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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rajeshkumar Bidyaprasad Mishra**

Residential Row House No. F/04, "Chandresh Villa (F, G, H) Co. Op. Hsg. Soc. Ltd.", Lodha Heaven,
Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane – 421 204,
State – Maharashtra, Country – India

Latitude Longitude - 19°09'46.4"N 73°04'27.9"E

Intended Users

Cosmos Bank

Chembur (East) Branch

Plot No 239, Ground Floor, Central Avenue Road, Near Ambedkar Garden, Chembur (East),
Mumbai, PIN – 400 071, 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 Row House No. F/04, "Chandresh Villa (F, G, H) Co. Op. Hsg. Soc. Ltd.", Lodha Heaven, Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane – 421 204, State – Maharashtra, Country – India belongs to **Mr. Rajeshkumar Bidyaprasad Mishra**.

Boundaries of the property.

North : Casa Rio Main Road & Ganpati Mandir
South : Other Row House
East : Row House No. F/03
West : Row House No. F/05

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 **₹ 73,77,238.00 (Rupees Seventy Three Lakh Seventy Seven Thousand Two Hundred Thirty Eight 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

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

Encl: Valuation report

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.22 16:13:06 +05'30

Auth. Sign.



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Residential Row House No. F/04, "**Chandresh Villa (F, G, H) Co. Op. Hsg. Soc. Ltd.**", Lodha Heaven,
Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane – 421 204,
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 22.05.2024 for Bank Loan Purpose
2	Date of inspection	15.05.2024
3	Name of the owner/ owners	Mr. Rajeshkumar Bidyaprasad Mishra
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 Row House No. F/04, " Chandresh Villa (F, G, H) Co. Op. Hsg. Soc. Ltd. ", Lodha Heaven, Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane – 421 204, State – Maharashtra, Country – India Contact Person: Ms. Nishita (Owner's Employee) Contact No. 9920668548
6	Location, street, ward no	Lodha Heaven, Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, Dist.- Thane
	Survey/ Plot no. of land	Survey No. 195, Hissa No. 2/1, 2/3, 2/4, 4,5, Survey No. 196, Hissa No. 1/1 to 4, 2, 3, 4P, 5A, 6P, 7 & others
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Row House
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	Served by Buses, Taxies, Auto and Private cars



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	by which the locality is served													
	LAND													
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<table border="1"> <thead> <tr> <th colspan="2">Area as per actual site measurement</th> </tr> <tr> <th>Floors</th> <th>Carpet Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>292.00</td> </tr> <tr> <td>First</td> <td>287.00</td> </tr> <tr> <td>TOTAL</td> <td>579.00</td> </tr> <tr> <td>Open Terrace</td> <td>290.00</td> </tr> </tbody> </table> <p>Built Up Area in Sq. Ft. = 725.00 (Area as per Agreement for Sale)</p>	Area as per actual site measurement		Floors	Carpet Area in Sq. Ft.	Ground	292.00	First	287.00	TOTAL	579.00	Open Terrace	290.00
Area as per actual site measurement														
Floors	Carpet Area in Sq. Ft.													
Ground	292.00													
First	287.00													
TOTAL	579.00													
Open Terrace	290.00													
13	Roads, Streets or lanes on which the land is abutting	Lodha Heaven, Kalyan Shil 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.	N.A.												
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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Vacant
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per local 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	₹ 18,500.00 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?	Information not available
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	N. A.

	of rent?	
	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 independent Residential Row House. 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 – 2003 (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.

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Chembur (East) Branch to assess fair market value as on 06.05.2024 for Residential Row House No. F/04, “**Chandresh Villa (F, G, H) Co. Op. Hsg. Soc. Ltd.**”, Lodha Heaven, Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, District – Thane – 421 204, State – Maharashtra, Country – India belongs to **Mr. Rajeshkumar Bidyaprasad Mishra**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 22.08.2017 between Smt. Geeta Sudhakar Salian (the Sellers) AND Mr. Rajeshkumar Bidyaprasad Mishra (The Purchaser).
2	Copy of Approved Plan vide No. KDMC / NRV / BP / 695-182 dated 30.03.2002 issued by Kalyan Dombivli Municipal Corporation
3	Copy of Occupation Certificate date 26.05.2003 issued by Grampanchayat Nilje
4	Copy of Commencement Certificate No. KMP / NRV / BP / DV / 387 date 02.05.1995 issued by Kalyan Municipal Corporation

LOCATION:

The said building is located at Survey No. 195, Hissa No. 2/1, 2/3, 2/4, 4,5, Survey No. 196, Hissa No. 1/1 to 4, 2, 3, 4P, 5A, 6P, 7 & others, Lodha Heaven, Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, Dist.- Thane, Pin – 421 204. The property falls in Residential Zone. It is at a travelling distance 7.3 Km. from Dombivli Railway station.



