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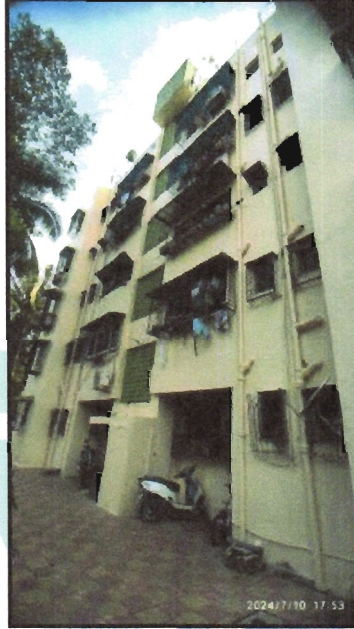
MSME Reg No: UDYAM-MH-18-0083617

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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 : **Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap**

Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India.

**Latitude Longitude : 19°14'21.7"N 72°52'0.7"E**

### Intended User:

**Cosmos Bank**

**DAHISAR (EAST) Glorias BRANCH**

Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East),  
Mumbai - 400 068



### Our Pan India Presence at :

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

### Regd. Office

B1-001, 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

This is to certify that the property bearing Residential Flat No. 4, Ground Floor, Building No V-1, "**Ashraya Co-op. Hsg. Soc. Ltd.**", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada, Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India belongs to **Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap**.

Boundaries of the property

North	: Open Plot
South	: Nalla & Open Plot
East	: Sant Ghadge Maharaj Marg
West	: Slum Area

Considering various parameters recorded, 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 for this particular purpose at **₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty 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 report.

Hence certified

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

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.07.15 13:21:11 +05'30'

Auth. Sign.



**Manoj Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)













Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.:

Encl.: Valuation report



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

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Residential Flat No. 4, Ground Floor, Building No V-1, "**Ashraya Co-op. Hsg. Soc. Ltd.**", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, 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 Fair Market Value as on 15.07.2024 for Housing Loan Purpose.
1	Date of inspection	10.07.2024
3	Name of the owner / owners	<b>Mrs. Savita Dinesh Sanap &amp; Mr. Dinesh Ramchandra Sanap</b>
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	<b>Address:</b> Residential Flat No. 4, Ground Floor, Building No V-1, " <b>Ashraya Co-op. Hsg. Soc. Ltd.</b> ", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India.  <b>Contact Person :</b> Mr. Dinesh R. Sanap (Owner) Contact No. 7045949950
6	Location, Street, ward no	Shiv Vallabh Road, Ashokvan-II Layout
7	Survey / Plot No. of land	CTS No - 2301 & 2303 of Village - Dahisar
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 346.37 (Area as per Site measurement)  Built Up Area in Sq. Ft. = 423.00 (Area As Per Agreement for sale)



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13	Roads, Streets or lanes on which the land is abutting	Shiv Vallabh Road, Ashokvan-II Layout
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
	Attach a dimensioned site plan	N.A.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	<b>Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)</b>	Attached
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Hitesh Pithwa
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
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	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Hitesh Pithwa
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	16,500.00 (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 of rent?	N. A.
26		<b>SALES</b>	
37		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
38		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	Year of Completion – 2002 (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.
<b>Remark:</b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, DAHISAR (EAST) Glorias BRANCH Branch to assess Fair Market Value as on 15.07.2024 for Residential Flat Residential Flat No. 4, Ground Floor, Building No V-1, "**Ashraya Co-op. Hsg. Soc. Ltd.**", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India belongs to **Mrs. Savita Dinesh Sanap**.

### We are in receipt of the following documents::

1)	Copy of Agreement for sale Registration No.7849/2024 Dated 06.11.2024 between Mr. Manish Dattaram Dangre(The Transferor) And Mrs. Savita Dinesh Sanap & Mr. Dinesh Ramchandra Sanap(The Transferee).
2)	Copy of Occupancy Certificate No.CHE / 4837 / BP (WS) / AR Dated 29.10.2002 issued by Municipal Corporation of Greater Mumbai.

### **Location**

The said building is located at Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066. The property falls in Flat Zone. It is at a traveling distance 2 km. from Borivali Railway Station.

### **Building**

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Normal. The building is used for Residential purpose. Ground is having 4 Residential Flat.

