

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Leena Ashwin Badani & Mr. Devang Kantilal Gandhi**

Residential Flat No. 102, 1st Floor, Building No. A-11, “**Shankheshwar Nagar A10, A11 & A12 Co-Op. Hsg. Soc. Ltd.**”, Manpada Road, Sagaon, Village – Nandivali Tarphe Panchanand, Dombivli (East), Thane – 400 612, State – Maharashtra, Country – India.

Think.Innovate.Create

Latitude Longitude - 19°11'36.4"N 73°05'31.1"E

Intended user

Cosmos Bank




Ghatkopar (West) Branch

S. No. 73, Plot No. 958, P. T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India.



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



Vastu/Mumbai/03/2024/006533/2305500
14/5-248-PRRJ
Date: 14.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 102, 1st Floor, Building No. A-11, “**Shankheshwar Nagar A10, A11 & A12 Co-Op. Hsg. Soc. Ltd.**”, Manpada Road, Sagaon, Village – Nandivali Tarphe Panchanand, Dombivli (East), Thane – 400 612, State – Maharashtra, Country – India belongs to **Mrs. Leena Ashwin Badani & Mr. Devang Kantilal Gandhi.**

Boundaries of the property.

North : Building No., A-12
South : Building No., A-10
East : Shankheshwar Shiv Mandir
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 **₹ 38,23,250.00 (Rupees Thirty-Eight Lakh Twenty-Three Thousand Two Hundred Fifty 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

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. 102, 1st Floor, Building No. A-11, "Shankheshwar Nagar A10, A11 & A12 Co-Op. Hsg. Soc. Ltd.", Manpada Road, Sagaon, Village – Nandivali Tarphe Panchanand, Dombivli (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 14.03.2024 for Bank Loan Purpose
2	Date of inspection	24.01.2024
3	Name of the owner/ owners	Mrs. Leena Ashwin Badani & Mr. Devang Kantilal Gandhi
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 102, 1 st Floor, Building No. A-11, "Shankheshwar Nagar A10, A11 & A12 Co-Op. Hsg. Soc. Ltd.", Manpada Road, Sagaon, Village – Nandivali Tarphe Panchanand, Dombivli (East), Thane – 400 612, State – Maharashtra, Country – India. Contact Person: Miss. Mina Lodaya (Site Person) Mobile No. 9167747386
6	Location, street, ward no	Manpada Road
	Survey/ Plot no. of land	Survey No. 71 of Village Nandivali Tarphe Panchanand
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. = 377.00 Balcony Area in Sq. Ft. = 29.00 Total Carpet Area in Sq. Ft. = 406.00 (Area as per actual site measurement)

		Carpet Area in Sq. Ft. = 410.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 492.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Manpada 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?	Vacant
	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	₹ 8,000.00 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. ^(R)
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	N. A.

	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2009 (As per site information)
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, Ghatkopar (West) Branch to assess fair market value as on 14.03.2024 for Residential Flat No. 102, 1st Floor, Building No. A-11, “**Shankheshwar Nagar A10, A11 & A12 Co-Op. Hsg. Soc. Ltd.**”, Manpada Road, Sagaon, Village – Nandivali Tarphe Panchanand, Dombivli (East), Thane – 400 612, State – Maharashtra, Country – India belongs to **Mrs. Leena Ashwin Badani & Mr. Devang Kantilal Gandhi**

We are in receipt of the following documents:

1	Copy of Release Deed dated 28.11.2023 between Mrs. Parul Hitesh Vora (The Releasor) And Mrs. Leena Ashwin Badani & Mr. Devang Kantilal Gandhi (The Releasee).
2	Copy of Commencement Certificate No. KDMC / NRV / DV / 711 – 249 dated 15.02.2007 issue by Kalyan Dombivli Municipal Corporation.

LOCATION:

The said building is located at Survey No. 71 of Village Nandivali Tarphe Panchanand, Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.4 Km. from Dombivli railway station.

BUILDING:

The building under reference is having Stilt + 7th 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 is used for residential purpose. 1st Floor is having 5 Residential Flats. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath + Passage + Balcony Area (i.e., **1BHK + W.C + Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc. The flat finished with cement plastering. Internal condition of flat is normal.