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Row House:

The row house under reference is of Ground + 1 Upper Floor. 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 is used for residential purpose. The row house is without Lift.

Residential Row House:

As per site inspection the composition of Row House is Living + Kitchen + Bath + W.C. + Passage on Ground Floor, 1 Bedroom + W.C. + Bath + Passage + Balcony on 1st floor and Open Terrace (i.e., 1 BHK with W.C. + Bath). It is finished with Vitrified tiles flooring, Teak wood door frame, Powder coated Aluminum sliding windows with M. S. Grills & Concealed electrification & Concealed plumbing. The internal condition of row house is average.

Valuation as on 22nd May 2024

The Built- Up Area of the Residential Row House	:	725.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 2003 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	725.00 X 2,300.00 = ₹ 16,67,500.00
Depreciation $\{(100-10) \times 21 / 60\}$:	31.50%
Amount of depreciation	:	₹ 5,25,263.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 70,000.00 per Sq. M. i.e., ₹ 6,503.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 59,710.00 per Sq. M. i.e., ₹ 5,547.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,900.00 per Sq. Ft.
Value of property as on 22.05.2024	:	725.00 Sq. Ft. X ₹ 10,900.00 = ₹ 79,02,500.00

(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 22.05.2024	:	₹ 79,02,500.00 - ₹ 5,25,263.00 = ₹ 73,77,238.00
Total Value of the property	:	₹ 73,77,238.00
The realizable value of the property	:	₹ 66,39,514.00
Distress value of the property	:	₹ 59,01,790.00
Insurable value of the property (725.00 X 2,300.00)	:	₹ 16,67,500.00
Guideline value of the property (725.00 x 5,547.00)	:	₹ 40,21,575.00



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Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Row House No. F/04, "Chandresh Villa (F, G, H) Co. Op. Hsg. Soc. Ltd.", Lodha Heaven, Kalyan Shil Road, Village – Nilje, Dombivli (East), Taluka – Kalyan, Dist.- Thane, Pin – 421 204, State – Maharashtra, Country – India for this particular purpose at **for ₹ 73,77,238.00 (Rupees Seventy Three Lakh Seventy Seven Thousand Two Hundred Thirty Eight Only)** as on **22nd 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 **22nd May 2024 is ₹ 73,77,238.00 (Rupees Seventy Three Lakh Seventy Seven Thousand Two Hundred Thirty Eight Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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



