

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Sheth Arti Chinar & Chinar Manohar Sheth**

Residential Flat No. 207, 2<sup>nd</sup> Floor, Building No. 8, "**Catalina**", Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane, PIN Code – 421 306, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'12.0"N 73°07'14.2"E

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### 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. 207, 2<sup>nd</sup> Floor, Building No. 8, "Catalina", Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane, PIN Code – 421 306, State – Maharashtra, Country – India belongs to **Sheth Arti Chinar & Chinar Manohar Sheth.**

Boundaries of the property.

North : Caesar - Tower 7, Regency Anantam  
South : Cress - Tower 9, Regency Anantam  
East : Regency Anantam Road  
West : Cornet, Tower 10, Regency Anantam

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 ₹ 86,02,000.00 (Rupees Eighty Six Lakh Two Thousand 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

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

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,  
ou=admins,  
2.5.4.20=98223564fad35d013edc19426865913490c1523041333  
115279017a18b5652, postalCode=400069, st=Maharashtra,  
serialNumber=41a56a56a6b8cc89d6b2a55a8f0c5c6a11311bd2  
394a287e29a327b625b0c, cn=MANOJ BABURAO CHALIKWAR  
Date: 2023.12.15 17:03:23 +05'30'

Auth. Sign



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Valuation Report of Residential Flat No. 207, 2<sup>nd</sup> Floor, Building No. 8, "Catalina", Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (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 15.12.2023 for Bank Loan Purpose
2	Date of inspection	14.12.2023
3	Name of the owner/ owners	<b>Sheth Arti Chinar &amp; Chinar Manohar Sheth</b>
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	<b>Address:</b> Residential Flat No. 207, 2 <sup>nd</sup> Floor, Building No. 8, "Catalina", Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane, PIN Code – 421306, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mrs. Arti Chinar (Owner) Contact No.: 98338 94243 Mrs. Shamal Rasal (Caretaker at site)
6	Location, street, ward no	Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane.
7	Survey/ Plot no. of land	Survey No. 44/2, 47/1, 48, 49/1, 49/2, 50/1, 50/2, 50/4, 50/5, 51/2A, 51/4, 52/2, 54/1, 97, 101/3A, 101/3B, 101/3C, 101/3D of Village - Davdi
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
	<b>LAND</b>	

12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>Carpet Area in Sq. Ft. = 568.00            Dry Area in Sq. Ft. = 70.00            Balcony Area in Sq. Ft. = 110.00            Total Carpet Area in Sq. Ft. = 748.00            (Area as per Actual Site Measurement)</p> <p><b>Carpet Area in Sq. Ft. = 640.00</b>  <b>Balcony Area in Sq. Ft. = 142.00</b>  <b>Total Carpet Area in Sq. Ft. = 782.00</b>  <b>(Area as per Agreement for Sale)</b></p> <p>Built Up Area in Sq. Ft. = 860.00            (Carpet Area as per Agreement + 10%)</p> <p><b>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 are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</b></p>
13	Roads, Streets or lanes on which the land is abutting	Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (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.
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.
	<b>IMPROVEMENTS</b>	

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	<b>RENTS</b>	
	(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	₹ 21,500.00 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	N. A.

	regarding rent pending in a court of rent?	
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	<b>SALES</b>	
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.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2021 (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.
	<b>Remark:</b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 15.12.2023 for Residential Flat No. 207, 2<sup>nd</sup> Floor, Building No. 8, "**Catalina**", Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane, PIN Code – 421 306, State – Maharashtra, Country – India belongs to **Sheth Arti Chinar & Chinar Manohar Sheth**.

### We are in receipt of the following documents:

1	Copy of Agreement for sale dated 29.10.2021 Between M/s. Regency Nirman Limited. (the Promoters) and Sheth Arti Chinar & Chinar Manohar Sheth (the Purchaser/s).
2	Copy of RERA Certificate No. P51700020186 Dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority (As download from RERA Site).
4	Copy of Occupancy Certificate No. KDMC / TPD / CC / 27 Village / 164 dated 15.07.2021 issued by Kalyan Dombivali Municipal Corporation.

### LOCATION:

The said building is located at Survey No. 44/2, 47/1, 48, 49/1, 49/2, 50/1, 50/2, 50/4, 50/5, 51/2A, 51/4, 52/2, 54/1, 97, 101/3A, 101/3B, 101/3C, 101/3D of Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 4.5 Km. from Dombivali railway station.

**BUILDING:**

The building under reference is having Stilt + Podium + 1<sup>st</sup> to 23<sup>rd</sup> 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. 2<sup>nd</sup> Floor is having 8 Residential Flat. Building is having 3 lifts.

**Residential Flat:**

The residential flat under reference is situated on the 2<sup>nd</sup> Floor. It consists of 2 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage + Dry Area + Balcony. (i.e., **2 BHK with 2 Toilets**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.

