

Vastukala Consultants (I) Pvt. Ltd.

www.vastukala.co.in

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Nanji Ramji Bhanushali

Residential Flat No. 40 (Old Flat No. 22, A-1), 1st Floor, Building "Geetanjali", CIBA Industrial Workers Co-op. Soc. Ltd., Near Amrut Nagar, Ghatkopar (West), Mumbai - 400 086 State - Maharashtra, Country - India.

Latitude Longitude - 19°06'01.0"N 72°54'37.2"E

Intended User: Cosmos Bank

Amrut Nagar Ghatkopar (West) Branch

Rekha Apartment CHSL, Amrut Nagar, Ghatkopar (West), Mumbai - 400 086 State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

Ahmedabad Opelhi NCR

Rajkot

💡 Raipur Jaipur

Regd. Office

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

2247495919 2247495919

🔀 mumbai@vastukala.co.in www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For: Cosmos Bank / Amrut Nagar Ghatkopar (West) Branch / Mr. Nanji Ramji Bhanushali (009240 /2306738)

www.vastukala.co.in

Vastu/Mumbai/06/2024/009240/2306738 14/7-182-JABS

Date: 14.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 40 (Old Flat No. 22, A-1), 1st Floor, Building "Geetanjali", CIBA Industrial Workers Co-op. Soc. Ltd., Near Amrut Nagar, Ghatkopar (West), Mumbai - 400 086, State -Maharashtra, Country – India belongs to Mr. Nanji Ramji Bhanushali.

Boundaries of the property.

North Open Land

South **Dwarka Building**

East Harsha Apartment

West Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 83,42,400.00 (Rupees Eighty-Three Lakhs Forty-Two Thousand Four 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

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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



Our Pan India Presence at:

Nanded Mumbai

💡 Aurangabad 🛛 🦞 Pune

Thane Nashik

Ahmedabad Opelhi NCR

Rajkot

💡 Raipur

Jaipur

Read. Office

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

+91 2247495919

mumbai@vastukala.co.in www.vastukala.co.in

<u>Valuation Report of Residential Flat No. 40 (Old Flat No. 22, A-1), 1st Floor, Building "Geetanjali", CIBA Industrial Workers Co-op. Soc. Ltd., Near Amrut Nagar, Ghatkopar (West), Mumbai - 400 086, State - Maharashtra, Country – India.</u>

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 14.06.2024 for Bank Loan Purpose		
2	Date of inspection	12.06.2024		
3	Name of the owner/ owners	Mr. Nanji Ramji Bhanushali		
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. 40 (Old Flat No. 22, A-1), 1st Floor, Building "Geetanjali", CIBA Industrial Workers Co-op. Soc. Ltd., Near Amrut Nagar, Ghatkopar (West), Mumbai - 400 086, State - Maharashtra, Country – India.		
		Contact Person: Mr. Nanji Ramji Bhanushali (Owner) Contact No. 9769803414		
6	Location, street, ward no	Near Amrut Nagar, Ghatkopar (West), Mumbai		
7	Survey/ Plot no. of land	CTS No. 26 of Village Ghatkopar		
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. = 507.00 (Area as per actual site measurement)		
		Built-up Area in Sq. Ft. = 600.00 (Area as per Agreement for Sale)		
13	Roads, Streets or lanes on which the land is abutting	Riffle Range Road		
14	If freehold or leasehold land	Freehold		





