

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Swati Raghoba Govekar & Mr. Raghoba Bhagwan Govekar**

Residential Flat No. 304, 3rd Floor, Wing – A, Building No. 1, “Om Shivai SRA Co-op. Hsg. Soc. Ltd.”,
Devipada Road, Near Gulmohar Society, Village - Magathane, Borivali (East), Mumbai – 400 066,
State – Maharashtra, Country – India.

Latitude Longitude - 19°13'23.7"N 72°52'08.0"E

Valuation Done for: **Cosmos Bank**

DAHISAR (EAST) Glorias BRANCH


Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East), Mumbai - 400 068,
State - Maharashtra, Country - India.

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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**

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VALUATION OPINION REPORT

The property bearing Residential Flat No. 304, 3rd Floor, Wing – A, Building No. 1, “Om Shivai SRA Co-op. Hsg. Soc. Ltd.”, Devipada Road, Near Gulmohar Society, Village - Magathane, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India belongs to **Mrs. Swati Raghoba Govekar & Mr. Raghoba Bhagwan Govekar.**

Boundaries of the property.

North	: Building No. 2, Wing - A
South	: Internal Road & Monte Verita North Annexe
East	: Internal Road & Gaondevi Temple
West	: Slum Area

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 **₹ 52,29,900.00 (Rupees Fifty Two Lakh Twenty Nine Thousand Nine Hundred 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

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report

Auth. Sign.





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- | | | | |
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|  Mumbai |  Nashik |  Rajkot |  Raipur |
|  Aurangabad |  Pune |  Indore |  Jaipur |

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Valuation Report of Residential Flat No. 304, 3rd Floor, Wing – A, Building No. 1, “Om Shivai SRA Co-op. Hsg. Soc. Ltd.”, Devipada Road, Near Gulmohar Society, Village - Magathane, Borivali (East), Mumbai – 400 066, 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 03.05.2024 for Bank Loan Purpose
2	Date of inspection	01.05.2024
3	Name of the owner/ owners	Mrs. Swati Raghoba Govekar & Mr. Raghoba Bhagwan Govekar
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	Address: Residential Flat No. 304, 3 rd Floor, Wing – A, Building No. 1, “Om Shivai SRA Co-op. Hsg. Soc. Ltd.”, Devipada Road, Near Gulmohar Society, Village - Magathane, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India Contact Person: Mr. Raghoba Bhagwan Govekar (Owner)
6	Location, street, ward no	Devipada Road, R/C Ward
7	Survey/ Plot no. of land	C.T.S. No. 215 (Pt), 219 (Pt), 220 (Pt), 223 (Pt), 224 (Pt), 260 (Pt) & 284 (Pt) of Village – Magathane, Taluka – Borivali, Mumbai Suburban District
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. = 230.00 Cupboard Area in Sq. Ft. = 9.00 Total Carpet Area in Sq. Ft. = 239.00 (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 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Devipada 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?	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.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 11,000.00 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	Year of Completion – 2009 (As per Occupancy Certificate)
42		What was the method of construction, by contract/By employing Labour directly/ both?	N. A.

43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, DAHISAR (EAST) Glorias BRANCH to assess fair market value as on 03.05.2024 for Residential Flat No. 304, 3rd Floor, Wing – A, Building No. 1, “Om Shivai SRA Co-op. Hsg. Soc. Ltd.”, Devipada Road, Near Gulmohar Society, Village - Magathane, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India belongs to **Mrs. Swati Raghoba Govekar & Mr. Raghoba Bhagwan Govekar.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 28.06.2022 b/w. Smt. Mukta Ashok Thopte (Vendor) and Mrs. Swati Raghoba Govekar & Mr. Raghoba Bhagwan Govekar (Purchaser)
2	Copy of Society Registration Certificate dated 14.06.2007
3	Copy of Amendment & Full Occupancy Certificate Document No. SRA / ENG / 1404 / RC / MHL / OCC dated 14.07.2009 issued by Slum Rehabilitation Authority
4	Copy of SRA NOC Letter dated 13.07.2022 issued by Slum Rehabilitation Authority

LOCATION:

