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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Vivek Madhav Raut**

Residential Flat No. 404, 4th Floor, 'B' Wing, "Charkop Kartikey Co-op. Hsg. Soc. Ltd.", Scheme Code No. 125B-4, Plot No. 16, Sector - VIII, RSC - 25, MHADA Layout, Kandivali (West), Mumbai, PIN - 400 067, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'56.0"N 72°49'05.5"E

Intended User:

Cosmos Bank

Borivali (East) Branch

G-1, G-2 & G-3, A – Wing, Palkhi Aura, Laxmi Shopping Centre CHSL.,
Dattapada Road, Near HDFC Bank, Borivali (East),
Mumbai – 400 066, State - Maharashtra, Country - India



Our Pan India Presence at :

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

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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Vastu/Mumbai/07/2024/9744/2307130

08/16-134-JASH

Date: 08.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 404, 4th Floor, 'B' Wing, "Charkop Kartikey Co-op. Hsg. Soc. Ltd.", Scheme Code No. 125B-4, Plot No. 16, Sector - VIII, RSC - 25, MHADA Layout, Kandivali (West), Mumbai, PIN - 400 067, State - Maharashtra, Country - India belongs to **Mr. Vivek Madhav Raut**.

Boundaries of the property.

North : Lobby of Society
South : RSC Road No. 25 / Boraspada Road
East : Silver Sea View Building
West : Ruby Tower

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 ₹ 1,36,24,425.00 (Rupees One Crore Thirty Six Lakh Twenty Four Thousand Four Hundred Twenty Five 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: 2024.07.09 11:02:09 +05'30'

Auth. Sign.



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📍 Aurangabad 📍 Pune 📍 Indore 📍 Jaipur

Regd. Office

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Powai, Andheri East, **Mumbai**: 400072, (M.S), India

+91 2247495919

mumbai@vastukala.co.in

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Valuation Report of Residential Flat No. 404, 4th Floor, 'B' Wing, "Charkop Kartikey Co-op. Hsg. Soc. Ltd.",
Scheme Code No. 125B-4, Plot No. 16, Sector - VIII, RSC - 25, MHADA Layout, Kandivali (West), Mumbai, PIN - 400
067, 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 08.07.2024 for Bank Loan Purpose
2	Date of inspection	04.07.2024
3	Name of the owner/ owners	Mr. Vivek Madhav Raut
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. 404, 4 th Floor, 'B' Wing, "Charkop Kartikey Co-op. Hsg. Soc. Ltd.", Scheme Code No. 125B-4, Plot No. 16, Sector - VIII, RSC - 25, MHADA Layout, Kandivali (West), Mumbai, PIN - 400 067, State - Maharashtra, Country - India. Contact Person: Mr. Vivek Madhav Raut (Owner) Contact No.: 9892528635
6	Location, street, ward no	Sector - VIII, RSC Road No. 25, MHADA Layout, Kandivali (West), Mumbai
7	Survey/ Plot no. of land	Plot No. 16
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, Auto, Taxies and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 571.00 Balcony Area in Sq. Ft. = 21.00 (Area as per actual site measurement) Saleable Area in Sq. Ft. = 855.00 (Area as per Society's Allotment Letter)

13	Roads, Streets or lanes on which the land is abutting	RSC Road No. 25 / Boraspada Road
14	If freehold or leasehold land	Leasehold land of MHADA
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	Information not available
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	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MHADA 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	₹ 28,000.00 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	N.A.
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?	Information not available
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N.A.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	

41	Year of commencement of construction and year of completion	Year of Construction – 2007 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali (East) Branch to assess fair market value as on 08.07.2024 for Residential Flat No. 404, 4th Floor, 'B' Wing, "Charkop Kartikey Co-op. Hsg. Soc. Ltd.", Scheme Code No. 125B-4, Plot No. 16, Sector - VIII, RSC - 25, MHADA Layout, Kandivali (West), Mumbai, PIN - 400 067, State - Maharashtra, Country - India belongs to **Mr. Vivek Madhav Raut**.

