर्तमान प्रकल्प विविध, ब्लॉक नं. कुपार विविध माळा (पूर्व) मुंबई, रोड नं. विवेकी नगर, म्युट. मुंबई, पिन कोड-400097 पिन नं. -BCGPR7835Q 2) नाव: किंवा अकारनाम वास्तू वा. 35, पत्र. प्लॉट नं. 204, माळा नं. , इमारतीचे नाव: विवदगाडी पुर्ववर्तमान प्रकल्प विविध, ब्लॉक नं. कुपार विविध माळा (पूर्व) मुंबई, रोड नं. विवेकी नगर, म्युट. मुंबई, पिन कोड-400097 पिन नं. -ABGPR4313F	
(9) दस्तावेज करून दिल्याचा दिनांक	17.08.2023	
(10) रज. नोंदणी केलेल्या दिनांक	18.08.2023	
(11) अंदाजनाम खंड व पत्र	10614/2023	
(12) भाडारनामामुळे मुद्रांक मुल्य	866000	
(13) भाडारनामामुळे नोंदणी मुल्य	30000	
(14) टीप		
मुद्रांकनामाला विचारत घेतलेला सवदीत .		
मुद्रांक मुल्य आकारलेला विवदहीत अनुषंग -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Price Indicators

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₹1.35 Cr (EMI: ₹6k) [Get Loan offers from 15+ banks](#) [Verified Sellers](#)

1 BHK (422 Sq.ft) Flat For Sale - Goregaon East, Mumbai

1 Bed 2 Baths 1 Covered Parking Unfurnished

Carpet Area: 422 sqft • ₹31,991/sqft

Project: **Rachaita Aarambh** Transaction Type: **Resale**

Status: **Ready to Move** Facing: **East** Lifts: **2**

Furnished Status: **Unfurnished** Car Parking: **1 Covered** Type Of Ownership: **Freehold**

East Facing Property

[Contact Agent](#) [Get Phone No.](#)

More Details

Price Breakup: ₹1.35 Cr | ₹6,75,000 Approx. Registration Charges | ₹4,000 Monthly

Booking Amount: ₹1.0 Lac

Address: **Rachaita Aarambh Goregaon East, Mumbai, Goregaon East, Mumbai - Western Mumbai, Maharashtra**

Landmarks: **Value Deal Close to Station Airport Temples Schools**

PropertyCrowd

New Projects in India New Projects in Mumbai New Projects in Goregaon East Rachaita Aarambh

Rachaita Aarambh Goregaon East, Mumbai

Project Photos

Location: Goregaon East, Mumbai, Mumbai

BHK: 1 RK, 1 & 2 BHK Apartment

Size: 210 Sqft to 145 Sqft Carpet Area

Developed by: Rachaita Developers

Possession Expected Around March 2024

Investor Flats / Resale Flats Available

Site Visit Available

Price: **₹63 Lacs Onwards***

IRERA NO: PS1800027188

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ABOUT RACHAITA AARAMBH

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Price Indicators

The screenshot displays the Dwello website interface for the 'Rachaita Aarambh' project in Goregoon, Mumbai. The page is titled 'By Rachaita Developers' and includes navigation tabs for 'Home', 'About', 'Highlights', 'Amenities', 'Specifications', 'Developer', 'About Goregoon', 'Documents', 'Floor', and 'Rera Notice'. The main content area is divided into 'CONFIGURATIONS FOR RACHAITA AARAMBH' and 'FLOOR PLAN FOR RACHAITA AARAMBH'. The configurations table lists two unit types: 1 BHK (421.68 sqft, ₹1.22 Cr) and 2 BHK (645.38 sqft, ₹2.04 Cr). The floor plan section shows the usable carpet area for both unit types as 421.68 sqft. The right sidebar provides project details: Location (Jay Prakash Nagar, Goregoon), Possession Date (September 2024), Project Size (0.17 Acres, 25 Units), Developer (Rachaita Developers), and Products (1, 2 BHK). A 'REQUEST DETAILS' button is visible at the bottom right of the sidebar.

Configuration	Area (sqft)	Price (Cr)
1 BHK 1 living room, kitchen, 1 bedrooms, 2 bathrooms	421.68	1.22
2 BHK 1 living room, kitchen, 2 bedrooms, 2 bathrooms	645.38	2.04

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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 **02nd November 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 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 ₹ 1,30,38,000.00 (Rupees One Crore Thirty Lakh Thirty Eight Thousand Only). As per Site Inspection 95% Construction Work is Completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

Encl: Valuation report

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.11.02 11:13:49 +05'30'

Auth. Sign.

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