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CIN: U74120MH2010PTC207869

**Vastukala Consultants (I) Pvt. Ltd.**

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Ramkrishna Bhanoo Chitale & Mrs. Anagha Ramkrishna Chitale**

Residential Flat No. 801, 8<sup>th</sup> Floor, "**Bhakti Residency**", Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd.  
Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai - 400 089  
State - Maharashtra, Country - India.

Latitude Longitude - 19°04'09.3"N 72°53'47.0"E

### Intended Users:

**Cosmos Bank**

**Chembur (East) Branch**

Plot No. 239, Ground Floor, Central Avenue Road, Near Ambedkar Ggarden, Chembur (East),  
Mumbai - 400 071, State - Maharashtra, Country - India.



### Our Pan India Presence at :

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### Regd. Office

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

📞 +91 2247495919

✉️ [mumbai@vastukala.co.in](mailto:mumbai@vastukala.co.in)

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## VALUATION OPINION REPORT

The property bearing Residential Flat No. 801, 8<sup>th</sup> Floor, "Bhakti Residency", Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd., Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai - 400 089, State - Maharashtra, Country - India belongs to **Mr. Ramkrishna Bhanoo Chitale & Mrs. Anagha Ramkrishna Chitale.**

### Boundaries of the property.

North : Building No. 16  
South : Building No. 17A  
East : Road No. 2  
West : Road No. 8 Sainath Mandir Chowk

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 **₹ 2,11,76,804.00 (Rupees Two Crore Eleven Lakh Seventy Six Thousand Eight Hundred Four 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

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
'Date: 2024.04.23 15:16:41 +05'30'

Auth. Sign.



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Valuation Report of Residential Flat No. 801, 8<sup>th</sup> Floor, "**Bhakti Residency**", Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd., Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai - 400 089, 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 23.04.2024 for Banking Purpose						
2	Date of inspection	19.04.2024						
3	Name of the owner/ owners	<b>Mr. Ramkrishna Bhanoo Chitale &amp; Mrs. Anagha Ramkrishna Chitale</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. 801, 8 <sup>th</sup> Floor, " <b>Bhakti Residency</b> ", Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd., Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai - 400 089, State - Maharashtra, Country - India.  <b>Contact Person:</b> Mr. Ramkrishna Bhanoo Chitale (Owner) Contact No.: 9833151457						
9833 5145	Location, street, ward no	Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai						
	Survey/ Plot no. of land	Survey No. 14(pt) & City survey No. 19 of Village Chembur						
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 Flat supported by documentary proof. Shape, dimension and physical features	<b>Area as per Actual Site Measurement:</b> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Carpet Area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Carpet Area</td> <td>696.00</td> </tr> <tr> <td>Dry Area</td> <td>22.00</td> </tr> </tbody> </table>	Particulars	Carpet Area (Sq. Ft.)	Carpet Area	696.00	Dry Area	22.00
Particulars	Carpet Area (Sq. Ft.)							
Carpet Area	696.00							
Dry Area	22.00							



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		Flowerbed Area	50.00
		Balcony	30.00
		<b>Total</b>	<b>798.00</b>
		<b>Built -up Area in Sq. Ft. = 844.00 (Area as per Agreement for Sale)</b>	
13	Roads, Streets or lanes on which the land is abutting	Pipeline Road / Janardhan Krishna Karmalkar Marg	
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	N.A.	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available	

26	<b>RENTS</b>		
	(i)	Names of tenants/ lessees/ licensees, etc	NA
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 44,000.00 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.
	<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><i>COST OF CONSTRUCTION</i></b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2010 (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.
	<b><u>Remark:</u></b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Chembur (East) Branch to assess fair market value as on 23.04.2024 for Residential Flat No. 801, 8<sup>th</sup> Floor, “**Bhakti Residency**”, Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd., Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai - 400 089, State - Maharashtra, Country - India belongs to **Mr. Ramkrishna Bhanoo Chitale & Mrs. Anagha Ramkrishna Chitale**.

