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MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Devidas Dasharath Shinde**

Residential Flat No. 304, 3rd Floor, Wing - A, "**Swapna Sundari Prem**", Nakshatra Co-op. Hsg. Soc. Ltd.,
Sweet End Park, Kopri, Patil Wadi, Mulund (East), Mumbai, PIN Code – 400 081,
State – Maharashtra, Country – India

Latitude Longitude - 19°10'42.5"N 72°58'19.8"E

Valuation Done for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali, Opposite Deodhar Hospital, Naupada, Thane (West),
State – Maharashtra, Country – India.



Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
| Nanded | Thane | Ahmedabad | Delhi NCR |
| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

Regd. Office

B1-001, U/8 Floor, BOOMERANG, Chandivali Farm Road,
Powai, Andheri East, **Mumbai**: 400072, (M.S), India

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Vastu/Mumbai/05/2024/8507/2306184

04/24-44-PSSH

Date: 04.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 304, 3rd Floor, Wing - A, "Swapna Sundari Prem", Nakshatra Co-op. Hsg. Soc. Ltd., Sweet End Park, Kopri, Patil Wadi, Mulund (East), Mumbai, PIN Code – 400 081, State – Maharashtra, Country – India belongs to **Shri. Devidas Dasharath Shinde**.

Boundaries of the property.

North : Internal Road & Mumbai Seema CHSL
South : Kshitij Society
East : Wing - B
West : Krishna Prem CHSL

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 ₹ 88,94,062.00 (Rupees Eighty Eight Lakh Ninety Four Thousand Sixty Two 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: 2024.05.04 17:54:00 +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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Valuation Report of Residential Flat No. 304, 3rd Floor, Wing - A, "Swapna Sundari Prem", Nakshatra Co-op. Hsg. Soc. Ltd., Sweet End Park, Kopri, Patil Wadi, Mulund (East), Mumbai, PIN Code – 400 081, 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 04.05.2024 for Banking Purpose
2	Date of inspection	03.05.2024
3	Name of the owner/ owners	Shri. Devidas Dasharath Shinde
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 304, 3 rd Floor, Wing - A, "Swapna Sundari Prem", Nakshatra Co-op. Hsg. Soc. Ltd., Sweet End Park, Kopri, Patil Wadi, Mulund (East), Mumbai, PIN Code – 400 081, State – Maharashtra, Country – India Contact Person: Shri. Devidas Dasharath Shinde (Owner) Contact No. 9004084503
6	Location, street, ward no	Kopri, Patil Wadi, Mulund (East), Mumbai, T – Municipal Ward, Chikhaldevi Road
7	Survey/ Plot no. of land	C.T.S. No. 76 & 78, Survey No. 34, Hissa No. 2 (Part) of Village – Mulund (East), Taluka – Kurla, 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. = 453.00 (Area as per Actual Site Measurement) Super Built Up Area in Sq. Ft. = 625.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Chikhaldevi Road

	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 (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	₹ 18,000.00 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 Possession

	year of completion	Letter)
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, Naupada Thane Branch to assess fair market value as on 04.05.2024 for Residential Flat No. 304, 3rd Floor, Wing - A, "Swapna Sundari Prem", Nakshatra Co-op. Hsg. Soc. Ltd., Sweet End Park, Kopri, Patil Wadi, Mulund (East), Mumbai, PIN Code – 400 081, State – Maharashtra, Country – India belongs to **Shri. Devidas Dasharath Shinde**.

We are in receipt of the following documents:

1	Copy Agreement for Sale dated 24.12.2003 b/w. M/s. Sujata Construction (Promoter) and Shri. Devidas Dasharath Shinde (Purchaser)
2	Copy of Commencement Certificate No. SRA / DDTP / 086 / T / PL / AP dated 02.09.2003 issued by Slum Rehabilitation Authority
3	Copy of Possession letter dated 01.09.2005 issued by Sujata Construction
4	Copy of Society Maintenance Bill No. 12 dated 01.04.2024 in the name of Mr. Devidas D. Shinde
5	Copy of Society Share Certificate Document No. 13 dated 15.05.2009 in the name of Shri. Devidas Dasharath Shinde

LOCATION:

The said building is located at T – Municipal Ward, C.T.S. No. 76 & 78, Survey No. 34, Hissa No. 2 (Part), Taluka – Kurla, Mumbai Suburban District. The property falls in Residential Zone. It is at a travelling distance 1.2 Km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 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. 3rd Floor is having 4 Residential Flats. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + 1 Study Room + Kitchen + Bath + W.C. (i.e. 1.5 BHK + Bath + W.C.). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters door, Powdered Coated Aluminium Sliding Windows & Concealed electrification & Concealed plumbing.



