

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: **Mrs. Anita Santosh Nimbaragi & Mr. Santosh Basavaraj Nimbaragi**

Flat No. 106, 1st Floor, Building No. 20/G, "Shree Ganesh SRA Co. Op. Hsg. Soc. Ltd."
Sangarsh Nagar, Chandivali Farm Road, Andheri (East), Mumbai, 400 072,
State – Maharashtra, Country – India.

Latitude Longitude - 19°06'17.4"N 72°54'07.9"E

Valuation Done for:

Cosmos Bank

Veera Desai Road Andheri (West) Branch

Shop No 7, Dhanashree Heights Building No 42, Off Veera Desai Road
Andheri (West) Mumbai 400053



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 Flat No. 106, 1st Floor, Building No. 20/G, "Shree Ganesh SRA Co. Op. Hsg. Soc. Ltd." Sangarsh Nagar, Chandivali Farm Road, Andheri (East), Mumbai, 400 072, State – Maharashtra, Country – India belongs **Mrs. Anita Santosh Nimbaragi & Mr. Santosh Basavaraj Nimbaragi.**

Boundaries of the property.

North : Building No. 20 F
South : Compound
East : Residential Building
West : Building No. 20 H

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 **₹ 29,53,125.00 (Rupees Twenty Nine Lakh Fifty Three Thousand One Hundred Twenty Five Only).**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.01.25 15:23:48 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



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Flat No. 106, 1st Floor, Building No. 20/G, "Shree Ganesh SRA Co. Op. Hsg. Soc. Ltd." Sangarsh Nagar,
Chandivali Farm Road, Andheri (East), Mumbai, 400 072, 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 25.01.2024 for Banking Purpose
2	Date of inspection	24.01.2024
3	Name of the owner/ owners	Mrs. Anita Santosh Nimbaragi & Mr. Santosh Basavaraj Nimbaragi
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 are not available
5	Brief description of the property	Address: Flat No. 106, 1st Floor, Building No. 20/G, "Shree Ganesh SRA Co. Op. Hsg. Soc. Ltd." Sangarsh Nagar, Chandivali Farm Road, Andheri (East), Mumbai, 400 072, State – Maharashtra, Country – India. Contact Person: Mr. Anand Ransor (Tenant)
6	Location, street, ward no	Chandivali Farm Road, Andheri (East)
	Survey/ Plot no. of land	CTS No. 11 A of Village – Chandivali
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential & Commercial 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. = 242.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 225.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 270.00 (As per Index II)
13	Roads, Streets or lanes on which the land is abutting	Chandivali Farm Road, Andheri (East)

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?	Tenant Occupied - Mr. Anand Ransor
	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 SRA norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Anand Ransor
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 7,500.00 Present 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?	No
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 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 – 2009 (As per OC)
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, Veera Desai Road Andheri (West) Branch to assess fair market value as on 25.01.2024 for Flat No. 106, 1st Floor, Building No. 20/G, "Shree Ganesh SRA Co. Op. Hsg. Soc. Ltd." Sangarsh Nagar, Chandivali Farm Road, Andheri (East), Mumbai, 400 072, State – Maharashtra, Country – India belongs **Mrs. Anita Santosh Nimbaragi & Mr. Santosh Basavaraj Nimbaragi.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 11.08.2023 between Mr. Suresh Malikaarjun Hadpad (the Vendors) AND Mrs. Anita Santosh Nimbaragi & Mr. Santosh Basavaraj Nimbaragi (the Purchasers)
2	Copy of Deed of Rectification dated 23.10.2023.
3	Copy of Full Occupancy Certificate No. SRA / DDTP / 183 / L / PL / AP / OCC dated 15.07.2009 issued by Slum Rehabilitation Authority.

LOCATION:

The said building is located at CTS No. 11 A of Village – Chandivali, Taluka – Kurla & District – Mumbai Suburban. The property falls in Residential & Commercial Zone. It is at a travelling distance 1.9 Km from Jagruti Nagar Metro station.