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

1	Copy of Agreement for Sale dated 22.03.2010 between Shri. Navinbhai Ramji Kothari HUF (Developer) AND Mr. Ramkrishna Bhanoo Chitale & Mrs. Anagha Ramkrishna Chitale (Purchasers)
2	Copy of Share Certificate No. 22 dated 01.04.2023 in the name of Ramkrishna Bhanoo Chitale / Anagha Ramkrishna Chitale issued by Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd.
3	Copy of Commencement Certificate vide No. CE / 6257 / BPES / AM-W dated 02.09.2008 issued by MCGM.
4	Search Report dated 18.04.2024 issued by Vijay B. Chavan (Advocate, High Court).

### LOCATION:

The said building is located at land bearing Survey No. 14(pt) & City Survey No. 19 of Village - Chembur, Taluka - Kurla, in the Registration District and Sub -District of Mumbai and Mumbai Suburban The property falls in Residential Zone. It is at a Walkable distance of 800m. from Tilak Nagar railway station.

### BUILDING:

The building under reference is having Ground (pt) + Stilt (pt) + 14 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. 8<sup>th</sup> Floor is having 3 Residential Flat. The building has 2 lifts.



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**Residential Flat:**

The residential flat under reference is situated on the 8<sup>th</sup> Floor. The composition of residential flat consists of Living Room + 2 Bedrooms + Kitchen + 2 Toilets + Passage + Balcony + Dry Area + Flowerbed Area (i.e., **2BHK + 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters door, Powder coated Aluminum sliding windows & concealed electrification & concealed plumbing.

**Valuation as on 23<sup>rd</sup> April 2024**

<b>The Built-up Area of the Residential Flat</b>	:	<b>844.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	Year of Completion – 2010 (As per Site Information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	14 Years
Cost of Construction	:	844.00 X 2,900.00 = ₹ 24,47,600.00
Depreciation $\{(100-10) \times 14 / 60\}$	:	21.00%
Amount of depreciation	:	₹ 5,13,996.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,52,324.00 per Sq. M. i.e. ₹ 14,151.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 1,39,977.00 per Sq. M. i.e. ₹ 12,985.00 per Sq. Ft.
Prevailing market rate	:	₹ 25,700.00 per Sq. Ft.
<b>Value of property as on 23.04.2024</b>	:	<b>844.00 Sq. Ft. X ₹ 25,700.00 = ₹ 2,16,90,800.00</b>

(Area of property x market rate of developed land & Residential premises as on 2024 – 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 23.04.2024</b>	:	<b>₹ 2,16,90,800.00 (-) ₹ 5,13,996.00</b> <b>₹ 2,11,76,804.00</b>
<b>Total Value of the property</b>	:	<b>₹ 2,11,76,804.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 1,90,59,124.00</b>
<b>Distress value of the property</b>	:	<b>₹ 1,69,41,443.00</b>
<b>Insurable value of the property</b>	:	<b>₹ 24,47,600.00</b>
<b>Guideline value of the property</b>	:	<b>₹ 1,09,59,340.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 801, 8<sup>th</sup> Floor, “**Bhakti Residency**”, Tilak Nagar Bhakti Residency Co-op. Hsg. Soc. Ltd., Plot No. NDR - 26, Near Sai Baba Temple, Tilak Nagar, Chembur (West), Mumbai - 400 089, State - Maharashtra, Country - India for this particular purpose at **₹ 2,11,76,804.00 (Rupees Two Crore Eleven Lakh Seventy Six Thousand Eight Hundred Four Only)** as on 23<sup>rd</sup> April 2024.



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**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 **23<sup>rd</sup> April 2024 is ₹ 2,11,76,804.00 (Rupees Two Crore Eleven Lakh Seventy Six Thousand Eight Hundred Four 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**

	<b>Technical details</b>	<b>Main Building</b>
1.	No. of floors and height of each floor	Ground (pt) + Stilt (pt) + 14 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 8 <sup>th</sup> Floor
3.	Year of construction	2010 (As per Site Information)
4.	Estimated future life	46 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



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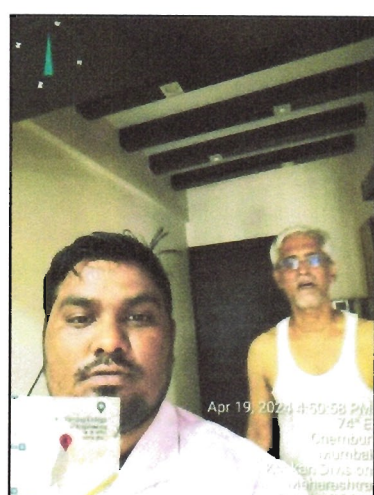
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9	Doors and Windows	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP false ceiling
12	Roofing and terracing	R.C.C. slab
13	Special architectural 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	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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	2 Lifts
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