We are in receipt of the following documents:

1	Copy of Society's Allotment Letter dated 09.04.2005 in the name of Mr. Vivek Madhav Raut
2	Copy of Commencement Certificate No. CHE / A-3361 / BP (WS) / AP / AR dated 04.08.2024 issued by Municipal Corporation of Greater Mumbai.
3	Copy of Share Certificate No.58 bearing Nos. 286 to 290 having 5 Shares of Rs. 50/- each transferred dated 07.08/2005 in the name of Mr. Vivek Madhav Raut by Charkop Katikey Complex Co-op. Hsg. Soc. Ltd..
4	Copy of Occupancy Certificate No. CHE/A-3361/BP(WS)/AR dated 05.11.2007 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is constructed on Plot No. 16 in Sector – VIII of RSC Road No. 25, MHADA Layout, Kandivali (West), Taluka – Borivali, District Mumbai Suburban, within the limits of Municipal Corporation of Greater Mumbai. The property falls in Residential Zone. It is at a travelling distance of 5 km. from Kandivali Railway Station.

BUILDING:

The building under reference is having Stilt + 8 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. The 4th Floor has 5 Residential Flats. The building has 2 lifts.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + 2 Bedrooms + Kitchen + Dining + 2 Toilets + Passage + Balcony Area (i.e. **2 BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.



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Valuation as on 8th July 2024

Saleable Area of the Residential Flat	:	855.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Construction – 2007 (As per Occupancy Certificate)
Expected total life of building	:	60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024	:	17 Years
Cost of Construction	:	855.00 Sq. Ft. X ₹ 3,000.00 = ₹ 25,65,000.00
Depreciation $\{(100-10) \times 17 / 60\}$:	25.50%
Amount of depreciation	:	₹ 6,54,075.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 1,38,620.00 per Sq. M. i.e. ₹ 12,878.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 1,25,137.00 per Sq. M. i.e. ₹ 11,626.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,700.00 per Sq. Ft.
Value of property as on 08.07.2024	:	855.00 Sq. Ft. X ₹ 16,700.00 = ₹ 1,42,78,500.00

(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)

Total Value of the property as on 08.07.2024	:	₹ 1,42,78,500.00 - ₹ 6,54,075.00 = ₹ 1,36,24,425.00
Total Value of the property	:	₹ 1,36,24,425.00
The realizable value of the property	:	₹ 1,22,61,983.00
Distress value of the property	:	₹ 1,08,99,540.00
Insurable value of the property (855.00 X 3,000.00)	:	₹ 25,65,000.00
Guideline value of the property (855.00 X 11,626.00)	:	₹ 99,40,230.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 404, 4th Floor, 'B' Wing, "Charkop Kartikey Co-op. Hsg. Soc. Ltd.", Scheme Code No. 125B-4, Plot No. 16, Sector - VIII, RSC - 25, MHADA Layout, Kandivali (West), Mumbai, PIN - 400 067, State - Maharashtra, Country - India for this particular purpose at **₹ 1,36,24,425.00 (Rupees One Crore Thirty Six Lakhs Twenty Four Thousand Four Hundred Twenty Five Only)** as on date 8th July 2024.