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Valuation as on 04th May 2024

The Super Built up Area of the Residential Flat	:	625.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2005 (As per Possession Letter)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	19 years
Cost of Construction	:	625.00 Sq. Ft. X ₹ 2,700.00 = ₹ 16,87,500.00
Depreciation $\{(100-10) \times 19\}/60$:	28.5%
Amount of depreciation		₹ 4,80,938.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,42,910.00 per Sq. M. i.e. ₹ 13,277.00 per Sq. Ft.
Guideline rate (After depreciation)	:	₹ 1,29,112.00 per Sq. M. i.e. ₹ 11,995.00 per Sq. Ft.
Prevailing market rate	:	₹ 15,000.00 per Sq. Ft.
Value of property as on 04.05.2024	:	625.00 Sq. Ft. X ₹ 15,000.00 = ₹ 93,75,000.00

(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 04.05.2024	:	₹ 93,75,000.00 - ₹ 4,80,938.00 = ₹ 88,94,062.00
Total Value of the property	:	₹ 88,94,062.00
The realizable value of the property	:	₹ 80,04,656.00
Distress value of the property	:	₹ 71,15,250.00
Insurable value of the property	:	₹ 16,87,500.00
Guideline value of the property	:	₹ 74,96,875.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 304, 3rd Floor, Wing - A, "Swapna Sundari Prem", Nakshatra Co-op. Hsg. Soc. Ltd., Sweet End Park, Kopri, Patil Wadi, Mulund (East), Mumbai, PIN Code – 400 081, State – Maharashtra, Country – India for this particular purpose at **₹ 88,94,062.00 (Rupees Eighty Eight Lakh Ninety Four Thousand Sixty Two Only)** as on 04th May 2024.

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 **04th May 2024 is ₹ 88,94,062.00 (Rupees Eighty Eight Lakh Ninety Four Thousand Sixty Two 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	Stilt + 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 3 rd Floor
3.	Year of construction	2005 (As per Possession Letter)
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
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.



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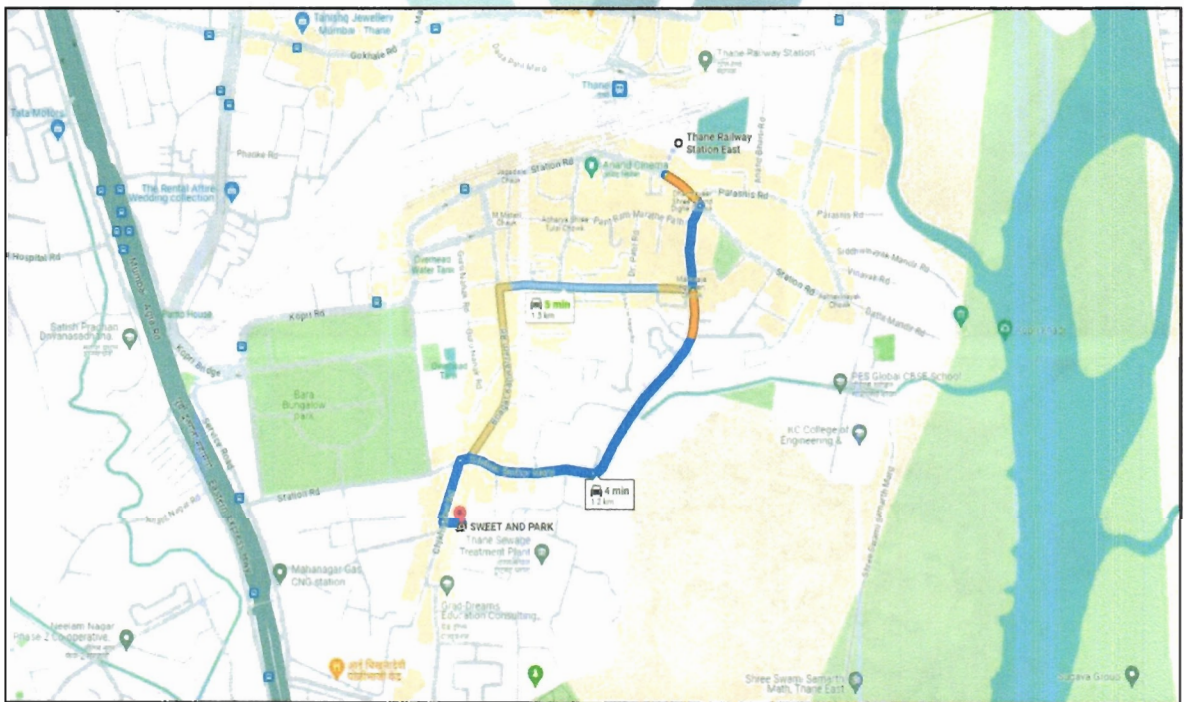
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush door. Powdered Coated Aluminium Sliding Windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) 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	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	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°10'42.5"N 72°58'19.8"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 1.2 Km.)