The said building is located at C.T.S. No. 215 (Pt), 219 (Pt), 220 (Pt), 223 (Pt), 224 (Pt), 260 (Pt) & 284 (Pt) of Village – Magathane, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 1.1 Km. from Magathane 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 building external condition is Normal. The building is used for residential purpose. 3rd Floor is having 9 Residential Flats. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of Living Room + Kitchen + Bath + W.C. (i.e. 1 RK + Bath + W.C.). The residential flat is finished with vitrified tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 03rd May 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	:	2009 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	15 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation $\{(100-10) \times 15 / 60\}$:	22.50%
Amount of depreciation	:	₹ 1,70,100.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,56,390.00 per Sq. M. i.e. ₹ 14,529.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,43,429.00 per Sq. M. i.e. ₹ 13,325.00 per Sq. Ft.
Prevailing market rate	:	₹ 24,000.00 per Sq. Ft.
Value of property as on 03.05.2024	:	225.00 Sq. Ft. X ₹ 24,000.00 = ₹ 54,00,000.00

(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)

Depreciated fair value of the property as on 03.05.2024	:	₹ 54,00,000.00 - ₹ 1,70,100.00 = ₹ 52,29,900.00
Total Value of the property	:	₹ 52,29,900.00
The realizable value of the property	:	₹ 47,06,910.00
Distress value of the property	:	₹ 41,83,920.00
Insurable value of the property	:	₹ 7,56,000.00
Guideline value of the property	:	₹ 35,97,750.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 304, 3rd Floor, Wing – A, Building No. 1, “Om Shivai SRA Co-op. Hsg. Soc. Ltd.”, Devipada Road, Near Gulmohar Society, Village - Magathane, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India for this particular purpose at ₹ 52,29,900.00 (Rupees Fifty Two Lakh Twenty Nine Thousand Nine Hundred Only) as on 03rd May 2024.



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NOTES

1. I, Sharadkumar 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 **03rd May 2024 is ₹ 52,29,900.00 (Rupees Fifty Two Lakh Twenty Nine Thousand Nine Hundred 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 + 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 3rd 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




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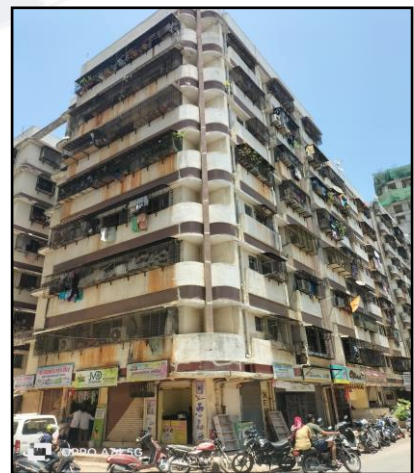
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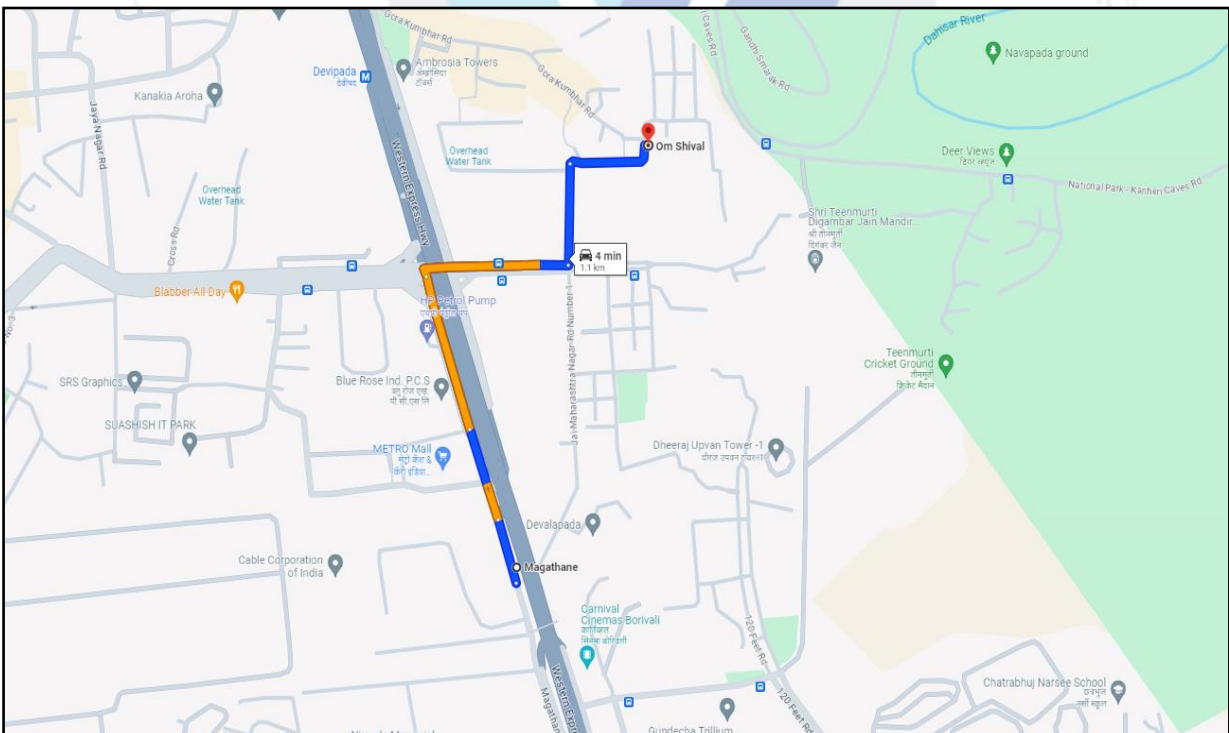
9	Doors and Windows		Teak wood door frame with flush door, Aluminum sliding windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering
12	Roofing and terracing		R.C.C. Slab
13	Special architectural or decorative features, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed 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		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		Cemented road 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



