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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra**

Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India.

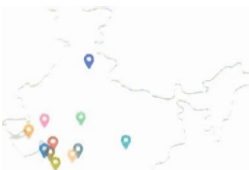
Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

Valuation Prepared for:

Cosmos Bank

Fort Branch

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra – 400 001, State - Maharashtra, Country - India



Our Pan India Presence at :

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Regd. Office

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

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Valuation Report Prepared For: Cosmos Bank / Fort Branch / Mrs. Manju Vinod Bohra (009636/2307022)

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Vastu/Mumbai/07/2024/009636/2307022

02/7-26-PRRJ

Date: 02.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India belongs to **Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra.**

Boundaries of the property.

North : Internal Road
South : Golibar Road
East : Shree Saket
West : A Sing

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 at **₹ 48,27,950.00 (Rupees Forty-Eight Lakh Twenty-Seven Thousand Nine Hundred Fifty 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: 2024.07.02 13:03:23 +05'30'

Auth. Sign.



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Regd. Office

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

+91 2247495919

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Residential Flat No. 503, 5th Floor, B Wing, "**Shree Prastha Co-op. Hsg. Soc. Ltd.**", Near Shri Ram Hospital,
Owale, Ghodbunder Road, Thane (West), Thane – 400615, 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 02.07.2024 for Bank Loan Purpose
2	Date of inspection	01.07.2024
3	Name of the owner/ owners	Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 503, 5 th Floor, B Wing, " Shree Prastha Co-op. Hsg. Soc. Ltd. ", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India. Contact Person: Mr. Nandkishor (Banker) Contact No. 9769097888
6	Location, street, ward no	Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615.
	Survey/ Plot no. of land	Old Survey No. 136, Hissa No. 3, New Survey No. 17, Hissa No. 3 of Village – Owale
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. = 785.00 (Area as per actual site measurement for Amalgamated Flat No. 503 & 504)



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		Caret Area in Sq. Ft. = 372.00 (Area of Flat No. 503 as per Agreement for Sale) Built Up Area in Sq. Ft. = 446.00 (Carpet as per Agreement + 20%)
13	Roads, Streets or lanes on which the land is abutting	Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615.
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)	N.A.
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.

25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per TMC 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	₹ 10,500.00 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.

LOCATION:

The said building is located at Old Survey No. 136, Hissa No. 3, New Survey No. 17, Hissa No. 3 of Village – Owale, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 12.5 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 building is used for residential purpose. 5th Floor is having 2 Residential Flat. The building is having 2 lifts.

Residential Flat:

The residential Flat under reference is situated on the 5th Floor. As per site inspection, Flat Nos. 503 & 504 are internally amalgamated to form a single flat having single entrance door. The said valuation is for Flat No. 503. The composition of amalgamated flat consists of 3 Bedroom + Living Room + Kitchen + 3 Toilets + Flowerbed Area + Cupboard Area (i.e., **3BHK Flat + 3 Toilets**). The residential Flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, cement plastering with POP false ceiling etc.

Valuation as on 2nd July 2024

The Built-Up Area of the Residential Flat	:	446.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2006 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	446.00 X 2,500.00 = ₹ 11,15,000.00
Depreciation $\{(100-10) \times 18 / 60\}$:	27.00%
Amount of depreciation	:	₹ 3,01,050.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 98,910.00 per Sq. M. i.e., ₹ 9,189.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 84,958.00 per Sq. M. i.e., ₹ 7,893.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,500.00 per Sq. Ft.
Value of property as on 02.07.2024	:	446.00 Sq. Ft. X ₹ 11,500.00 = ₹ 51,29,000.00



