

## Vastukala Consultants (I) Pvt. Ltd.

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## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Mr. Sachin Ramesh Chalke & Mrs. Nutan Sachin Chalke

Residential Flat No. 222, 2nd Floor, Runwal Building No. 15, "Sainath Co-op. Hsg. Soc. Ltd.", M.M.R.D.A. Colony, Vashi Naka, Mahul Road, Chembur, Mumbai, PIN Code – 400 074, State – Maharashtra, Country – India

Latitude Longitude - 19°01'45.4"N 72°54'13.2"E

#### **Valuation Done for:**

#### Cosmos Bank Fort Branch

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, PIN Code - 400001, State - Maharashtra, Country - India.



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#### Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**:-400072, (M.S), India



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## Vastukala Consultants (I) Pvt. Ltd.

Vastu/Mumbai/04/2024/8041/2305866 02/04-05-PANI

Date: 30.03.2024

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 222, 2nd Floor, Runwal Building No. 15, "Sainath Co-op. Hsg. Soc. Ltd.", M.M.R.D.A. Colony, Vashi Naka, Mahul Road, Chembur, Mumbai, PIN Code - 400 074, State -Maharashtra, Country – India belongs to Mr. Sachin Ramesh Chalke & Mrs. Nutan Sachin Chalke.

#### Boundaries of the property.

North Building No. 14 South Building No. 16

East Shanti Smruti Building

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 ₹ 30,54,735.00 (Rupees Thirty Lakh Fifty Four Thousand Seven Hundred Thirty 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.



#### Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09 Encl: Valuation report in Form – 01



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# <u>Valuation Report of Residential Flat No. 222, 2nd Floor, Runwal Building No. 15, "Sainath Co-op. Hsg. Soc.</u> <u>Ltd.", M.M.R.D.A. Colony, Vashi Naka, Mahul Road, Chembur, Mumbai, PIN Code – 400 074,</u>

#### 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 30.03.2024 for Banking Purpose	
2	Date of inspection	30.03.2024	
3	Name of the owner/ owners	Mr. Sachin Ramesh Chalke & Mrs. Nutan Sachin Chalke	
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership  Details of share of ownership is not available	
5	Brief description of the property	Residential Flat No. 222, 2nd Floor, Runwal Building No. 15, "Sainath Co-op. Hsg. Soc. Ltd.", M.M.R.D.A. Colony, Vashi Naka, Mahul Road, Chembur, Mumbai, PIN Code – 400 074, State – Maharashtra, Country – India	
6	Location, street, ward no	M.M.R.D.A. Colony, Vashi Naka, Mahul Road, ME Ward	
7	Survey/ Plot no. of land	C.T.S. No. 251B/1 of Village – Anik	
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. = 225.00 (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	
40		(Area as per Index – II)	
13	Roads, Streets or lanes on which the land is	M.M.R.D.A. Colony, Vashi Naka, Mahul Road	



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	abutting		
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	N.A.	
	(ii) Ground Rent payable per annum		
	(iii) Unearned increased payable to the		
	Lessor in the event of sale or transfer		
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	9//	
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 Occupied	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per SRA / 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.	



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	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹7,000.00 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?	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 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 - 2005 (As per Occupancy



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year of completion		Certificate)	
What was the method of construction, by contract/By employing Labour directly/ both?		N. A.	
For items of work done on contract, produce copies of agreements		N. A.	
For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.		N. A.	

## PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 30.03.2024 for Residential Flat No. 222, 2nd Floor, Runwal Building No. 15, "Sainath Co-op. Hsg. Soc. Ltd.", M.M.R.D.A. Colony, Vashi Naka, Mahul Road, Chembur, Mumbai, PIN Code – 400 074, State – Maharashtra, Country – India belongs to **Mr. Sachin Ramesh Chalke & Mrs. Nutan Sachin Chalke.** 

We are in receipt of the following documents:

1	Copy of Agreement for Sale Dated 31.12.2018 b/w Mr. Vasaram Virji Chekhliya Nee Vasram (The
	Vendor) and Mr. Sachin Ramesh Chalke & Mrs. Nutan Sachin Chalke (The Purchaser)
2	Copy of Occupancy Certificate No. SRA / DDTP / 127 & 128 / ME / PL / AP dated 05.05.2005 issued by
	Slum Rehabilitation Authority
3	Copy of Previous Valuation Report dated 06.02.2021 issued by Praksis Consultants & Valuers Pvt. Ltd.