### Actual site photographs



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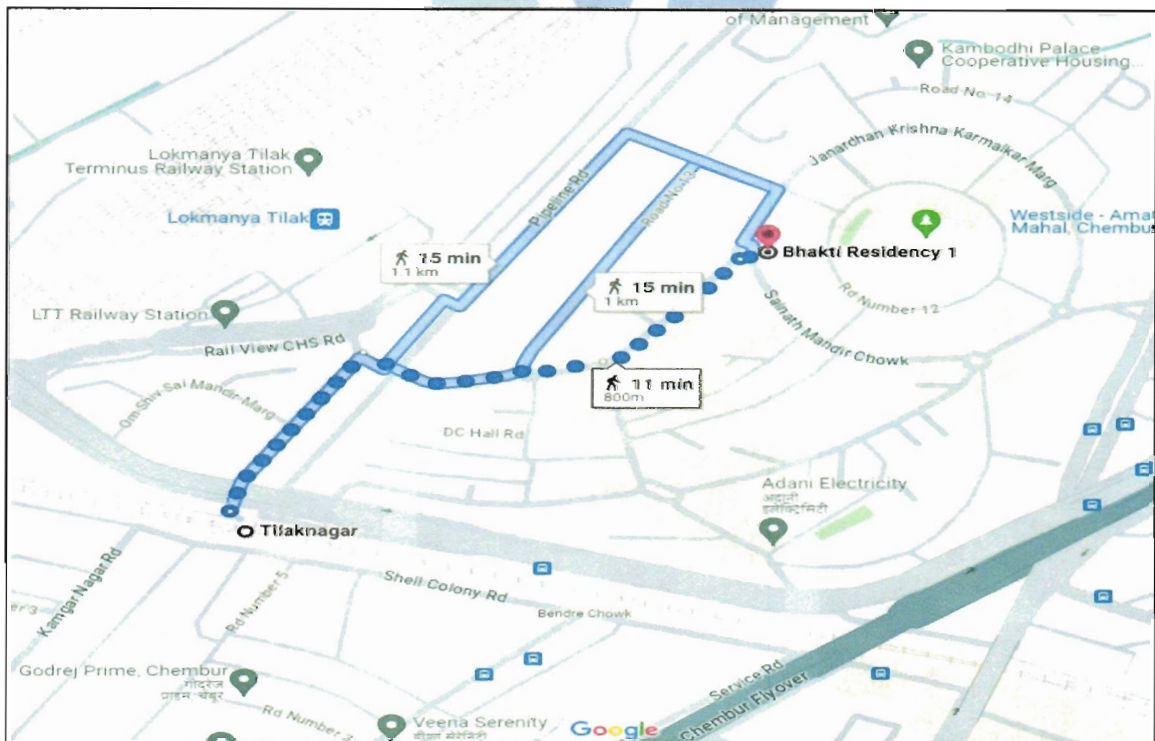
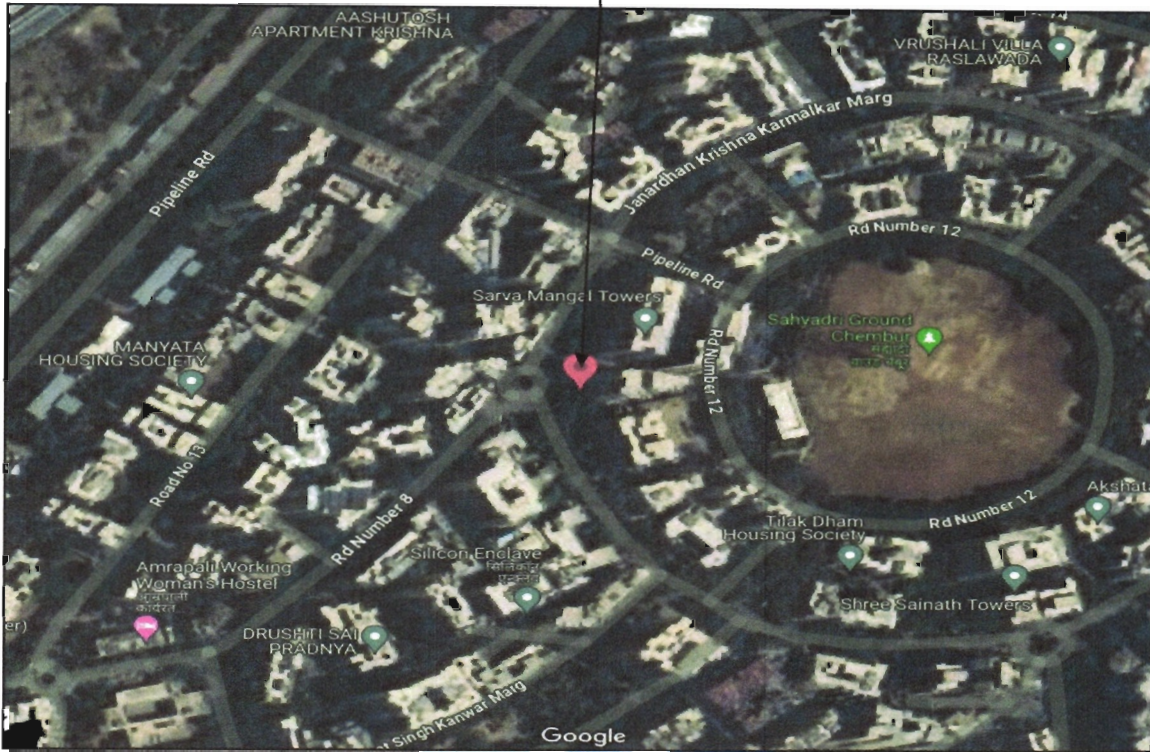
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## Route Map of the property