BUILDING:

The building under reference is having Ground + 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 external condition is good. The building is used for Residential purpose. The building is having 1 lift.

Flat:

The Flat under reference is situated on the 1st Floor. It consists of Living + Kitchen + Bath & Wc. The flat is finished with Ceramic tile flooring, Teak wood solid door with MS Safety door, Powder coated aluminum sliding window, Open plumbing with Casing capping electrification. The Flat condition is Normal.

Valuation as on 25.01.2024

The Built Up Area of the Residential Flat	:	270.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2009 (As per Occupancy Certificate)
Expected total life of building	:	45 Years
Age of the building as on 2024	:	15 years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,75,000.00
Depreciation $\{(100-10) \times 15 / 60\}$:	22.50%
Amount of depreciation		₹ 1,51,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,74,560.00 per Sq. M. i.e. ₹ 16,217.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,54,144.00 per Sq. M. i.e. ₹ 14,320 per Sq. Ft.
Prevailing market rate	:	₹ 11,500.00 per Sq. Ft.
Value of property as on 25.01.2024	:	270.00 Sq. Ft. X ₹ 11,500.00 = ₹ 31,05,000.00

(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)

Depreciated fair value of the property as on 24.01.2024	:	₹ 31,05,000.00 - ₹ 1,51,875.00 = ₹ 29,53,125.00
Total Value of the property	:	₹ 29,53,125.00
The realizable value of the property	:	₹ 26,57,813.00
Distress value of the property	:	₹ 23,62,500.00
Insurable value of the property	:	₹ 6,75,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Flat No. 106, 1st Floor, Building No. 20/G, "Shree Ganesh SRA Co. Op. Hsg. Soc. Ltd." Sangarsh Nagar, Chandivali Farm Road, Andheri (East), Mumbai, 400 072, State – Maharashtra, Country – India. for this particular purpose at **₹ 29,53,125.00 (Rupees Twenty Nine Lakh Fifty Three Thousand One Hundred Twenty Five Only).**

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 **25.01.2024 is ₹ 29,53,125.00 (Rupees Twenty Nine Lakh Fifty Three Thousand One Hundred Twenty Five Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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

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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 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 1st Floor
3.	Year of construction	2009 (As per Occupancy Certificate)
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 solid door with MS Safety door
10.	Flooring	Ceramic tile 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	Casing Capping
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Average
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	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	Chequered tiles 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



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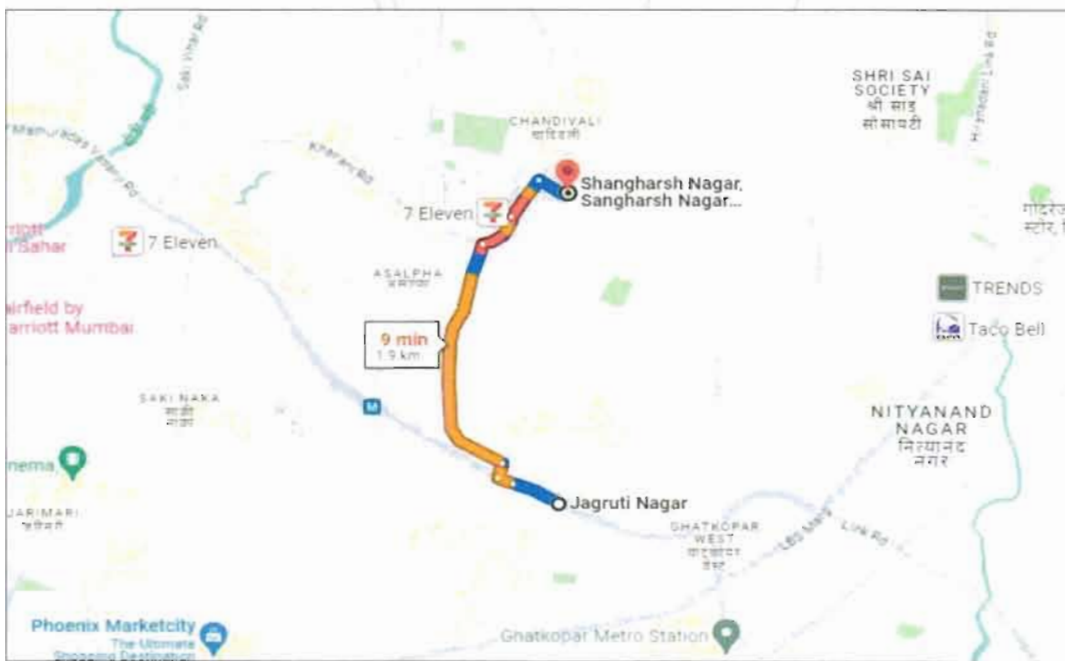
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Route Map of the property