Route Map of the property

Site u/r



Latitude Longitude - 19°13'23.7"N 72°52'08.0"E

Note: The Blue line shows the route to site from nearest metro station (Magathane – 1.1 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : MAGAATHANE Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Village Boundary to the North, National Park to the East, 36.6 m. DP Road to the South-North, Village Boundary to the South, Express Highway to the West.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
86	86/391	69980	156390	179850	213800	156390
CTS No. 168/1, 168/2, 168/3, 169, 170, 171, 172, 173, 174, 175, 176, 176pt, 177, 177/1, 177/2, 178, 179, 180, 181, 182, 182A, 182B, 183, 183A, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 212A, 212B, 213, 214, 215, 216, 217, 217/11, 217/30, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 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, 266, 271, 272, 273B, 273C, 274, 274A/1, 274/A/2, 274B/2, 282, 283, 284						



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Price Indicators

NOBROKER

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1 RK Flat In Om Shival Sra Co-Op. Housing Society For Sale In Borivali
Jai Mahamahtra Nagar Rd Number 1, Vasant Kedar Chawl,

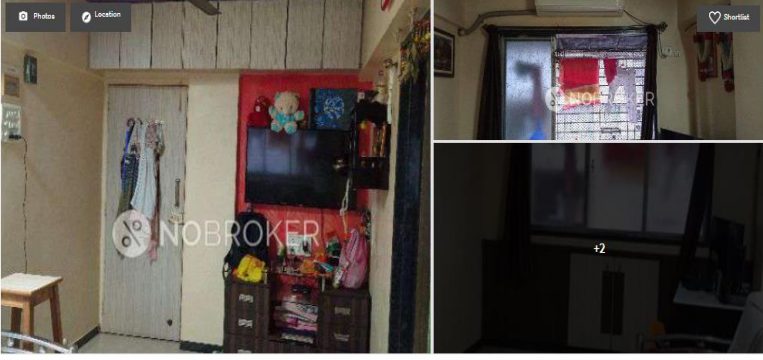
Home / Flats for Sale in Mumbai / Flats for Sale in Borivali east / 1rk Flat for Sale in Borivali east / Property Details

₹ 67 Lacs
Negotiable

₹ 38,400/Month
Estimated EMV

325
Sq.Ft.

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Neerby: Carnival Cinemas Annes Mall, McDonald's, Thalour Ming Cinemas, METRO Cash Carry India Private Limited, Thalour Complex

1 Bedroom <small>No. of Bedroom</small>	Mar 14, 2024 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Posted On</small>
1 <small>Balcony</small>	Om Shival Sra Co-Op... <small>Apartment</small>
Bike <small>Parking</small>	None <small>Power Backup</small>

Get Owner Details

Report what was not correct in this property

[Listed by Broker](#)
[Sold Out](#)
[Wrong Info](#)

Price trends by NBEstimate [Check Now](#)

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 4.6 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	323 Sq.Ft	Carpet Area	283 Sq.Ft
Furnishing Status	Semi Furnish from	Facing	North
Floor	7/7	Parking	Bike

Activity On This Property

601 unique views
 0 Shortlists
 0 Contacted

Powered By: NBEstimate

Similar Properties

1 RK Flat In Palkhi Aurs For Sale In Borivali East
Deopada

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1 BHK Flat In Sahyadri Society For Sale In Borivali East
Sadguru Nagar, Deivipada