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(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 02.07.2024	:	₹ 51,29,000.00 - ₹ 3,01,050.00 = ₹ 48,27,950.00
Total Value of the property	:	₹ 48,27,950.00
The realizable value of the property	:	₹ 43,45,155.00
Distress value of the property	:	₹ 38,62,360.00
Insurable value of the property (446.00 X 2,500.00)	:	₹ 11,15,000.00
Guideline value of the property (446.00 X 7,893.00)	:	₹ 35,20,278.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India for this particular purpose at **₹ 48,27,950.00 (Rupees Forty-Eight Lakh Twenty-Seven Thousand Nine Hundred Fifty Only)** as on **2nd July 2024**.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **2nd July 2024 is ₹ 48,27,950.00 (Rupees Forty-Eight Lakh Twenty-Seven Thousand Nine Hundred Fifty 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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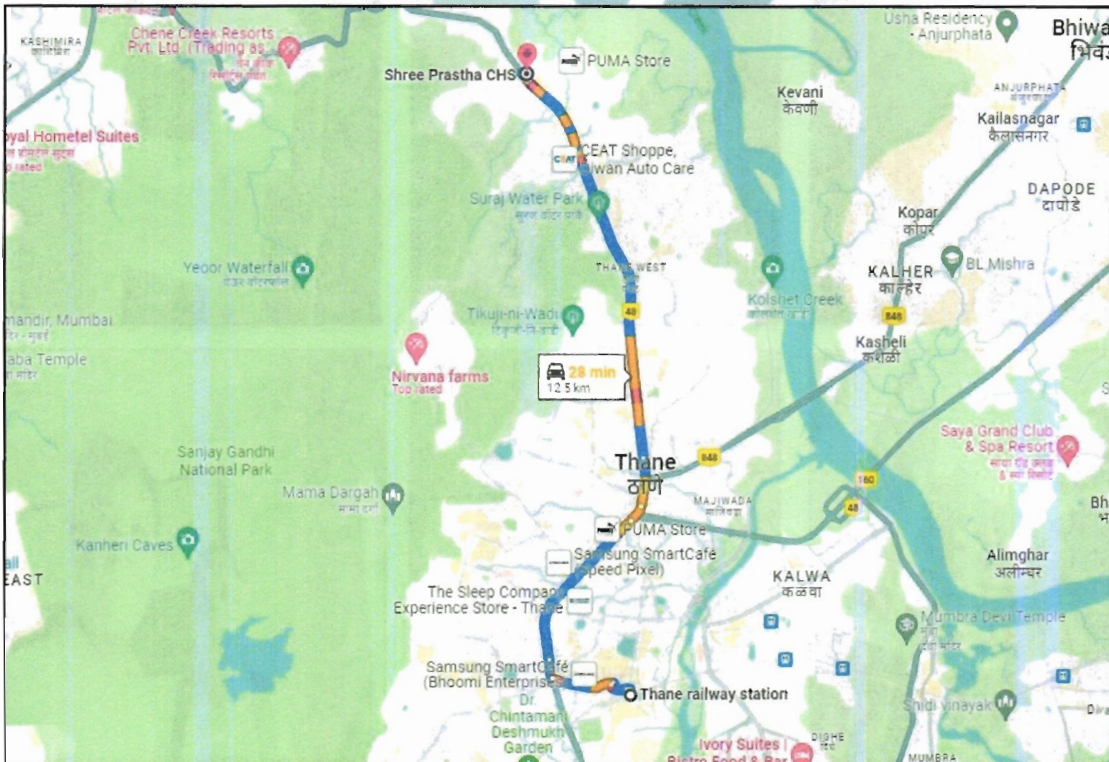


ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	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 5 th Floor
3.	Year of construction	2006 (As per occupancy certificate)
4.	Estimated future life	42 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 with flush shutters, Powder Coated 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	Yes
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	R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls
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	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

Route Map of the property

Site:u/r



Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 12.5 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	Thane		
Select Village	Gavache Nav : Ovale (Thane Mahanagar		
Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> SubZones		
Enter Survey No	17	Search	
उपविभाग	खुली जमीन	निवासी सवमिका	औद्योगिक इकाए
20/76-1अ/3) चौडवेंदर रोडच्या लगतचे सर्वे क्रमांक मॉडे ओवळे	21400	94200	93200 117700 93200
			औद्योगिक एकक (Rs./) Attribute
			पी. मीटर सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	94,200.00			
Increase by 10% on Flat Located on 15 th & 16 th Floor	4,710.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	98,910.00	Sq. Mtr.	9,189.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	21,400.00			
The difference between land rate and building rate (A – B = C)	77,510.00			
Depreciation Percentage as per table (D) [100% - 18%] (Age of the Building – 18 Years)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	84,958.00	Sq. Mtr.	7,893.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate


Price Indicators

magicbricks
Buy
Rent
Sell
Home Loans

Home > Property in Thane > Owale > Apartment in Owale > 1 BHK > 363 Sq.ft

₹ 45.0 Lac EMI - ₹ 20k | [Get Loan offers from 34+ banks](#)