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Ready Reckoner Rate

DIVISION / VILLAGE : MULUND EAST 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	Terrian: Village Boundary to the North and East, Dumping Ground and Nala to the South and Expressway to the East.						
Rate of Land + Building in ₹ per sq. m. Built-Up							
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial	
124	124/571D	70290	142910	164340	178630	142910	
CTS No. 50, 51, 52, 53, 55, 58, 59, 60, 61, 62, 62/2, 62/3, 62/4, 62/5, 62/6, 62/8, 62/9, 62/11, 62/12, 63A, 63B, 63C, 64/1, 64/3, 64/4, 64/5, 66, 68, 70, 72, 73, 75, 76, 77, 78, 80, 81, 84, 85, 85A/3, 85A/7, 85A/9, 85B, 86, 87/1, 88/1, 88/2, 88/3, 89, 90, 91, 92, 93, 94/1, 94/2, 94/4, 94/5, 95/1, 95/2, 95/3, 95/5, 95/7, 95/9, 95/11, 95/13A, 95/13C, 95/13D, 96/1, 96/2, 97/1, 97/2, 97/2B, 98, 98A/1, 98A/2, 98B, 99C, 99B, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 116, 117, 119, 120, 121, 123, 126, 127, 128, 129, 131, 132, 133, 1320A/11, 1320A/12, 1320A/14, 1320A/15, 1320/A16,							



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Price Indicators

1 BHK Flat in Gautam Arcade Society For Sale in Kopri, Thane East

Near Station

₹ 95 Lacs

₹ 54,448/Month

536 Sq Ft

1 Bedroom

2 Bathrooms

NA

Bike and Car

Feb 20, 2024

Immediately

Gautam Arcade Soc...

Full

Get Contact Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Price trends by NBEstimate

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹3.2 Per Sq.Ft/M	Flooring	Vitrified Tiles
Buildup Area	358 Sq.Ft	Carpet Area	458 Sq.Ft
Furnishing Status	Fully Furnished	Facing	West
Floor	1/B	Parking	Bike And Car

Activity On This Property

177 Unique Views 3 Shortlists 1

Similar Properties

There are no Similar Properties

1 BHK Flat in Park Palace For Sale in Thane East

Near Station

₹ 90 Lacs

₹ 51,583/Month

600 Sq Ft

1 Bedroom

1 Bathroom

NA

Bike and Car

Feb 27, 2024

Immediately

Park Palace

None

Get Contact Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Price trends by NBEstimate

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.8 Per Sq.Ft/M	Flooring	Vitrified Tiles
Buildup Area	600 Sq.Ft	Carpet Area	504 Sq.Ft
Furnishing Status	Fully Furnished	Facing	West
Floor	.. 5	Parking	Bike And Car