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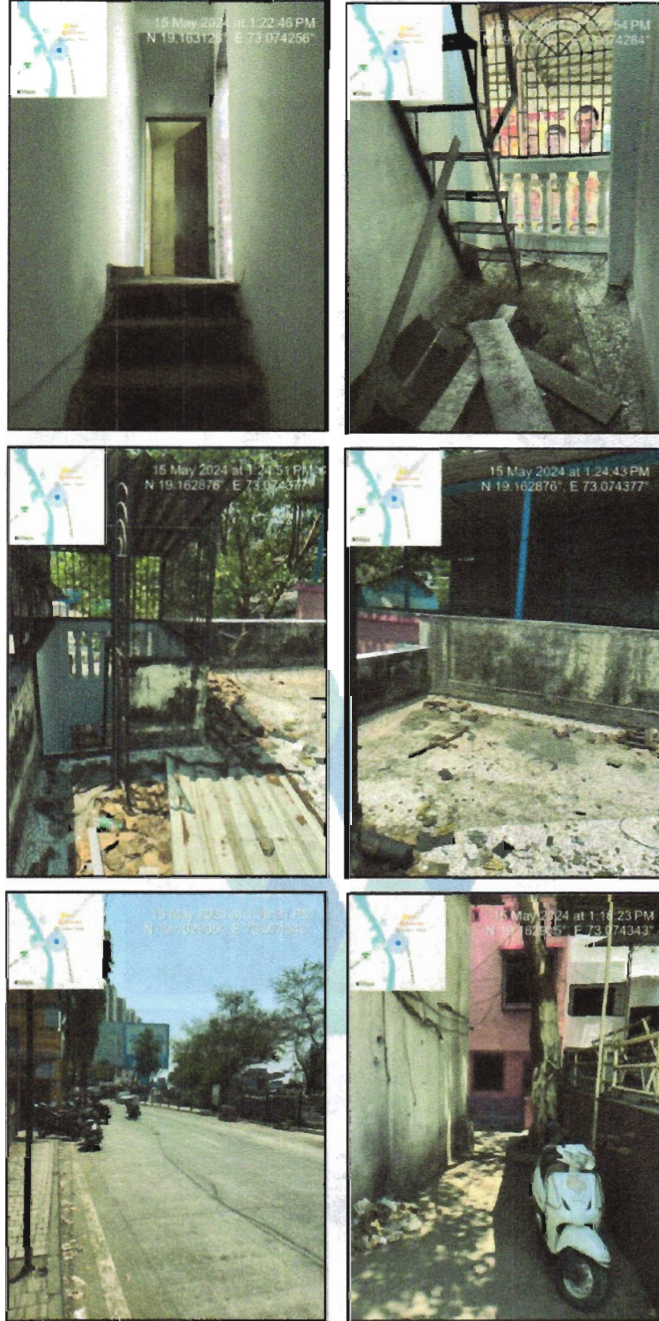
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 1 Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Row House
3	Year of construction	2003 (As per Occupancy Certificate)
4	Estimated future life	39 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame, Powder coated aluminium sliding windows with M. S. Grills
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	Not found
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
No1	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	No 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	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