Valuation as on 14th March 2024

The Carpet Area of the Residential Flat	:	410.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2009 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	15 Years
Cost of Construction	:	492.00 X 2,500.00 = ₹ 12,30,000.00
Depreciation $\{(100-10) \times 15 / 60\}$:	12.00%
Amount of depreciation	:	₹ 2,76,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 56,400.00 per Sq. M. i.e., ₹ 5,240.00 per Sq. Ft.
Guideline rate (After Depreciate)	:	₹ 51,150.00 per Sq. M. i.e., ₹ 4,752.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,000.00 per Sq. Ft.
Value of property as on 14.03.2024	:	410.00 Sq. Ft. X ₹ 10,000.00 = ₹ 41,00,000.00

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

Depreciated fair value of the property as on 14.03.2024	:	₹ 41,00,000.00 - 2,76,750.00 = ₹ 38,23,250.00
Total Value of the property	:	₹ 38,23,250.00
The realizable value of the property	:	₹ 34,40,925.00
Distress value of the property	:	₹ 30,58,600.00
Insurable value of the property (492.00 X 2,500.00)	:	₹ 12,30,000.00
Guideline value of the property (492.00 X 4,752.00)	:	₹ 23,37,984.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 102, 1st Floor, Building No. A-11, “**Shankheshwar Nagar A10, A11 & A12 Co-Op. Hsg. Soc. Ltd.**”, Manpada Road, Sagaon, Village – Nandivali Tarphe Panchanand, Dombivli (East), Thane – 400 612, State – Maharashtra, Country – India. for this particular purpose at **₹ 38,23,250.00 (Rupees Thirty Eight Lakh Twenty Three Thousand Two Hundred Fifty Only)** as on **14th March 2024**.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **14th March 2024 is ₹ 38,23,250.00 (Rupees Thirty Eight Lakh Twenty Three Thousand Two Hundred Fifty 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	Still + 7 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 1 st Floor
3.	Year of construction	2009 (As per site information)
4.	Estimated future life	45 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, Powder Coated Aluminum 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	No
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	Not Provided
18	No. of lifts and capacity	1 Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