Activity On This Property

128 Unique Views 3 Shortlists

Similar Properties

1 BHK Flat in Jyotana Chs For Sale in Thane East



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Price Indicators

NOBROKER

1 BHK Flat In Nakshtra Chs For Sale In Kopri, Thane East

₹ 85 Lacs
Negotiable

₹ 48,717/Month
Estimated Rent

600
Sq.Ft.

Lean Verified

₹ 2.9 Per Sq.Ft/M

₹ 85 Lacs

₹ 48,717/Month

600

Feb 22, 2024

Immediately

Nakshtra Chs

Full

Get Contact Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Price trends by NOBROKER

Activity On This Property

98

0

Similar Properties

There are no similar properties

Overview

Age of Building	> 10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.9 Per Sq.Ft/M	Flooring	Marble/Granite
Buildup Area	600 Sq.Ft	Carpet Area	450 Sq.Ft
Furnishing Status	Self: Furnish Now	Facing	Don't Know
Floor	6/7	Parking	Bike And Car

Sale Instance

5396370 05-01-2024 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	द्वयम निबंधक : सह दु.नि. कुर्ला 2 दस्ता क्रमांक : 5396/2023 नोंदणी : Regn:63m
गावाचे नाव : मुलुंड		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोजकदला	3450000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3421623.66	
(4) भू-मापन, पोटहिसा व परकर्मोक्त(असल्यास)	1) पालिकेचे नाव: मुंबई मनपाइतर वर्णन : सदनिका नं: फ्लॉट नं.306 बी विंग, माळा नं: 3 रा मजला, इमारतीचे नाव: सरस्वती प्रेम बिल्डिंग नं.2 को.ऑप.हो.सो.लि., ब्लॉक नं: स्वीट एन्ड पार्क पाटीलवाडी, रोड : कोपरी, मुलुंड पूर्व मुंबई - 400081, इतर माहिती: बांधकाम वर्ष 2013 मधील असून घसारा 9 टक्के आहे. (C.T.S. Number : 76 & 78 ;)	
(5) क्षेत्रफळ	25.09 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्ताऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव-प्राजली जय राउत वय:-39 पत्ता:-फ्लॉट नं: फ्लॉट नं.३०६ बी विंग, माळा नं: ३ रा मजला, इमारतीचे नाव: सरस्वती प्रेम बिल्डिंग नं.२ को.ऑप.हो.सो.लि., ब्लॉक नं: स्वीट एन्ड पार्क पाटीलवाडी, रोड नं: कोपरी, मुलुंड पूर्व मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400081 पॅन नं:-BLWPS6060A 2): नाव-जय निवृत्ती राउत वय:-42 पत्ता:-फ्लॉट नं: फ्लॉट नं.३०६ बी विंग, माळा नं: ३ रा मजला, इमारतीचे नाव: सरस्वती प्रेम बिल्डिंग नं.२ को.ऑप.हो.सो.लि., ब्लॉक नं: स्वीट एन्ड पार्क पाटीलवाडी, रोड नं: कोपरी, मुलुंड पूर्व मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400081 पॅन नं:-AGQPR7711M	
(8) दस्ताऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव-बापू पौडरेग पाडगे वय:-43; पत्ता:-फ्लॉट नं: रूम नं.१३, माळा नं: तळ मजला, इमारतीचे नाव: बी.डी.डी.चाक नं.२५, ब्लॉक नं: दूर दर्शन जवळ, रोड नं: वरळी मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400018 पॅन नं:-AFHPG0152R	
(9) दस्ताऐवज करून दिल्याचा दिनांक	27/03/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	27/03/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	5396/2023	
(12) बाजारभावामाणे मुद्रीक मूल्य	207000	
(13) बाजारभावामाणे नोंदणी मूल्य	30000	
(14) शेर		
मुन्वीकनासाठी विचारात घेतलेला तपशील :-		
मुद्रीक मूल्य आकारताना 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 **04th 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.



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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 ₹ 88,94,062.00 (Rupees Eighty Eight Lakh Ninety Four Thousand Sixty Two 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
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