Site, u/r



Latitude Longitude - 19°06'17.4"N 72°54'07.9"E


Note: The Blue line shows the route to site from nearest Metro station (Jagruti Nagar – 1.9 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: MumbaiSubUrban

Select Village: चांदवली - कुली

Search By: Survey No. Location

Enter Survey No: 11 Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक एकक (R.s.)	Attribute
115/342 - भुभान, चांदवली गावतील सर्व मिलाकती.	83820	174560	210860 229810	189920	चौ मीटर सि.टी.एस. मंथर

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Price Indicator

NOBROKER

1 RK Flat in Apartment For Sale in Andheri East
 ₹ 50 Lacs
 ₹ 28,857/Month
 270

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹11 Per Sq.Ft/M	Flooring	NA
Buildup Area	270 Sq.ft	Furnishing Status	Unfurnished View More

Activity On This Property

45 Views | 0 Favorites

99acres

Buy | Filter Locality | Project / Society / Landmark

₹ 35 Lac
 Estimated EMI ₹ 27,955

1RK 1Bath
 275 sq.ft. Apartment for Sale

Property (2)

- Carpet area: 275 sq.ft.
- ₹ 35 Lac + Govt Charges & Tax @ 12,727 per sq.ft.
- Floor: 4th of 7 Floors
- Property Age: 0 to 10 Year Old
- 1 Room, 1 Bathroom, No Balcony
- Ganggiri Chs, Sangharsh Nagar, Central Mumbai suburbs
- North-East