15				
(iii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer 16 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. 17 Are there any agreements of easements? If so, attach a copy of the covenant 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. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? Vacant flat with good condition N.A. What is the Floor Space Index permissible and Percentage actually utilized? Names of tenants/ lessees/ licensees, etc (ii) Names of tenants/ lessees/ licensees, etc (iii) Nonthly or annual rent /compensation/license fee, etc. paid by As per documents Information not available Information not available Information not available No No No NA. Information not available No No No No No No Information not available No No No No Information not available No No No Information not	15	of I termi	ease, date of commencement and nation of lease and terms of renewal of	
(iii) Unearned increased payable to the Lessor in the event of sale or transfer 16		(i) Initial Premium	N. A.
Lessor in the event of sale or transfer 16 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. 17 Are there any agreements of easements? If so, attach a copy of the covenant. 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. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied/ tenanted/ both? If the property owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation (iii) Monthly or annual rent /compensation/license fee, etc. paid by		(ii) Ground Rent payable per annum	
16		(iii) Unearned increased payable to the	
use of land? If so, attach a copy of the covenant. 17 Are there any agreements of easements? If so, attach a copy of the covenant 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. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 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 RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation N.A. 17,000.00 Expected rental income per month /compensation/license fee, etc. paid by			Lessor in the event of sale or transfer	
attach a copy of the covenant 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. 19	16	use	of land? If so, attach a copy of the	As per documents
Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible - As per MCGM norms Percentage actually utilized? RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation N.A. ₹ 17,000.00 Expected rental income per month / compensation/license fee, etc. paid by	17			Information not available
development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation N.A. ₹ 17,000.00 Expected rental income per month ↑ 21,000.00 Expected rental income per month	18	Town Plan	of Government or any Development of Government or any statutory body? If	Information not available
for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 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 RENTS (i) Names of tenants/ lessees/ licensees, etc (iii) Portions in their occupation N.A. 17,000.00 Expected rental income per month	19	deve	lopment or is any demand for such	Information not available
IMPROVEMENTS Information not available	20	for acquisition by government or any statutory		No
Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 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 RENTS (i) Names of tenants/ lessees/ licensees, etc. (ii) Portions in their occupation N.A. N.A. 17,000.00 Expected rental income per month	21	Attach a dimensioned site plan		N.A.
standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Attached Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible - As per MCGM norms Percentage actually utilized? RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation N.A. N.A. 17,000.00 Expected rental income per month 17,000.00 Expected rental income per month		IMPR	ROVEMENTS	
separate sheet (The Annexure to this form may be used) 24	22			Information not available
If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation N.A. (iii) Monthly or annual rent /compensation/license fee, etc. paid by	23	separate sheet (The Annexure to this form may		Attached
and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation (iii) Monthly or annual rent /compensation/license fee, etc. paid by Rents 7 Index permissible - As per MCGM norms Percentage actually utilized - Details not available N.A.	24	Is the	building owner occupied/ tenanted/ both?	Vacant flat with good condition
Percentage actually utilized? Percentage actually utilized - Details not available				N.A.
(i) Names of tenants/ lessees/ licensees, etc (ii) Portions in their occupation N.A. (iii) Monthly or annual rent /compensation/license fee, etc. paid by	25			norms Percentage actually utilized – Details not
etc (ii) Portions in their occupation N.A. (iii) Monthly or annual rent /compensation/license fee, etc. paid by **T7,000.00 Expected rental income per month* **T7,000.00 Expected rental income per month*	26	REN	TS	
(iii) Monthly or annual rent /compensation/license fee, etc. paid by ₹ 17,000.00 Expected rental income per month		(i)	•	
/compensation/license fee, etc. paid by		(ii)	Portions in their occupation	
		(iii)	/compensation/license fee, etc. paid by	₹ 17,000.00 Expected rental income per month



Since 1989





	(iv) <u>N.A.</u>	Information not available
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	1,3//
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 – 1986 (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	N. A.



Since 1989





	copies of agreements	
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 Residential Flat No. 40 (Old Flat No. 22, A-1), 1st Floor, Building "Geetanjali", CIBA Industrial Workers Co-op. Soc. Ltd., Near Amrut Nagar, Ghatkopar (West), Mumbai - 400 086, State - Maharashtra, Country – India belongs to Mr. Nanji Ramji Bhanushali.

We are in receipt of the following documents:

- Copy of Agreement for Sale dated 09/05/2024 between Mrs. Asha Mohan nee Asha Katteri Thampa Menon (the Transferor) AND Mr. Nanji Ramji Bhanushali (the Transferee)
 - 2. Copy of Occupancy Certificate No. CE/42/BPES/AN dated 24.02.1986 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at bearing CTS No. 26 of Village Ghatkopar, Taluka Kurla, Mumbai Suburban District, within the limits of MCGM. The property falls in Residential Zone. It is at a travelling distance of 2 km. from Ghatkopar Railway Station.

BUILDING:

The building under reference is having Ground + 4TH Upper Floors. It is a R.C.C. famed structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 1st Floor is having 6 Residential Flats. The building has not lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living Room + 1 Bedroom + Kitchen + 2 Toilets+ Passage (i.e. 1 BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.