#### LOCATION:

The said building is located at C.T.S. No. 251B/1 of Village – Anik, Taluka – Kurla, Mumbai Suburban District, ME Ward, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 1.9 Km. from Mysore Colony monorail station.

#### **BUILDING:**

The building under reference is having Ground + 5 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 normal. The building is used for residential purpose. 2<sup>nd</sup> Floor is having 24 Residential Flats. No Lift is provided in the building.

#### **Residential Flat:**

The residential flat under reference is situated on the 2nd Floor. It consists of Living Room + Kitchen + Toilet (i.e. Studio Apartment). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Cement plastering with POP false ceiling, Powder coated Aluminium Sliding windows & Concealed electrification, Concealed plumbing.



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#### Valuation as on 30th March 2024

The Carpet Area of the Residential Flat 225.00 Sq. Ft.

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

#### **Deduct Depreciation:**

Year of Construction of the building : 2005 (As per Occupancy Certificate)

Expected total life of building : 60 Years
Age of the building as on 2024 : 19 years

Cost of Construction : 270.00 Sq. Ft. X ₹ 2,700.00 = ₹ 7,29,000.00

Depreciation {(100-10) X 19 / 60} : 28.50%

Amount of depreciation ₹ 2,07,765.00

Guideline rate obtained from the Stamp Duty Ready : ₹84,680.00 per Sq. M.

Reckoner for new property
i.e. ₹ 7,867.00 per Sq. Ft.

Guideline rate (after depreciate) : ₹ 76,223.00 per Sq. M.

i.e. ₹ 7,081.00 per Sq. Ft.

Prevailing market rate : ₹ 14,500.00 per Sq. Ft.

Value of property as on 30.03.2024 ₹ 225.00 Sq. Ft. X ₹ 14,500.00 = ₹ 32,62,500.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 30.03.2024		₹ 32,62,500.00 - ₹ 2,07,765.00 = ₹ 30,54,735.00
Total Value of the property	:	₹ 30,54,735.00
The realizable value of the property	:	₹ 27,49,262.00
Distress value of the property		₹ 24,43,788.00
Insurable value of the property	:	₹ 7,29,000.00
Guideline value of the property	:	₹ 19,11,870.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 222, 2<sup>nd</sup> Floor, Runwal Building No. 15, "Sainath Co-op. Hsg. Soc. Ltd.", M.M.R.D.A. Colony, Vashi Naka, Mahul Road, Chembur, Mumbai, PIN Code – 400 074, State – Maharashtra, Country – India for this particular purpose at ₹





30,54,735.00 (Rupees Thirty Lakh Fifty Four Thousand Seven Hundred Thirty Five Only) as on 30th March 2024.

#### **NOTES**

- I, Sharad 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 30th March 2024 is ₹ 30,54,735.00 (Rupees Thirty Lakh Fifty Four Thousand Seven Hundred Thirty 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:

#### **ANNEXURE TO FORM 0-1**

# Technical details Main Building 1. No. of floors and height of each floor Ground + 5 Upper Floors

1.	No. of floors and height of each floor	Ground + 5 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	2005 (As per Occupancy Certificate)
4	Estimated future life	41 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



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7	Walls		All external walls are 9" thick and partition walls are 6" thick.	
8	Partitions		6" thick brick wall	
9	Doors an	d Windows	Teak wood door frame with flush doors, Powdered Coated Aluminium sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering, POP false ceiling	
12	Roofing a	and terracing	R.C.C. Slab	
13	Special a	rchitectural or decorative features,	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 white/ord	fittings: Superior colored / superior linary.	Ordinary	
17	Compour Height ar		6'.0" High, R.C.C. column with B. B. masonry wall	
	Type of o	construction		
18	No. of lift	s and capacity	No Lift	
19	Underg constru	round sump – capacity and type of ction	R.C.C tank	
20	Over-he	ead tank	R.C.C tank on terrace	
	Locatio	n, capacity		
	Type of	construction		
21	Pumps-	- no. and their horse power	May be provided as per requirement	
22		and paving within the compound mate area and type of paving	Cement concrete in open spaces, etc.	
23	public s	e disposal – whereas connected to sewers, if septic tanks provided, capacity	Connected to Municipal Sewerage System	



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## Actual site photographs



















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#### **Route Map of the property**

Site<sub>/</sub>u/r





Latitude Longitude - 19°01'45.4"N 72°54'13.2"E

Note: The Blue line shows the route to site from nearest monorail station (Mysore Colony – 1.9 Km.)