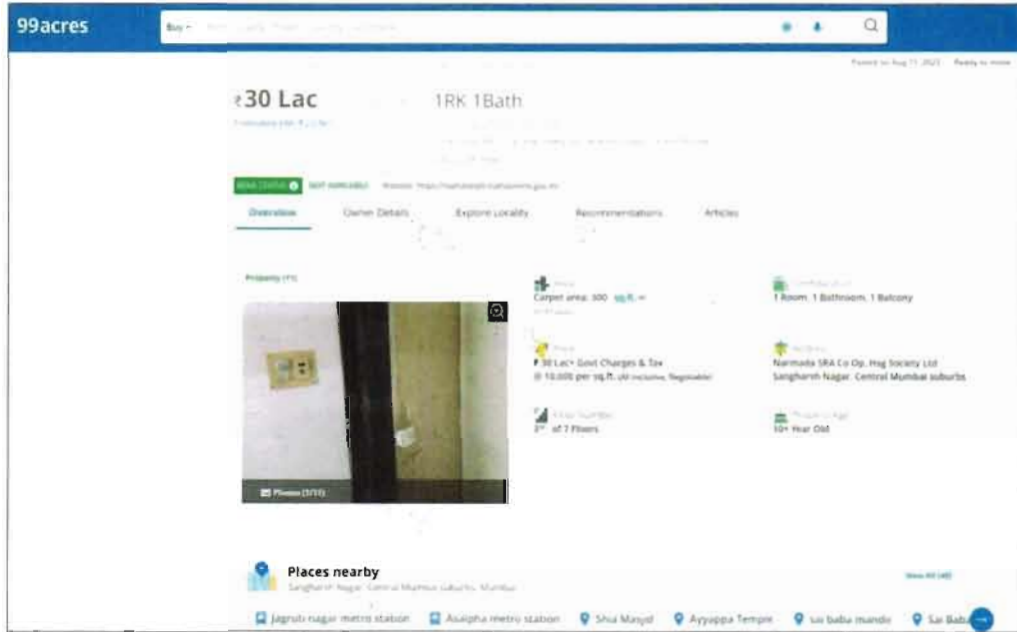
Places nearby

Sangharsh Nagar - Central Mumbai suburbs, Mumbai

Jagruti nagar metro station | Asalpha metro station | Shia Masjid | Ayyappa Temple | sai baba mandir | Sai Baba



Price Indicator



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Sale Indicator

4663520 26-08-2023 Note: Generated Through eDisplay v2.1 Module. For original report please contact concern SRO office.	सूची क्र. २	दस्तावेज क्रमांक: सहा इ.नि.कुला 5 दस्तावेज क्रमांक: 4663/2023 शेअर नं.: Regn:63m
गाव : चांदिवली		
(1) अंशपत्रांक क्रमांक	करागणना	
(2) मालकी	2800000	
(3) अंशपत्रांक (आंशपत्रांक/आंश) बांधणी/अंशपत्रांक आंशपत्रांक देतो कि पट्टेदार कि नसूदा करार ?	4249292.58	
(4) अंशपत्रांक, मालकी/आंश व पराक्रमक (अंशपत्रांक)	1) सदनिका नं : 601, विंग, माळा नं : 6 वा मजला, विल्डिंग नं: 20, इमारतीचे नाव : सुखसागर एमआरए को अपि ही सी लि., ब्लॉक नं : सधर्षे नगर, चांदिवली फार्म रोड, रोड : अंधेरी पूर्व, मुंबई 400072, इतर माहिती : सीडी चांदिवली, सदनिकेचे क्षेत्रफळ 225 चौ. फूट कार्पेट	
(5) क्षेत्रफळ	1) 25.09 चौ.मीटर	
(6) अंशपत्रांक किंवा सुची नमूद करार अंशपत्र किंवा	1) जीवज फौजदार बांधू 55 प्लॉट नं : 601 विंग, विंग माळा नं : 5 वा मजला विल्डिंग नं: 20, इमारतीचे नाव : सुखसागर एमआरए को अपि ही सी लि., ब्लॉक नं : सधर्षे नगर, चांदिवली फार्म रोड रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, MUMBAL, 400072	
(7) अंशपत्रांक करार देणाऱ्या/ विल्डिंग किंवा/अंशपत्रांक देणाऱ्या किंवा विकासाच्या न्यायपालिका दुरुकामा किंवा आंशपत्र आंशपत्रांक प्रतिकारके नाव व पत्ता	1) सधर्षे नगर, चांदिवली फार्म रोड, रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, MUMBAL, 400072 2) सधर्षे नगर, चांदिवली फार्म रोड, रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, MUMBAL, 400072	
(8) अंशपत्रांक करार देणाऱ्या/ विल्डिंग किंवा विकासाच्या न्यायपालिका दुरुकामा किंवा आंशपत्र आंशपत्रांक प्रतिकारके नाव व पत्ता	1) सधर्षे नगर, चांदिवली फार्म रोड, रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, MUMBAL, 400072 2) सधर्षे नगर, चांदिवली फार्म रोड, रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, MUMBAL, 400072	
(9) अंशपत्रांक करार देणाऱ्या/ विल्डिंग किंवा	03/03/2023	
(10) अंशपत्रांक देणाऱ्या/ विल्डिंग किंवा	03/03/2023	
(11) अंशपत्रांक, अंश व पत्ता	4663/2023	
(12) अंशपत्रांक/अंशपत्रांक मूद्रांक शुल्क	256000	
(13) अंशपत्रांक/अंशपत्रांक शेअरची शुल्क	30000	
(14) शेअर		
मुंब्याकरासाठी विषयगत वेतविला शेअरची -		