Valuation as on 14th June 2024

The Built-up Area of the Residential Flat	:	600.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1986 (As per Occupancy Certificate)
Expected total life of building	:	60 Years



Since 1989





Age of the building as on 2024	:	38 years
Cost of Construction	:	600.00 Sq. Ft. X ₹ 2,800.00 = ₹ 16,80,000.00
Depreciation {(100-10) X 38 / 60}	:	57.00%
Amount of depreciation		₹ 9,57,600.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,40,172.00 per Sq. M. i.e. ₹ 13,022.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 1,11,952.00 per Sq. M. i.e. ₹ 10,401.00 per Sq. Ft.
Prevailing market rate (Including Stilt Car Parking Space)		₹ 15,500.00 per Sq. Ft.
Value of property as on 14.06.2024	:	600.00 Sq. Ft. X ₹ 15,500.00 = ₹ 93,00,000.00

(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	:	₹ 93,00,000.00 - ₹ 9,57,600 =
14.06.2024		₹ 83,42,400.00
Total Value of the property	/ /	₹ 83,42,400.00
The realizable value of the property	/ :	₹ 75,08,160.00
Distress value of the property	:	₹ 66,73,920.00
Insurable value of the property	:	₹ 16,80,000.00
Guideline value of the property (As per Index II)	:	₹ 65,73,713.68

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 40 (Old Flat No. 22, A-1), 1st Floor, Building "Geetanjali", CIBA Industrial Workers Co-op. Soc. Ltd., Near Amrut Nagar, Ghatkopar (West), Mumbai - 400 086, State - Maharashtra, Country - India for this particular purpose at ₹83,42,400.00 (Rupees Eighty Three Lakhs Forty Two Thousand Four Hundred Only) as on 14th June 2024.





NOTES

- 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 14th June 2024 is ₹ 83,42,400.00 (Rupees Eighty Three Lakhs Forty Two Thousand Four 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 + 4 [™] Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1st Floor
3	Year of construction	1986 (As per Occupancy Certificate)
4	Estimated future life	22 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



Valuers & Appraisers (1)

Architects & State of Control Contro

9	Doors and Windows		Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows
10	Flooring		Vitrified tiles flooring
11	Finishing		Cement plastering
12	Roofing	and terracing	R.C.C. Slab
13	Special if any	architectural or decorative features,	No
14	(i)	Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	TM
15	Sanitary	installations	
	(i)	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	
	(iii)	No. of urinals	
	(iv)	No. of sink	
16	Class of white/or	fittings: Superior colored / superior dinary.	Ordinary
17	Compou	ind wall	6'.0" High, R.C.C. column with B. B. masonry
	Height and length		wall
	Type of construction		
18	No. of lif	its and capacity	No lift
19	Underg	ground sump – capacity and type of uction	R.C.C tank
20	Over-head tank		R.C.C tank on terrace
	Location, capacity		
	Type of construction		-1.
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		Paver Blocks 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





















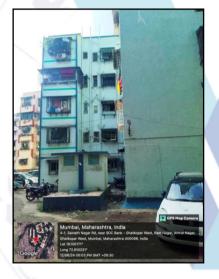


Actual site photographs











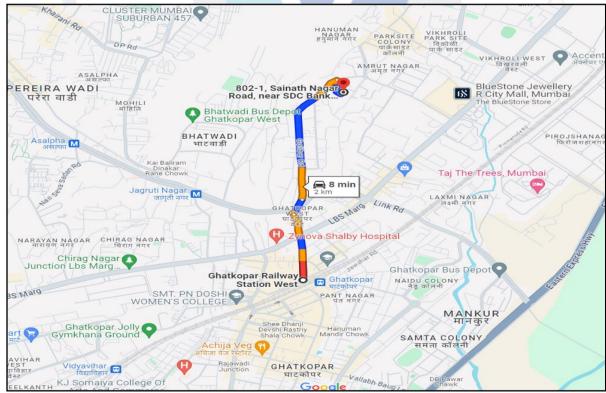




Route Map of the property

Site u/r





Latitude Longitude - 19°06'01.0"N 72°54'37.2"E

Note: The Blue line shows the route to site from nearest railway station (Ghatkopar – 2 km.)

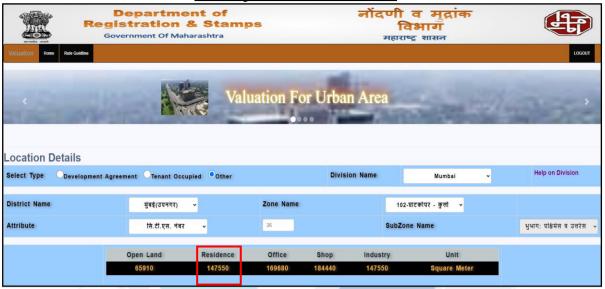


Since 1989





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,47,550.00	1		
5% Decrese for flat located on 1st floor without lift	7,378.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	1,40,172.00	Sq. Mtr.	13,022.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	65,910.00		7.1	
The difference between land rate and building rate (A – B = C)	74,262.00		")	
Depreciation Percentage as per table (D) [100% - 38%]	62%			
(Age of the Building – 38 Years)			PU	
Rate to be adopted after considering depreciation [B + (C x D)]	1,11,952.00	Sq. Mtr.	10,401.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / 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 flat 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