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#### **Ready Reckoner Rate**

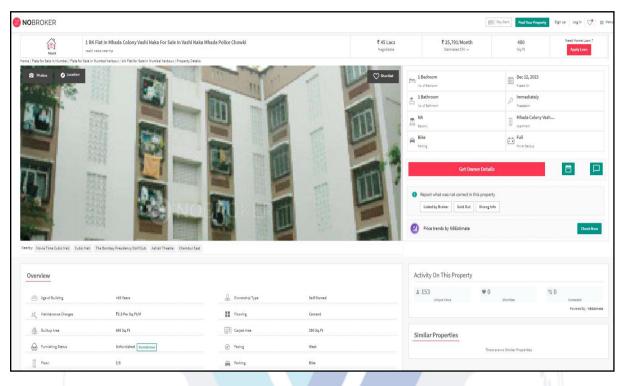
DIVISION / VILLAGE : AANIK Commence From 1st April 2024 To 31st March 2025						
Type of Area Urban Local Body Type Corporation "A" Class						
Local Body Name	Local Body Name Municipal Corporation of Greater Mumbai					
Land Mark	Land Mark  Terrain: Excluding the Properties of the Bhakti Park Complex, the remaining properties of Anik Village.					
	Rate of Land + Building in ₹ per sq. m. Built-Up					
Zone Sub Zone Land Residential Office Shop Industrial						
96	96/436	40170	84680	104440	139800	94170

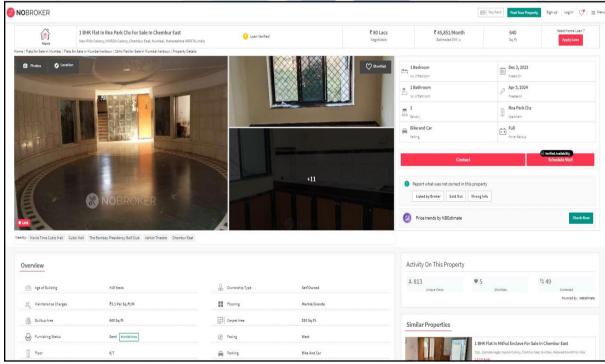
**CTS No.** IPT, IA/7, IA/II, IAI2, IA/I3, IA/I4, 3, 4, 5PT, 7, 8, 13, 14, 21, 23, 24, 27, 30, 31, 35, 38, 40, 41, 53, 57, 62, 63, 65, 100, 101, 170, 172, 173, 174, 176, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 211, 213, 215, 216, 218, 219, 228, 228/I, 228/3, 228/5, 228/7, 228A/1, 228A/2, 228A/2PT, 228B/IA, 228B/2, 228BI/B, 229, 229B, 230, 230B, 231, 231A, 231B, 232, 232B, 233PT, 233B/IPT, 233B/3PT, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317,