1 BHK Flat For Sale in Shree Saket, **Owale, Thane**



1 Bed
1 Bath
2 Balconies
Unfurnished

Carpet Area
323 sqft ~
₹13,932/sqft

Floor
4 (Out of 7 Floors)

Facing
North - East

Developer
Shree Developers

Transaction Type
Resale

Lift
1

Project
Shree Saket

Status
Ready to Move

Furnished Status
Unfurnished

Contact Owner
Get Phone No.
Last contact made 115 days ago

More Details

Price Breakup	₹ 45 Lac
Booking Amount	₹ 1.0 Lac
Address	Flat No 402 Shree Saket Ghodbander Road Owale Thane West Thane Maharashtra 400615, Owale, Thane, Maharashtra
Landmarks	shree Ram Hospital
Furnishing	Unfurnished
Type of Ownership	Co-operative Society
Overlooking	Main Road

[View all details](#)

Description: upcoming metro station near by building

Property	Flat		
Source	magicbricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	323.00	388.00	465.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 13,932.00	₹ 11,610.00	₹ 9,675.00



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Price Indicators

magicbricks
Buy
Rent
Sell
Home Loans

Home » Property in Thane » Owale » Apartments in Owale » 1 BHK » 750 Sq-ft

₹ 72.0 Lac EMI - ₹ 32k | [How much loan can I get?](#)

1 BHK 750 Sq-ft Flat For Sale [Owale, Thane](#)



1 Bed
2 Baths
3 Balconies
1 Covered Parking

Carpet Area
520 sqft ~
₹ 13,846/sqft

Floor
2 (Out of 7 Floors)

Facing
East

Developer
[Shree Developers](#)

Transaction Type
Resale

Lifts
2

Project
[Shree Saket](#)

Status
Ready to Move

Furnished Status
Unfurnished

Contact Agent
Get Phone No.

Last contact made 116 days ago

More Details

Price Breakup	₹ 72 Lac / ₹ 2
Booking Amount	₹ 1.0 Lac
Address	Owale naka ghodbunder road thane west 400615., Owale, Thane, Maharashtra
Landmarks	Shree ram hospital.
Furnishing	Unfurnished
Flooring	Vitrified
Type of Ownership	Freehold

[View all details](#) v

Description: Unfurnished property will be ready to move in

Contact Agent

Property	Flat		
Source	magicbricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	520.00	624.00	749.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 13,846.00	₹ 11,538.00	₹ 9,615.00



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Sale Instance

14779335 08-05-2024 Note -Generated Through eSearch Module For original report please contact concern SRO office	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 5 दस्त क्रमांक : 14779/2022 नोंदणी : Regn 63m
गावाचे नाव : ओवळे		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	4500000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4349214	
(4) भू.मापन,पोटहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: बी/404, माळा नं: 4 धा मजला,बी विंग, इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि., ब्लॉक नं: ओवळा, रोड : घोडबंदर रोड,ठाणे प., इतर माहिती: मौजे-ओवळे,ठाणे येथील सदनिकेचे क्षेत्रफळ 414 चौ.फुट कारपेट एरिया.((Survey Number : Survey No. 17, Hissa No. 3 ;))	
(5) क्षेत्रफळ	414 चौ.फूट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-नितीन रघुनाथ कदम - - वय:-43 पत्ता:-प्लॉट नं: सदनिका क्रं. 404, माळा नं: 4 धा मजला, बी विंग, इमारतीचे नाव: श्री प्रस्थ को. ऑप.हौ.सो.लि., ब्लॉक नं: ओवळा नाका, रोड नं: घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AMJPK2635G	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-महेश मधुकर महाडीक - - वय:-39; पत्ता:-प्लॉट नं: सदनिका क्रं. 1/7, माळा नं: -, इमारतीचे नाव: जमेली बेगम चाळ, ब्लॉक नं: मेघवाडी, रोड नं: जोगेश्वरी पु. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400060 पॅन नं:-AOFPM6179K	
(9) दस्तऐवज करून दिल्याचा दिनांक	07/09/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	07/09/2022	
(11) अनुक्रमांक, खंड व पृष्ठ	14779/2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	315000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शेंरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Property	Flat		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	414.00	496.00	596.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 10,876.00	₹ 9,058.00	₹ 7,548.00



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **2nd July 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, 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 at **₹ 48,27,950.00 (Rupees Forty-Eight Lakh Twenty-Seven Thousand Nine Hundred Fifty Only)**

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.02 13:03:34 +05'30'

Auth. Sign.

Director

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



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