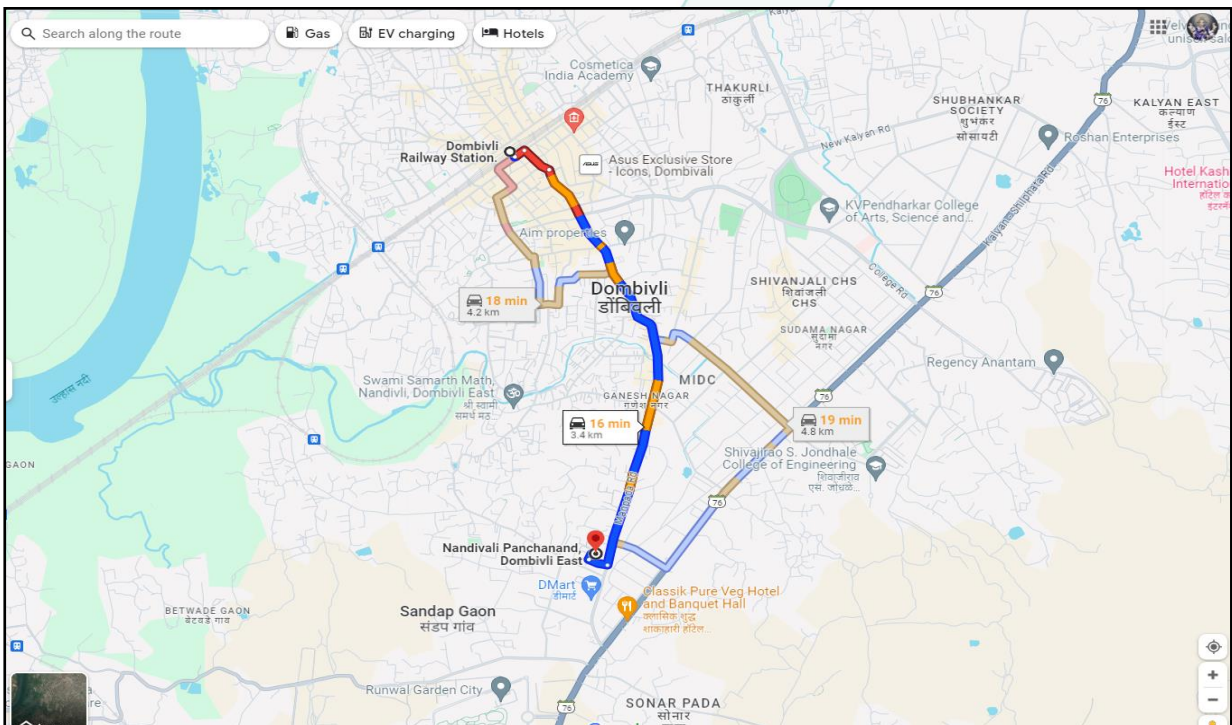
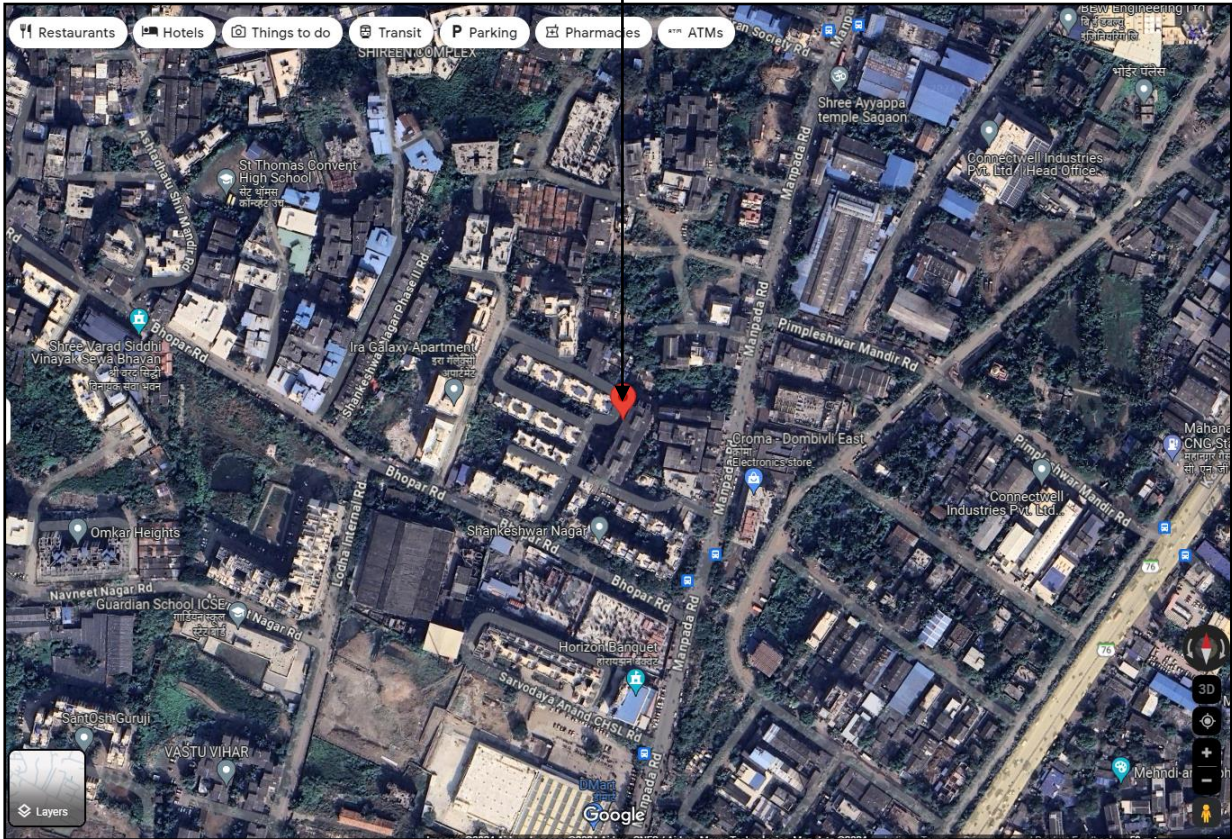
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Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude - 19°11'36.4"N 73°05'31.1"E


Note: The Blue line shows the route to site from nearest railway station (Dombivli – 3.4 Km.)

Ready Reckoner Rate



**Department of
Registration & Stamps**
Government Of Maharashtra

**नोंदणी व मुद्रांक
विभाग**
महाराष्ट्र शासन



Valuation
Home
Rule Guideline
LOGOUT

Valuation For Rural Area

*** welcome to V

Location Details

Select Type Development Agreement Tenant Occupied Other

Division Name Kokan Help on Division

District Name ठाणे Taluka Name करवाण Village/Zone Name गावाचे नाव : नांदिवली तर्फे

Attribute सर्व्हे नंबर 71 SubZone Name 36/100-मीजे नांदिवली तर्फे

Mahapalika Area Kalyan/Dombival Munc

Open Land	Residence	Office	Shop	Industry	Unit
21400	56400	68700	82700	68700	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	56,400.00			
No Increase by Flat Located on 1 st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	56,400.00	Sq. Mtr.	5,240.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	21,400.00			
The difference between land rate and building rate (A – B = C)	35,000.00			
Depreciation Percentage as per table (D) [100% - 15%] (Age of the Building – 15 Years)	85%			
Rate to be adopted after considering depreciation [B + (C x D)]	51,150.00	Sq. Mtr.	4,752.00	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 Indicator

magicbricks Buy Rent Sell Home Loans Login Post Property

Posted on: Jan 22, 24 Property ID: 70901861

₹60.0 Lac EMI - ₹27k | How much loan can I get?