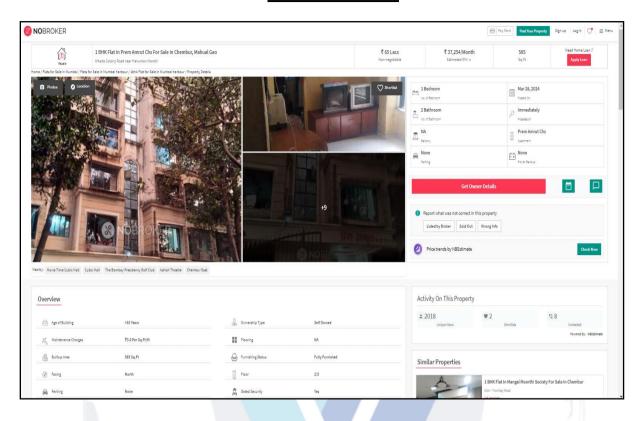
## **Price Indicators**







## **Price Indicators**





## **Sale Instances**

1912369	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ला 1	
02-04-2024 Note:-Generated Through eSearch Module, For original report please contact concern SRO	office	दस्त क्रमांक : 1912/2024	
NoteGenerated Through esearch Module, For original report please contact concern SRO	olice.	नोदंणी :	
		Regn:63m	
	गावाचे नाव : आणिक		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	4000000		
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2124621.2		
(४) भू. मापन, पीटहिस्सा व घरक्रमांक(असत्यास)	ावाल बिल्डिंग नं.01, इमारतीचे नावः श्री अष्टविनायक वाशीनाका एस.आर.ए को-ऑप.हौ.सो लि., ब्लॉक नं: ber : 251B/1 ; ))		
(5) क्षेत्रफळ	225 चौ.फूट		
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव-विजया शिवरामन वर:-40 पता:-वॉट नं: 36, माळा नं: तिसरा मजला, बिल्डिंग नं.1 , इमारतीचे नाव: श्री अष्टविनायक वाशीनाका एसआरए को-ऑप.ही. सोसायटी लि., ब्लॉक नं: एम.एम.आर.डी.ए. कॉलनी,आर.सी.मार्ग, रोड नं: वाशीनाका जेंबूर, मुंबई, महराए, MLMBAI. पिन कोड:-400014 पेन नं-CCBPV5219F		
(९)दस्तऐवज करून पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता			
(९) दस्तऐवज करुन दिल्याचा दिनांक	27/01/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	27/01/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	1912/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	240000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	(13)बाजारभावाप्रमाणे नोंदगी शुल्क 30000		
(14)शेरा			
मुत्यांकनासाठी विचारात घेतलेला तपशीलः:			
मुद्रांक शुल्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		

5481520 02-04-2024 Note:-Generated Through eSearch Module, For original report please contact concern SRO	सूची क्र.2 n office.	बुय्यम निबंधक : सह दु नि. कुर्णी 5 बस्त क्रमांक : 5481/2024 नोहंगी :
		नीदणाः Regn:63m
	गावाचे नाव: आणिक	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3200000	
(३) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2124621.2	
(४) भू.मापन्, पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: 312, माळा नं: 3 रा मर रोड : माहुल रोड, सेंबूर, मुंबई - 400074, इतर माहिती: सदनिकेचे एकूण क्षेत्र 225 ची. पु	ाजला, इमारतीचे नाव: श्री सिद्धीविनायक को-ऑप.हो.सो.लि., ब्लॉक नं: बील्डींग नं.13,एमएमआरडीए कॉलनी,वाशीनाका, फुट कारपेट( C.T.S. Number : 251/B,261/C,313/A & 314/A ; ) )
(5) क्षेत्रफळ	25.09 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(१) दस्त्रऐवज करून देणाऱ्या/लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अस्त्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मुगेंश करप्पन पिल्लई वय:-54 पत्ता:-प्लॉट नं: रूम नं:312, माळा नं: 3 रा मजला, इमारतीचे नाव: मुम्बई: पिन कोड:-400074 पेन नं:-AZWPP4668E	s: श्री सिद्धीविनायक को-ऑप हो सो.लि., ब्लॉक नं: बिल्डिंग नं 13, एम.एम.आर.डी.ए. कॉलनी,वाशी नाका , रोड नं: माहल रोड, चेंबूर,मुंबई, महाराष्ट्र,
(६)दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास्प्रतिवादिचे नाव व पत्ता	1): नावः मो. निजाम अन्सारी वयः ३५; पत्ताः प्लॉट नंः ४७/४, पत्रा श्रेड, माळा नंः ,, इमारतीचे नावः नवरंग दं	कंपाउंड , ब्लॉक ने: धारावी मेन रोड, माहिम रेत्वे स्टेशन पूर्व धारावी, मुंबई , रोड ने: , महाराष्ट्र, मुंबई , पिन कोड:-400117 पेंन ने:-DIIPAS04SF
(९) दस्तऐवज करुन दिल्याचा दिनांक	29/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	01/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5481/2024	
(12)बाजरभावाप्रमाणे मुद्रांक शुत्क	192000	
(13)बाजरभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area anne	nexed to it.





#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 30th 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 knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

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

#### **UNDER LYING ASSUMPTIONS**

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





#### **DECLARATION OF PROFESSIONAL FEES CHARGED**

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

#### **VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 30,54,735.00 (Rupees Thirty Lakh Fifty Four Thousand Seven Hundred Thirty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

**Sharadkumar B. Chalikwar** Govt. Reg. Valuer

Chartered Engineer (India)

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





An ISO 9001: 2015 Certified Company