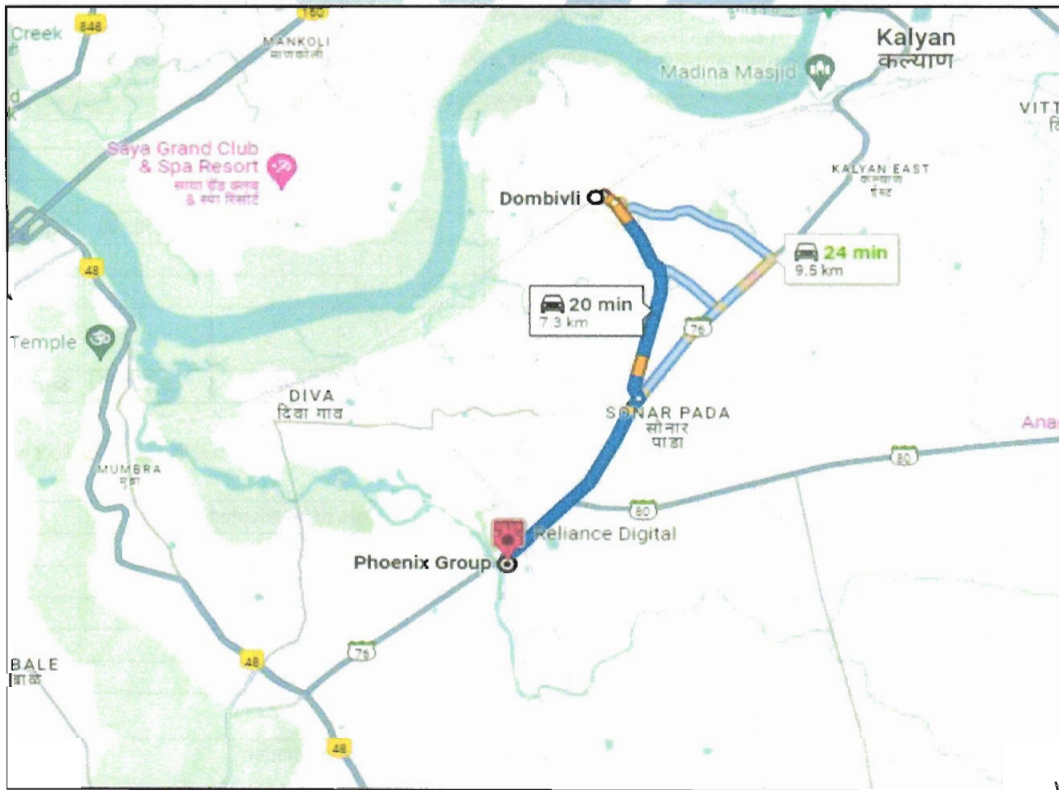
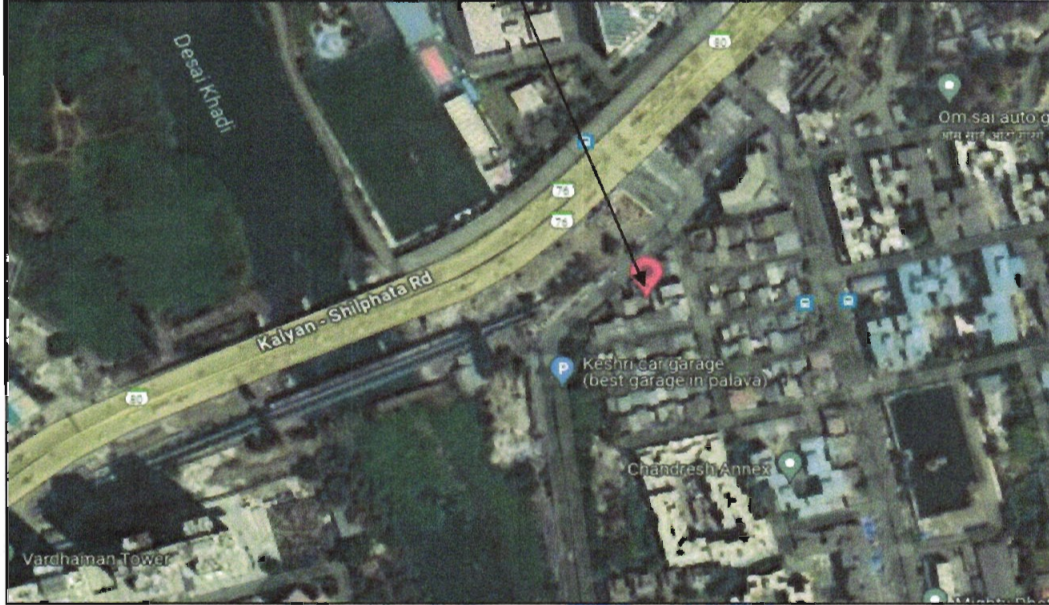


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°09'46.4"N 73°04'27.9"E

Note: The Blue line shows the route to site from nearest Metro station (Dombivli-7.3 KM.)




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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year: 2024-2025 Language: English

Selected District: Thane

Select Taluka: Kalyan

Select Village: Gavache Nav : Nilje (Kalyan-Dombivli I)

Search By: Survey No. SubZones

Select	उपविभाग	बुकी जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	41/123-मीजे निळजे गावातील गावठाणामधील मिळकती	17800	71600	82200	89600	82200 चौ. मीटर
SurveyNo	41/124-मीजे निळजे गावातील वाणिज्य बापरातील मिळकती	21000	70000	83000	98500	83000 चौ. मीटर
SurveyNo	41/119/2 - मीजे निळजेपाडा गावातील रेल्वे लाईनच्या पश्चिमेकडील रहीवास विभागातील मिळकती	20100	65200	82200	97400	82200 चौ. मीटर
SurveyNo	41/122/2 - मीजे निळजेपाडा गावातील वाणिज्य बापरा विभागातील मिळकती	21000	70700	83800	99500	83800 चौ. मीटर
SurveyNo	41/124/2 - मीजे निळजेपाडा गावातील वाणिज्य बापरातील मिळकती	21000	70000	83000	98500	83000 चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Row House	70,000.00			
Reduced by 5% on Row House Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	70,000.00	Sq. Mtr.	6,503.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	21,000.00			
The difference between land rate and building rate (A - B = C)	49,000.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building - 21 Years)	79%			
Rate to be adopted after considering depreciation [B + (C x D)]	59,710.00	Sq. Mtr.	5,547.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / Row House / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which Row House is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