**Valuation as on 15<sup>th</sup> December 2023**

<b>The Carpet Area of the Residential Flat</b>	:	<b>782.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2021 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	2 Years
Cost of Construction	:	860.00 X 2,800.00 = ₹ 24,08,000.00
Depreciation	:	N.A. Building age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 42,500.00 per Sq. M. i.e., ₹ 3,948.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,000.00 per Sq. Ft.
<b>Value of property as on 15.12.2023</b>	:	<b>782.00 Sq. Ft. X ₹ 11,000.00 = ₹ 86,02,000.00</b>

(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)

<b>Total Value of the property</b>	:	<b>₹ 86,02,000.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 77,41,800.00</b>
<b>Distress value of the property</b>	:	<b>₹ 68,81,600.00</b>
<b>Insurable value of the property (860.00 X 2,800.00)</b>	:	<b>₹ 24,08,000.00</b>
<b>Guideline value of the property (860.00 X 3,948.00)</b>	:	<b>₹ 33,95,280.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 207, 2<sup>nd</sup> Floor, Building No. 8, "**Catalina**", Regency Anantam Phase II, Regency Anantam Complex, Regency Anantam Road, Village - Davdi, Dombivali (East), Taluka – Kalyan, District – Thane, PIN Code – 421 306, State –

Maharashtra, Country – India for this particular purpose at ₹ 86,02,000.00 (Rupees Eighty Six Lakh Two Thousand Only) as on 15<sup>th</sup> December 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 15<sup>th</sup> December 2023 is ₹ 86,02,000.00 (Rupees Eighty Six Lakh Two 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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**ANNEXURE TO FORM 0-1**

<b>Technical details</b>		<b>Main Building</b>
1.	No. of floors and height of each floor	Stilt + Podium + 1 <sup>st</sup> to 23 <sup>rd</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 <sup>nd</sup> Floor
3.	Year of construction	2021 (As per Occupancy Certificate)
4.	Estimated future life	58 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 shutters with safety door, Powder Coated Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false ceiling
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	3 Lifts & 1 Stilt Parking Space
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



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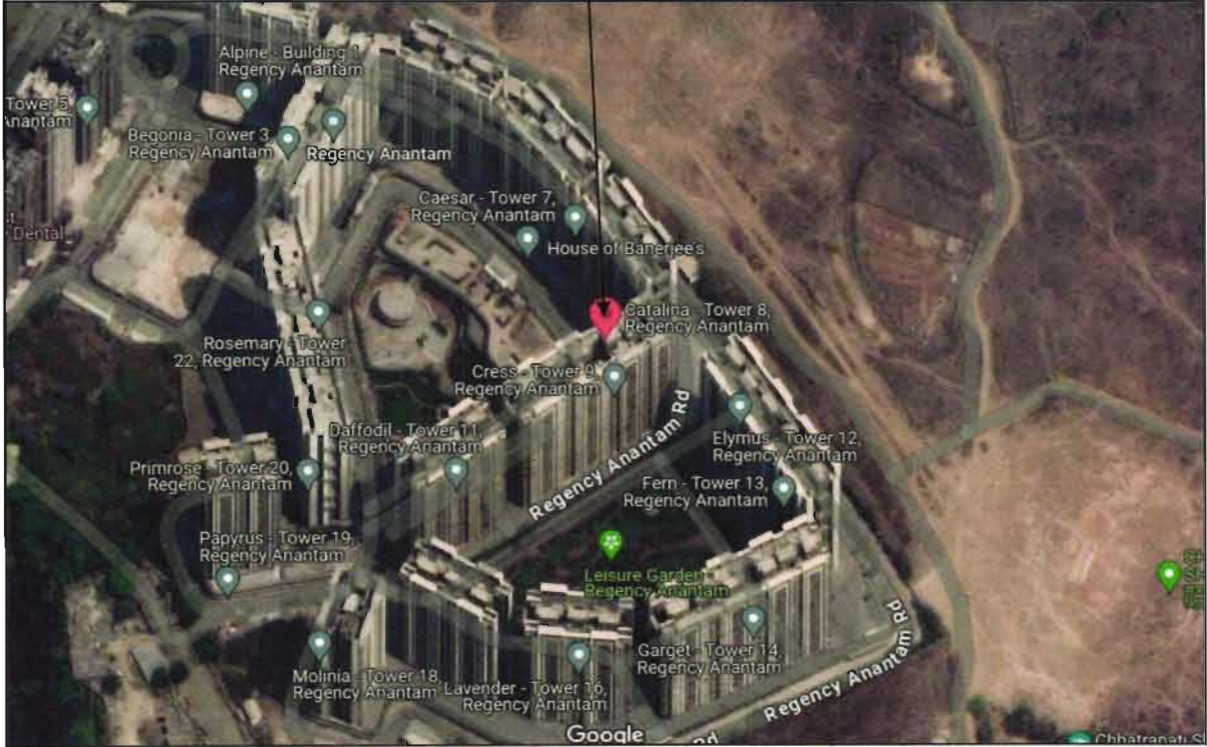
## Actual site photographs