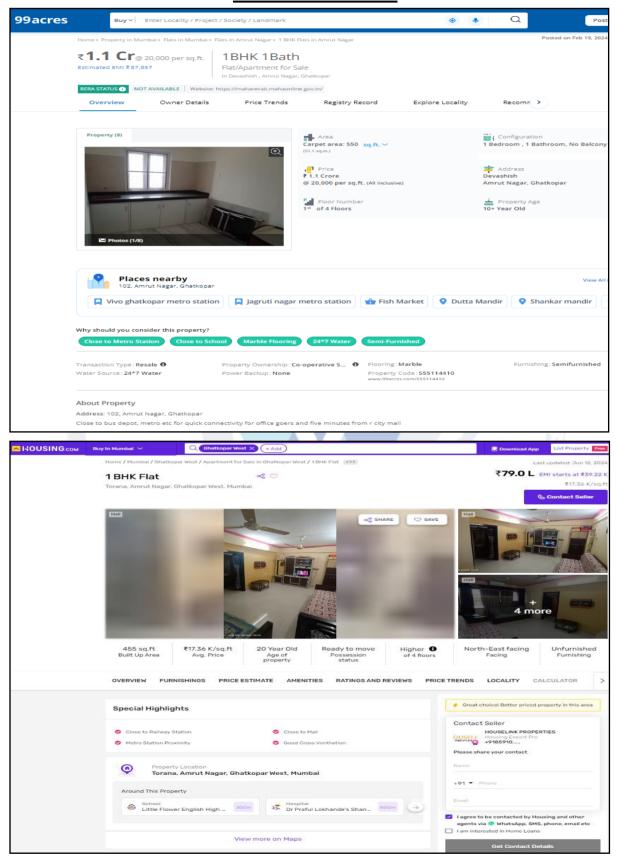
Valuers & Appraisers (1)

Architects & State Consultants

Lender's Engineer

My2010 PVUID

Price Indicators





Valuers & Appraisers
Architects &
French Consultants
Chartered Engineers (1)
Lander's Engineer

Sale Instance

12404390	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ली 3	
08-06-2024	9	दस्त क्रमांक : 12404/2024	
Note:-Generated Through eSearch Module, For original		नोदंणी :	
report please contact concern SRO office.		Regn:63m	
	गावाचे नाव: घाटकोपर		
(1)विलेखाचा प्रकार			
(१)मोबदला	करारनामा 4950000		
1-7 7			
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4/99801.5		
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेने नातःमंबर्द मनपादवर वर्गान • दवर मा	हिती: सदनिका नं 18,4 था मजला,ए विंग,आशिर्वाद बिल्डींग,सिबा	
(4) 7 141,410(((() 4 4())144(()(((4)())		घाटकोपर प मुंबई-400086,इतर माहिती दस्तात नमूद	
		व 350 चौ फुट बिल्टअप((C.T.S. Number : 26 ;))	
(5) क्षेत्रफळ	32.53 चौ.मीटर	1000 113 - 114 - 114 (0.1101 11411111111111111111111111111111	
(६) आकारणी र्किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	1): नाव:-गणेश सुदाम धींडकर वय:-50 पत्ता:-प्लॉट नं: ए	ए/18, माळा नं: - , इमारतीचे नाव: आशिर्वाद बिल्डींग, सिंबा इंडस्ट्रीयल वर्कर्स को	
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	ऑप हौ सो लि., , ब्लॉक नं: अमृत नगर, घाटकोपर प मुंबई, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400086 पॅन नं:-AHMPD1159Q		
		ए/18, माळा नं: -, इमारतीचे नाव: आशिर्वाद बिल्डींग, सिबा इंडस्ट्रीयल वर्कर्स को	
	ऑप हो सो लि., , ब्लॉक नं: अमृत नगर, घाटकोपर प मुंबई, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400086 पॅन नं:-BPDPD4704H		
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी	1)ः नाव:-सुप्रिया सुरेश नाडणकर वयः-55; पत्ता:-प्लॉट नं: बी-42, माळा नं: -, इमारतीचे नाव: आशिर्वाद बिल्डींग, सिबा इंडस्ट्रीयल वर्कर्स		
यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे 🔯 को ऑप ही सो लि., , ब्लॉक नं: अमृत नगर, घाटकोपर प मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400086 पॅन नं:-		मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400086 पॅन नं:-	
नाव व पत्ता	AFFPN0267G		
	2): नाव:-सुरेश गोपाल नाडणकर वय:-60; पत्ता:-प्लॉट नं: बी-42, माळा नं: -, इमारतीचे नाव: आशिर्वाद बिल्डींग, सिंबा इंडस्ट्रीयल वर्कर्स		
		मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400086 पॅन नं:-	
	ACRPN4240L	÷ 1 (0	
		नं: बी-42, माळा नं: -, इमारतीचे नाव: आशिर्वाद बिल्डींग, सिबा इंडस्ट्रीयल वर्कर्स	
(a) arailes ara frança frança		मुंबई, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400086 पॅन नं:-AYXPN5942P	
(९) दस्तऐवज करुन दिल्याचा दिनांक (१०) दस्त नोंदणी केल्याचा दिनांक	05/06/2024 05/06/2024		
(११) अनुक्रमांक,खंड व पृष्ठ	12404/2024		
(१२)बाजारभावाप्रमाणे मुद्रांक शुल्क	297000		
(१३)बाजारभावाप्रमाणे नौंदणी शुल्क	30000		
(१४)शेरा	00000		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Cor	rporation or any Cantonment area annexed to it.	
निर्मान मेरन जानगरवाना मानवराता जानुक्य :	pri within the limits of any Manicipal Col	porduon or any contonnent area annexed to it.	