NOBROKER

2 BHK House For Sale In Chandresh Villa
Independent House - Chandresh Villa

₹ 80 Lacs Negotiable | ₹ 45,851/Month Estimated EMI | 725 Sq Ft | Need Home Loan? Apply Now

Home / Flats for Sale in Mumbai / Flats for Sale in Nijige gaon / 2bhk Flat for Sale in Nijige gaon / Property Details

Photos | Location | Shortlist

2 Bedroom (2.0 Bedroom) | Jan 22, 2024 Posted On | Immediately Possession | Independent House (Independent House) | None (None) | Get Owner Details | Report what was not correct in this property

Nearby: Lodha Xperia Mall | Hotel Shalu Mama Da Dhaba | PVR | PVR Cinemas | Lodha Casa Rio

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Flooring	Vitrified Tiles	Builtup Area	725 Sq.Ft
Carpet Area	724 Sq.Ft	Plot Area	752 Sq.Ft
Furnishing Status	Semi Furnish Now	Facing	North
Floor	0/3	Parking	Bike
Gated Security	Yes		

Activity On This Property

0 Unique Views | 0 Shortlists | 0 Contacted | Powered By: NBEstimate

Similar Properties

There are no similar properties.

Namu Bhai
Powered Real Estate

HOME | POST AD FREE | MY ACCOUNT | MY LINKS | SEARCH | CONTACT

3 BHK, VILLA FOR SALE IN DOMBIVLI EAST, THANE

1.85 Crore(s) (Negotiable) 7115/- / Sq-ft

[CONTACT NOW](#) | [VIEW CONTACT DETAILS](#) | [REPORT PROBLEM](#) | [ADD TO COMPARE](#) | [BOOKMARK](#)

Covered Area: 2600 Sq-ft | Plot Area: 2600 Sq-ft | Carpet Area: 1505 Sq-ft | Bedroom(s): 3 | Bathroom(s): 3 | Balconies: 1

Furnished: Semi-Furnished | Transaction Type: Resale | Ownership: Freehold | Total Floors: 2 | Construction Age: 0 to 5 years | Directional Facing: West | Possession: Ready To Move | Name of Project/Society: Lodha Heights | Available: 2



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Sales Instance

2303338 11-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.कल्याण 4 दस्त क्रमांक : 2303/2023 नोंदणी : Regn:63m
गावाचे नाव : निळजे		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6400000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4647300	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन : इतर माहिती: मौजे निळजे सर्वे नं 195 हिस्सा नं 5 वइतर यावरील चंद्रेश व्हिला सी,डी अँड आय को ऑप हौसिंग सोसायटी लिमिटेड,मधील रो हाऊस नं डीआरएच-18,तळ मजला,सी विंग,क्षेत्र 725 चौ फुट बिल्टअप((Block Number : Row House No. DRH-18 ;))	
(5) क्षेत्रफळ	725 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-यालिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-एम. सिताराम अंचन वय:-74 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सी -18, चंद्रेश व्हिला, साई बाबा मंदिर जवळ. लोढा हेवन, निळजे, डोंबिवली ईस्ट, महाराष्ट्र, ठाणे. पिन कोड:-421204 पॅन नं:-AAJPA1338E	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-भास्कर बाळू गावित्रे वय:-38; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: फ्लॉट नं. 304, प्लॉट नं. 11, गिरिराजधाम सीएचएस, डी -मार्ट, कोपरखैरणे नवी मुंबई , सेक्टर -10, नवी मुंबई, महाराष्ट्र, THANE. पिन कोड:-400709 पॅन नं:-AOEFG6799D 2): नाव:-प्रतिभा एकनाथ तुपे लग्नंतरचे नाव प्रतिभा भास्कर गावित्रे वय:-34; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: फ्लॉट नं. 304, प्लॉट नं. 11, गिरिराजधाम सीएचएस, डी -मार्ट, कोपरखैरणे नवी मुंबई , सेक्टर -10, नवी मुंबई, महाराष्ट्र, THANE. पिन कोड:-400709 पॅन नं:-AVOPT9294Q	
(9) दस्तऐवज करुन दिल्याचा दिनांक	17/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	17/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	2303/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	448000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **22nd 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 knowledgeable and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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



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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 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 **₹ 73,77,238.00** (Rupees Seventy Three Lakh Seventy Seven Thousand Two Hundred Thirty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
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