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गाव : चांदिवली		
(1) अंशपत्रांक क्रमांक	सेल डीअ	
(2) मालकी	2500000	
(3) अंशपत्रांक (आंशपत्रांक/आंश) बांधणी/अंशपत्रांक आंशपत्रांक देतो कि पट्टेदार कि नसूदा करार ?	403B210.41	
(4) अंशपत्रांक, मालकी/आंश व पराक्रमक (अंशपत्रांक)	1) सदनिका नं : 207, माळा नं : 2 वा मजला, ए. विंग, विल्डिंग नं: 17/ए-1, इमारतीचे नाव : नर्मदा 17/ए-1 एमआरए को अपि ही सी लिमिटेड, ब्लॉक नं : सधर्षे नगर, चांदिवली फार्म रोड, रोड : अंधेरी पूर्व, मुंबई 400072, इतर माहिती : सीडी चांदिवली, सदनिकेचे क्षेत्रफळ 225 चौ. फूट कार्पेट. 31 मार्च 2021 वा शासन आदेश क्र. मुद्रांक-2021/अनी.सी.क्र.12/अ.क्र. 107/न-1(शेअर) या नुसार दस्तावेजाने सधर्षे नगर रोड रोडाम 1 % मुद्रांक शुल्काची सवलत देण्यात आली आहे.	
(5) क्षेत्रफळ	1) 25.09 चौ.मीटर	
(6) अंशपत्रांक किंवा सुची नमूद करार अंशपत्र किंवा	1) विलावाडी बलराम कुडे 60 प्लॉट नं : 207 माळा नं : 2 वा मजला विल्डिंग नं 17/ए-1 इमारतीचे नाव : नर्मदा 17/ए-1 एमआरए को अपि ही सी लिमिटेड, ब्लॉक नं : सधर्षे नगर, चांदिवली फार्म रोड रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, मुम्बई, 400072	
(7) अंशपत्रांक करार देणाऱ्या/ विल्डिंग किंवा/अंशपत्रांक देणाऱ्या किंवा विकासाच्या न्यायपालिका दुरुकामा किंवा आंशपत्र आंशपत्रांक प्रतिकारके नाव व पत्ता	1) जयश्री सुचिन प्रुसाई 39 प्लॉट नं : . माळा नं : इमारतीचे नाव : सदर्भे बलराम सुचिनी सी.एस.टी ब्लॉक नं : अंशपत्रांक रोड रोड नं : अंधेरी पूर्व, मुंबई महाराष्ट्र, मुम्बई, 400072	
(8) अंशपत्रांक करार देणाऱ्या/ विल्डिंग किंवा विकासाच्या न्यायपालिका दुरुकामा किंवा आंशपत्र आंशपत्रांक प्रतिकारके नाव व पत्ता	13/06/2023	
(9) अंशपत्रांक करार देणाऱ्या/ विल्डिंग किंवा	13/06/2023	
(10) अंशपत्रांक देणाऱ्या/ विल्डिंग किंवा	12293/2023	
(11) अंशपत्रांक, अंश व पत्ता	205000	
(12) अंशपत्रांक/अंशपत्रांक मूद्रांक शुल्क	30000	
(13) अंशपत्रांक/अंशपत्रांक शेअरची शुल्क		
(14) शेअर		
मुंब्याकरासाठी विषयगत वेतविला शेअरची -		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **25.01.2024**.

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 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 **₹ 29,53,125.00 (Rupees Twenty Nine Lakh Fifty Three Thousand One Hundred Twenty Five Only)**.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.01.25 15:24:16 +05'30'

Auth. Sign.

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