NOTES

1. I, Manoj B. Chalikwar Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **8th July 2024 is ₹ 1,36,24,425.00 (Rupees One Crore Thirty Six Lakhs Twenty Four Thousand Four Hundred Twenty Five 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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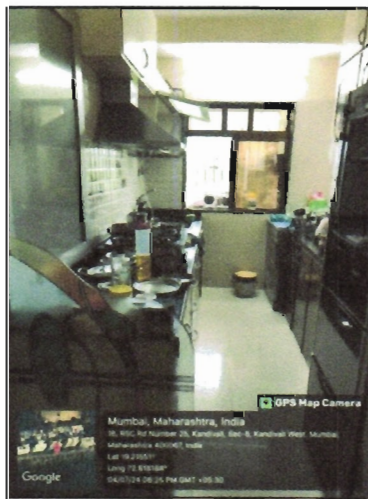
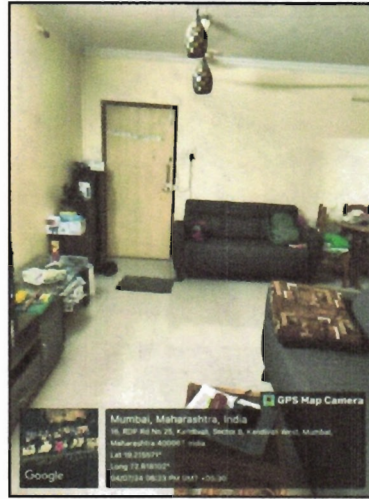
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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 8 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3.	Year of construction	Year of Construction – 2007 (As per Occupancy Certificate)
4.	Estimated future life	43 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 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 & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Provided
18.	No. of lifts and capacity	2 Lifts
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



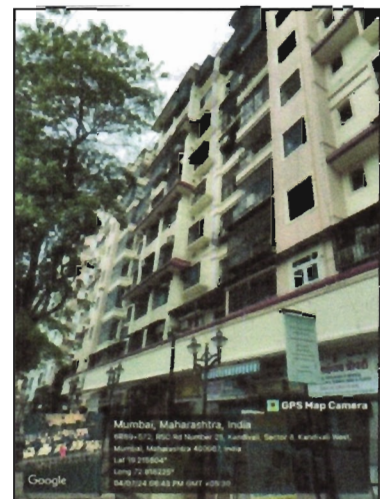
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Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°12'56.0"N 72°49'05.5"E

Note: The Blue line shows the route to site from nearest Metro station (Kandivali – 5 km)



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Price Indicator

Home / Mumbai / Western Suburbs / Kandivali West / Kartikey Apartment

Kartikey Apartment
Kandivali (West), Mumbai Andheri-Dahisar, Western Suburbs, Mumbai

₹1.39 Cr | ₹16.30 K/sq.ft
EMI starts at ₹69,21 K
Price excludes maintenance floor rise • See More

Become the first to Rate

Contact Developer

No Property Images Available
Request Photos

2 BHK Apartment Configuration ₹16.30 K/sq.ft Avg. Price 855 sq.ft. (Builtup Area) Size

Overview/Home Around This Project More About Project About Project Recommended Properties Floor Plan

Property	Flat		
Source	Housing.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	589	708	855
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 23,500	₹ 19,600.00	₹ 16,300.00



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Price Indicator

magicbricks
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property POST

₹1.45 Cr EMI - ₹ 65k Can I afford it? ✓ VERIFIED ON SITE

2 BHK 776 Sq-ft Flat For Sale **Sector 8 Charkop, Mumbai**

2 Beds 2 Baths 3 Balconies Semi-Furnished

Carpet Area
659 sqft
₹ 22,003/sqft

Floor
6 (Out of 8 Floors)

Facing
East

Developer
Kartikey Group

Transaction Type
Resale

Lifts
2

Project
Kartikey

Status
Ready to Move

Furnished Status
Semi-Furnished

East Facing Property

Contact Agent
Get Phone No.

👤 Last contact made 14 days ago

Contact Agent

● Certified Agent

Vidhi Dave -91-9800000000

Get Phone No.

More Details

Price Breakup ₹1.45 Cr [₹7,25,000 Approx Registration Charges [₹3,500

Booking Amount ₹5.0 Lac

Address RSC Rd Number 25 Charkop Sector 9, Kandivali Mumbai, Maharashtra, Sector 8 Charkop, Mumbai - Western Mumbai, Maharashtra

Property	Flat		
Source	Magicbricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	659	790.80	948.96
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 2,2003.00	₹ 18,336.00	₹ 15,280.00

Price Ind

NOBROKER

2 BHK Flat In Silver Sea View, Kandivali West For Sale In Kandivali West

₹ 1.62 Crores | ₹ 92,849/Month | 905

₹ 1.62 Crores (Negotiable) | ₹ 92,849/Month (Estimated EM) | 905 Sq. Ft. (NEED HOME LIST?)