Home / Flats for Sale in Mumbai / Flats for Sale in Western express highway-borivali east / 1Bhk Flat for Sale in Western express highway-borivali east / Property Details

₹ 95 Lacs
Negotiable

₹ 54,448/Month
Estimated EMV

463
Sq.Ft.

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Neerby: Carnival Cinemas Annes Mall, McDonald's, Thalour Ming Cinemas, METRO Cash Carry India Private Limited, Thalour Complex

1 Bedroom <small>No. of Bedroom</small>	Feb 21, 2024 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	May 6, 2024 <small>Posted On</small>
NA <small>Balcony</small>	Sahyadri Society <small>Apartment</small>
Bike <small>Parking</small>	None <small>Power Backup</small>

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Report what was not correct in this property

[Listed by Broker](#)
[Sold Out](#)
[Wrong Info](#)

Price trends by NBEstimate [Check Now](#)

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 4.3 Per Sq.Ft/M	Flooring	Mosaic
Builtup Area	463 Sq.Ft	Carpet Area	370 Sq.Ft
Furnishing Status	Semi Furnish from	Facing	East
Floor	0/7	Parking	Bike

Activity On This Property

430 unique views
 4 Shortlists
 17 Contacted

Powered By: NBEstimate

Similar Properties

1 BHK Flat In Ariana Residency For Sale In Borivali East
Sant Gove Numbher Road, Deopada, Near Vighneshwara Ganesh Mandir, Borivali East, Mumbai



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Sale Instances

923516 02-05-2024 Note - Generated Through eSearch Module. For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.बोरीवली 8 दस्त क्रमांक : 923/2024 नोंदणी : Regn 63m
गावाचे नाव : मागाठाणे		
(1) विलेखाचा प्रकार	सेल डीड	
(2) भोवदला	4800000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी वेतो की पट्टेदार ते नमुद करावे	3923825.1	
(4) भू-मापन, प्लॉटहिस्सा व घरक्रमांक(अस्त्यास)	1) पारिकेचे नाव: मुंबई मनपाइतर वार्णन : सदनिका नं: 405, बी विंग, माळा नं: 4 था मजला, इमारतीचे नाव: ओम शिवाई एस.आर.ए. सी.एच.एस. लिमिटेड, बिल्डिंग नं. 2, ब्लॉक नं: देवीपाडा, बोरीवली पूर्व, मुंबई 400066, रोड : गुलमोहर रोड ((C.T.S. Number : 215 (Pt), 219, 220, 223, 260 and 284 (Pt) ;))	
(5) क्षेत्रफळ	25.09 चौ.मीटर	
(6) आकारणी किंवा लुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणाऱ्या त्रिभूज देवणाऱ्या पध्दतारचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अस्त्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव.-विनय विठ्ठल राणे वय-29 पत्ता:-प्लॉट नं.-रूम नं.8, माळा नं.-, इमारतीचे नाव: लक्ष्मी निवास रहिवासी संघ, चाळ नं.6, ब्लॉक नं: देवीपाडा, बोरीवली पूर्व, मुंबई, रोड नं.-, महाराष्ट्र, MUMBAI. पिन कोड.-400066 पॅन नं.-BKSPR6772B	
(8) दस्तऐवज करून देणाऱ्या पध्दतारचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अस्त्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव.-स्मिता सुधकर पावसकर वय-60, पत्ता:-प्लॉट नं.-पी-7/11, माळा नं.-, इमारतीचे नाव: पी अँड टी कॉलनी, ब्लॉक नं: वाकोला, वाकोला मस्जिद जळ, सांताक्रुझ पूर्व, मुंबई, रोड नं.-नेहरू रोड, महाराष्ट्र, MUMBAI. पिन कोड.-400029 पॅन नं.-ADHPP1442P	
(9) दस्तऐवज करून दिल्याचा दिनांक	19/01/2024	
(10) दस्त नोंदणी केण्याचा दिनांक	19/01/2024	
(11) अनुक्रमांक, खंड व पृष्ठ	923/2024	
(12) बाजारभावप्रमाणे मुद्रांक शुल्क	288000	
(13) बाजारभावप्रमाणे नोंदणी शुल्क	30000	
(14) शेर		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारतांना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **03rd May 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 **₹ 52,29,900.00 (Rupees Fifty Two Lakh Twenty Nine Thousand Nine Hundred Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Emp. No. H.O./Credit/67/2019-20

Auth. Sign.



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