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## Route Map of the property


Site u/r



**Latitude Longitude - 19°12'12.0"N 73°07'14.2"E**

**Note:** The Blue line shows the route to site from nearest railway station (Dombivali – 4.5 Km.)

## 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: 2023-2024      Language: English

Selected District: Thane

Select Taluka: Kalyan

Select Village: Gavache Nav : Dawadi (Kalyan Dombi)

Search By:  Survey No.       Location

Select	व्यवस्थापन	चुकी जमीन	निचली इमारत	मधील	दुकाने	औद्योगिक	पक्क (Sq./)
SurveyNo	54/171-बाबकी गावठाणमालकावळी इमारती	3400	38300	41700	45300	41700	चौ मीटर
SurveyNo	54/172-इतर खोलीकड इतर निहाळी	3500	42500	42700	50600	42700	चौ मीटर
SurveyNo	54/173-बाबिकय इतरगावीस निहाळी	3600	41900	43200	52400	43200	चौ मीटर
SurveyNo	54/173अ-मोठे बाबकी गावठाणीस मालकावळीस निहाळी	3440	35100	40500	43700	40500	चौ मीटर
SurveyNo	54/174-मोठे बाबकी गावठाणीस इतरगावीस निहाळी	1594400	0	0	0	0	इतर

Stamp Duty Ready Reckoner Market Value Rate for Flat	42,500.00			
No Increase, Flat Located on 2 <sup>nd</sup> Floor	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>42,500.00</b>	<b>Sq. Mtr.</b>	<b>3,948.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			
The difference between land rate and building rate	-			
Depreciation Percentage as per table	-			
<b>Rate to be adopted after considering depreciation</b>	-	-	-	-

### 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

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2 BHK Flat For Sale in Regency Anantam, **Dombivli East, Thane**

**2 Beds** **2 Baths** **4 Balconies** **Unfurnished**

Carpet Area: **782 sqft** • ₹ 114/sqft

Floor: **3 (Out of 25 Floors)**

Furnished Status: **Unfurnished**

Developer: **Regency Group**

Transaction Type: **Resale**

Age Of Construction: **New Construction**

Project: **Regency Anantam**

Status: **Ready to Move**

Contact Owner
Get Phone No.
Last contact made 6 days ago

Posted on: Sep 20, 23 | Property ID: 69155555

**Contact Owner**  
Sonali Landge - 91276XXXXXX

Get Phone No.

[Download Brochure](#)

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2 BHK Flat For Sale in Regency Anantam, **Dombivli, Thane**

**2 Beds** **2 Baths** **3 Balconies** **Furnished**

Carpet Area: **778 sqft** • ₹ 12,596/sqft

Floor: **14 (Out of 23 Floors)**

Furnished Status: **Furnished**

Developer: **Regency Group**

Transaction Type: **Resale**

Type Of Ownership: **Freehold**

Project: **Regency Anantam**

Status: **Ready to Move**

Age Of Construction: **New Construction**

Contact Owner
Get Phone No.
Last contact made 19 days ago

Posted on: Sep 12, 23 | Property ID: 69030167

**Contact Owner**  
Yogesh - 91-88XXXXXX

Get Phone No.

[Download Brochure](#)

## Price Indicators

The screenshot displays a real estate listing on the Magicbricks website. The listing is for a 2 BHK, 1190 Sq-ft flat for sale in Dombivli East, Thane. The price is ₹89.0 Lac, with an EMI of ₹40k and an option to get a pre-approved loan. The property features 2 beds, 2 baths, 4 balconies, and is semi-furnished. The carpet area is 778 sqft, and the price per sqft is ₹11440. The flat is on the 3rd floor out of 24 floors, facing East, and is a newly constructed property. The developer is Regency Group, and the project is Regency Anantam. The transaction type is New Property, and the status is Ready to Move. There are 3 lifts and the furnished status is Semi-Furnished. The listing was posted on Dec 14, 23, and the property ID is 69523835. The contact agent is Nihal Madhavi, with a phone number that has been redacted. There is a 'Get Phone No.' button and a 'Download Brochure' button. The listing also includes a 'Contact Agent' button and a note that the last contact was made 40 days ago.

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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 **15<sup>th</sup> December 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 ₹ 86,02,000.00 (Rupees Eighty Six Lakh Two Thousand 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: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,  
ou=adman,  
2.5.4.20=9822b6cfad35c030bcf79c26805913490cf3d33f41333  
115279d7a1805652, postalCode=400069, st=Maharashtra,  
serialNumber=41a5a566a0c0899b2a55a8fca3cfb31f11d2e7  
44e282ca28a327b625b8c, cn=MANOJ BABURAO CHALIKWAR  
Date: 2023.12.15 17:03:31 +05'30'

Auth. Sign.

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