Site u/r



**Latitude Longitude - 19°04'09.3"N 72°53'47.0"E**

**Note:** The Blue line shows the route to site travelling distance from nearest railway station (Tilak Nagar – 800m.)



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## Ready Reckoner Rate

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

**नोंदणी व मुद्रांक विभाग**  
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन  
 बाजारमूल्य दर पत्रक

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User Manual
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Feedback

Year  
2024/2025
Language  
English

**Selected District** मुंबई(उपनगर)

**Select Village** चेंबूर - कुर्ला

**Search By**  Survey No  Location

**Enter Survey No** 19

उपविभाग	सुली जमीन	निवासी सदनिका	बॉकीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
98/440 - पुभाग:बॉर्डर हट्ट, हुतगली मार्ग व महात्मा गांधी मार्ग व पार्कप लाईन यांनी वेढलेला भाग.	64130	145070	168830	181330	145070	चीरस मीटर	सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for <b>Flat</b>	1,45,070.00			
5% decrease on Flat located on 8 <sup>th</sup> floors with lift	7,254.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>1,52,324.00</b>	Sq. Mtr.	14,151.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for <b>Land (B)</b>	64,130.00			
The difference between land rate and building rate (A – B = C)	88,194.00			
Depreciation Percentage as per table (D) [100% - 14%] (Age of the Building – 14 Years)	86%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>1,39,977.00</b>	Sq. Mtr.	12,985.00	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 Indicators

**HOUSING.COM** Buy in Mumbai

Chembur + Add

Download App

Home / Mumbai / Chembur / Apartment for Sale in Chembur / 2 BHK Flat

Last updated Apr 16, 2024

**2 BHK Flat**

By **REPUTED BUILDER**

Tilak Nagar, Chembur, Mumbai

**₹2.5 Cr** EMI starts at ₹1.24 Lacs

₹2778 K/sq.ft

Contact Seller

No Property Images Available

Request Photos

900 sq.ft. **₹2778 K/sq.ft** 12 Year Old Ready to move Lower of 15 floors Semi furnished

Flat/Up Area Avg. Price Age of property Possession status

**99acres** Buy

Enter Locality / Project / Society / Landmark

Home / Mumbai / Flat in Mumbai / Flat in Chembur / 3BHK Flat in Chembur

Posted on Apr 01, 2024 Ready to move

**₹3.3 Cr** @ 18,998 per sq.ft. **3BHK 3Baths**

Estimated EMI ₹2,63,572

Flat/Apartment for Sale

Shakti Residency, Chembur, Central Mumbai, Mumbai

Website: <https://maharera.mahaonline.gov.in/>

Overview Society Dealer Details Price Trends Society Reviews Locality Reviews

Property (11) Society (1)

Area: Super Built up area 1737 sq.ft. Carpet area: 1100 sq.ft.