Home: Flats for Sale in Mumbai | Flats for Sale in Kandivali west | 2BHK Flat for Sale in Kandivali west | Property Details

Photos | Location | Shortlist

2 Bedroom | 2 Bathroom | NA | Car

Apr 27, 2024 | Immediately | Silver Sea View, Ka... | Full

Get Owner Details

Report what was not correct in this property

Listed by Broker | Sold Out | Wrong Info

Price trends by NBEstimate | Check Now

Nearby: Status | Charkop Market

Property	Flat		
Source	Nobroker		
Floor	-		
	Carpet	Built Up	Saleable
Area	646	775	905
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 25,000.00	₹ 20,800.00	₹ 17,900.00



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Sale Instance

गावाचे नाव : चारकोण	
(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	9650000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	7729451.2
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव: मुंबई मनपाहतर वर्णन : सदनिका नं: 401, बी विंग, माळा नं: 4 था मजला, इमारतीचे नाव: चारकोप कार्तिकेय को. ऑप. ही. सोसा. लि., ब्लॉक नं: प्लॉट नं. 16, आरएससी - 25, सेक्टर - 8, रोड : चारकोप, कांदिवली प. मुंबई 400067((Survey Number : 41 (PART) ;))
(5) क्षेत्रफळ	55.76 चौ.मीटर
(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:-निकिता मोनील चोकसी वय:-46 पत्ता:-प्लॉट नं: 401, बी विंग, माळा नं: 4 था मजला, इमारतीचे नाव: कार्तिकेय को. ऑप. ही. सोसा. लि., ब्लॉक नं: प्लॉट नं. 16, आरएससी - 25, सेक्टर - 8, रोड नं: चारकोप, कांदिवली प. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400067 पॅन नं:-ACDPT3828J 2): नाव:-मोनील अश्विन चोकसी वय:-47 पत्ता:-प्लॉट नं: 401, बी विंग, माळा नं: 4 था मजला, इमारतीचे नाव: कार्तिकेय को. ऑप. ही. सोसा. लि., ब्लॉक नं: प्लॉट नं. 16, आरएससी - 25, सेक्टर - 8, रोड नं: चारकोप, कांदिवली प. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400067 पॅन नं:-ADSPC7330C
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-सोभना निखल वैद्य वय:-49; पत्ता:-प्लॉट नं: 204, बी विंग, माळा नं: 2 रा मजला, इमारतीचे नाव: कार्तिकेय को. ऑप. ही. सोसा. लि., ब्लॉक नं: प्लॉट नं. 16, आरएससी - 25, सेक्टर - 8, रोड नं: चारकोप, कांदिवली प. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400067 पॅन नं:-ADLPV8239L 2): नाव:-निखल जनमेजय वैद्य वय:-51; पत्ता:-प्लॉट नं: 204, बी विंग, माळा नं: 2 रा मजला, इमारतीचे नाव: कार्तिकेय को. ऑप. ही. सोसा. लि., ब्लॉक नं: प्लॉट नं. 16, आरएससी - 25, सेक्टर - 8, रोड नं: चारकोप, कांदिवली प. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400067 पॅन नं:-ACTPV8001F
(9) दस्तऐवज करून दिल्याचा दिनांक	12/06/2024
(10) दस्त नोंदणी केल्याचा दिनांक	12/06/2024
(11) अनुक्रमांक, खंड व पृष्ठ	12746/2024
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	579000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-	
मुद्रांक शुल्क आकारलाना 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	500.00	600.00	1086.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 19,300.00	₹ 16,083.00	₹ 13,403.00

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **8th 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 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.

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.



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Vastukala Consultants (I) Pvt. Ltd.

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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 **₹ 1,36,24,425.00 (Rupees One Crore Thirty Six Lakhs Twenty Four Thousand Four Hundred Twenty Five 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
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.09 11:02:27 +05'30'

Auth. Sign.