Sale Instance

10615390	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ली 3	
18-05-2024	**	दस्त क्रमांक : 10615/2024	
Note:-Generated Through eSearch Module,For original		नोदंणी :	
report please contact concern SRO office.		Regn:63m	
	गावाचे नाव: घाटकोपर		
(१)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	7000000		
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारर्ण	6221264.1		
देतो की पटटेदार ते नमुद करावे)			
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदनिका नं. 42,4 था मजला,बी विंग,श्रेणिक नगर को-ऑप. हौ.		
	सो. लि.,अमृत नगर,घाटकोपर पश्चिम,मुंबई ४०००८६	5 मौजे घाटकोपर,सि. टी. एस. नं. 160/बी,क्षेत्र 48.00 चौ. मी.	
	बिल्ट अप इतर माहिती दस्तात नमूद केल्याप्रमाणे.((C.T.S. Number : 160/B ;))		
(5) क्षेत्रफळ	45.17 चौ.मीटर		
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	1): नाव:-हितेश जयंतीलाल देसाई वय:-55 पत्ता:-प्लॉट नं: रूम नं.42, माळा नं: 4 था मजला, बी विंग, इमारतीचे नाव: श्रेणिक नगर सी एच		
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	एस लिमिटेड , ब्लॉक नं: अमृत नगर, जैन मंदिराजवळ, रोड नं: घाटकोपर पश्चिम, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400086 पॅन नं:-		
असल्यास,प्रतिवादिचे नाव व पत्ता.	AERPD1071P		
(८) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी	1): नाव:-गणेश चिरंजीवलू गंजी वय:-50; पत्ता:-प्लॉट नं: रूम नं.603, माळा नं: -, इमारतीचे नाव: पॅनोरमा सी एच एस लिमिटेड , ब्लॉक नं:		
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	मंडपेश्वर रोड, मॅरी इमॅक्युलेट गर्ल्स हायस्कूलजवळ, रोड नं: व	बोरिवली पश्चिम, मुंबई , महाराष्ट्र, मुम्बई. पिन कोडः-400103 पॅन नं:-	
नाव व पत्ता	AFAPG3845G		
		603, माळा नं: -, इमारतीचे नाव: पनोरमा सी एच एस लिमिटेड, ब्लॉक नं:	
	मंडपेश्वर रोड, मॅरी इमॅक्युलेट गर्ल्स हायस्कूलजवळ, रोड नं: व	बोरिवली पश्चिम, मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400103 पॅन नं:-	
	AYVPG3985H		
(९) दस्तऐवज करुन दिल्याचा दिनांक	10/05/2024		
(१०)दस्त नोंदणी केल्याचा दिनांक	10/05/2024		
(११) अनुक्रमांक, खंड व पृष्ठ	10615/2024		
(१२)बाजारभावाप्रमाणे मुद्रांक शुल्क	420000		
(१३) बाजारभावाप्रमाणे नींदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corpo	oration 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 14th June 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 ₹83,42,400.00 (Rupees Eighty Three Lakhs Forty Two Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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