Configuration: 3 Bedrooms, 3 Bathrooms, 3 Balconies

Price: ₹3.3 Crore+ Govt Charges & Tax @ 18,998 per sq.ft.

Address: Shakti Residency, Chembur, Central Mumbai

Floor Number: 3D<sup>th</sup> of 15 Floors

Facing: East

Overlooking: Park/Garden, Main Road

Property Age: 1 to 5 Year Old

2 people viewed this property this week



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## Sale Instance

4/18/24, 4:05 PM

gr\_11849

11849520 06-01-2024 Note:-Generated Through eSearch Module, For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुयम निबंधक : सह दु.नि.कुर्ला 5 दस्त क्रमांक : 11849/2023 नोंदणी : Regn:63m
<b>गावाचे नाव : चेंबूर</b>		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	20700000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे।	11894582	
(4) भू-मापन, पोटहिस्ता व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: Mumbai Ma.na.pa. इतर वर्णन : इतर माहिती: सदनिका नं 901,9वा मजला,एनडीआर 26,"भक्ती रेसिडेन्सी",टिळक नगर भक्ती रेसिडेन्सी को-ऑपरेटिव्ह होसिंग सोसायटी लिमिटेड,टिळक नगर,चेंबूर,मुंबई-400089. इतर माहिती : सदनिकेचे एकूण क्षेत्रफळ 703 चौ.फूट कार्पेट.सोबत एक कार पार्किंग स्पेस बेअरिंग नं 8.( ( C.T.S. Number : 19 part ; Survey Number : 14 part ; ) )	
(5) क्षेत्रफळ	78.40 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/सिद्ध ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मेघना संतोष निकाळजे वय:-48 पत्ता:-प्लॉट नं: 901, माळा नं: 9वा मजला, इमारतीचे नाव: एनडीआर 26,भक्ती रेसिडेन्सी, ब्लॉक नं: बिल्डिंग नंबर 17 जवळ, टिळक नगर, चेंबूर, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400089 पॅन नं:-ADPPN3731R 2): नाव:-संतोष रामचंद्र निकाळजे वय:-52 पत्ता:-प्लॉट नं: 901, माळा नं: 9वा मजला, इमारतीचे नाव: एनडीआर 26,भक्ती रेसिडेन्सी, ब्लॉक नं: बिल्डिंग नंबर 17 जवळ, टिळक नगर, चेंबूर, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400089 पॅन नं:-ACTPN2449M	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-विक्रम शाम मोरे वय:-39; पत्ता:-प्लॉट नं: बी-202, माळा नं: 2रा मजला, इमारतीचे नाव: बिल्डिंग नं 34, सहवास को-ऑपरेटिव्ह होसिंग सोसायटी लिमिटेड, बी विंग, ब्लॉक नं: स्टेट बँक ऑफ इंडिया जवळ, टिळक नगर, चेंबूर, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400089 पॅन नं:-ARJPM2589C 2): नाव:-श्रुती दिगंबर जोशी वय:-34; पत्ता:-प्लॉट नं: बी-202, माळा नं: 2रा मजला, इमारतीचे नाव: बिल्डिंग नं 34, सहवास को-ऑपरेटिव्ह होसिंग सोसायटी लिमिटेड, बी विंग, ब्लॉक नं: स्टेट बँक ऑफ इंडिया जवळ, टिळक नगर, चेंबूर, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400089 पॅन नं:-AKTPJ8388D	
(9) दस्तऐवज करून दिल्याचा दिनांक	07/06/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	07/06/2023	
(11) अनुक्रममांक, खंड व पृष्ठ	11849/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	1242000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शेर		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-	मुल्यांकनाची आवश्यकता नाही कारण दस्ताप्रकारानुसार आवश्यक नाही कारणामुळे	

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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 **23<sup>rd</sup> April 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 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 **₹ 2,11,76,804.00** (Rupees Two Crore Eleven Lakh Seventy Six Thousand Eight Hundred Four 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: 2024.04.23 15:17:01 +05'30'

Auth. Sign.



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