2 BHK Flat For Sale in Shankeshwar Nagar, **Dombivli East, Thane**

2 Beds | 2 Baths | 1 Balcony | Unfurnished

Carpet Area: 550 sqft + ₹10,909/sqft
 Developer: **Sanghvi Builders**
 Project: **Shankeshwar Nagar**

Floor: 2 (Out of 5 Floors)
 Transaction Type: **Resale**
 Status: **Ready to Move**

Facing: East
 Furnished Status: **Unfurnished**
 Type Of Ownership: **Co-operative Society**

East Facing Property

Contact Owner Book Visit (Free Call) Last contact made 1 day ago

More Details

Price Breakup: ₹60 Lac
 Booking Amount: ₹100000
 Address: 2nd Floor D6 Wing Sankeshwar Nagar Manpada Road Dombivli East Thane Maharashtra 421201, Dombivli East, Thane - Beyond Thane, Maharashtra
 Landmarks: DMart
 Furnishing: Unfurnished
 Loan Offered: Estimated EMI: ₹27061 Apply for Home Loan
 Type of Ownership: Co-operative Society

Description: Embark on the Journey to own a comfortable and stylish living space with this inviting 2 BHK flat

99acres Buy Enter Locality / Project / Society / Landmark Post property

Home > Property in Mumbai > Flats in Mumbai > Flats in Dombivli > Flats in Dombivli East > 1 BHK Flats in Dombivli East > 30 to 35 Lakh

Posted on Dec 17, 2023 | Ready to move

₹40 Lac @ 7,142 per sq.ft. Estimated EMI ₹31,948

1BHK 1Bath
 Flat/Apartment for Sale
 in Sanghvi Shankeshwar Nagar, Dombivli East, Mumbai Beyond Thane, Mumbai

REERA STATUS: NOT AVAILABLE Website: https://maharera.tn.mahaonline.gov.in/

Overview Society Owner Details Price Trends Registry Record Society Reviews

Property (11) Society (14)

Area: Built Up area: 560 sq.ft. Carpet area: 385 sq.ft. (68.77 sq.m.)

Configuration: 1 Bedroom, 1 Bathroom, 3 Balconies

Price: ₹40 Lac+ Govt Charges & Tax @ 7,142 per sq.ft. (Negotiable)

Address: Sanghvi Shankeshwar Nagar, Dombivli East, Mumbai Beyond Thane

Floor Number: 2nd of 7 Floors Property Age: 5 to 10 Year Old

Places nearby: Dombivli East, Mumbai Beyond Thane, Mumbai

Sales Instance

9860338	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.कल्याण 4
25-01-2024		दस्त क्रमांक : 9860/2023
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोदणी : Regn:63m
गावाचे नाव : नांदिवली तर्फे पाचानंंद		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3330000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2687000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्रं. 36/100,मूल्यदर 56400/-,मौजे नांदिवली स.नं. 71 पैकी वरील शंकेश्वर नगर डी 5 अॅन्ड डी 6 को.ऑप.हौ.सो.लि.,सदनिका नं. 201,दुसरा मजला,बिल्डिंग नं. डी-5,क्षेत्रफळ 37.81 चौ.मी. कार्पेट(बाल्कनीसह)((Survey Number : 71 पैकी ;))	
(5) क्षेत्रफळ	37.81 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संतोष जगन्नाथ शिंदे वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ओम गजानन पार्क, ब्लॉक नं: बी/304, रोड नं: भगवान नगर, काटेमानिवली, कल्याण पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-BWKPS6356J 2): नाव:-स्मिता संतोष शिंदे वय:-39 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ओम गजानन पार्क, ब्लॉक नं: बी/304, रोड नं: भगवान नगर, काटेमानिवली, कल्याण पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-BARPK2988M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-तुषार विष्णू पवार वय:-37; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: गिरी दर्शन बिल्डिंग, ब्लॉक नं: 1/4, रोड नं: रोड नं. 28, अय्यप्पा मंदिराजवळ, शांती नगर, वागळे इस्टेट, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400604 पॅन नं:-BNBPP4202J 2): नाव:-किमया तुषार पवार वय:-35; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: गिरी दर्शन बिल्डिंग, ब्लॉक नं: 1/4, रोड नं: रोड नं. 28, अय्यप्पा मंदिराजवळ, शांती नगर, वागळे इस्टेट, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400604 पॅन नं:-ALXPC6562B	
(9) दस्तऐवज करुन दिल्याचा दिनांक	11/07/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	11/07/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	9860/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	233100	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **14th March 2024**.

The term Value is defined as

“The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self-interest assuming that neither is under undue duress”.

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 38,23,250.00 (Rupees Thirty Eight Lakh Twenty Three Thousand Two Hundred Fifty 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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