### **Residential Flat:**

The Residential Flat under reference is situated on the Ground Floor. The Composition of Residential Flat The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. (i.e. 1 BHK + W.C. + Bath). This Residential Flat is Marble Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

### **Valuation as on 15th July 2024**

The Built Up Area of the Residential Flat	:	423.00 Sq. Ft.
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### **Deduct Depreciation:**

Year of Construction of the building	:	2002 (As per occupancy certificate)
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Expected total life of building	: 60 Years
Age of the building as on 2024	: 22 Years
Cost of Construction	: 423.00 Sq. Ft. X ₹ 2,800.00 = ₹ 11,84,400.00
Depreciation $\{(100 - 10) \times (22 / 60)\}$	: 33.00%
Amount of depreciation	: ₹ 3,90,852.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 1,29,070/- per Sq. M. i.e. ₹ 11,991/- per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 1,13,122/- per Sq. M. i.e. ₹ 10,509/- per Sq. Ft.
Value of property as on 15th July 2024	: 423.00 Sq. Ft. X ₹ 19,000 = ₹80,37,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Fair value of the property as on 15th July 2024</b>	: <b>₹ 80,37,000.00 - ₹ 3,90,852.00 = ₹ 76,46,148.00</b>
<b>Total Value of the property</b>	: <b>₹ 76,46,148.00</b>
<b>The realizable value of the property</b>	: <b>₹ 68,81,533.00</b>
<b>Distress value of the property</b>	: <b>₹ 61,16,918.00</b>
<b>Insurable value of the property (423.00 X 2,800.00)</b>	: <b>₹ 11,84,400.00</b>
<b>Guideline value of the property (423.00 X 10509.00)</b>	: <b>₹44,45,307.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 4, Ground Floor, Building No V-1, "Ashraya Co-op. Hsg. Soc. Ltd.", Shiv Vallabh Road, Ashokvan-II Layout, Savarpada , Village - Dahisar, Borivali (East), Mumbai, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 066, State - Maharashtra, India for this particular purpose at **₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight Only)** as on 15th 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 **15th July 2024** is **₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty 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.



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**PART III- VALUATION**

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 Ground Floor				
3	Year of construction	: 2002 (As per occupancy certificate)				
4	Estimated future life	: 38 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" Thk. Brick Masonery.				
8	Partitions	: 6" Thk. Brick Masonery.				
9	Doors and Windows	: Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .				
10	Flooring	: Marble Flooring.				
11	Finishing	: Cement Plastering.				
12	Roofing and terracing	: R.C.C. slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					



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**Technical details****Main Building**

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.		:	
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided
19	Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction		:	Connected to Municipal Sewerage System
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		:	Chequered tiles 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



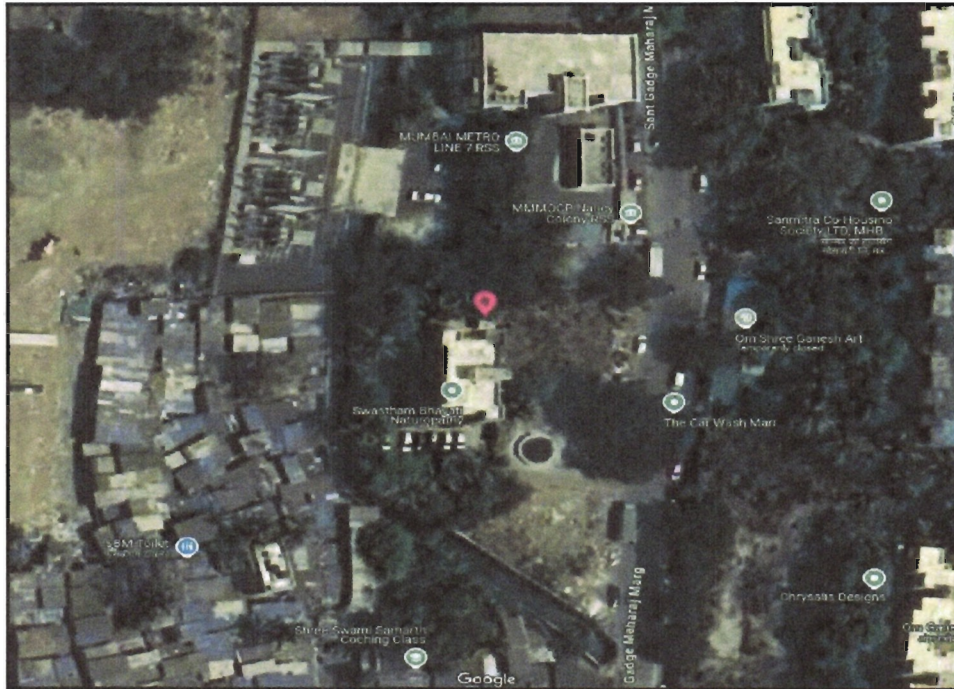
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## Route Map of the property



**Note:** Red marks shows the exact location of the property



**Longitude Latitude: 19°14'21.7"N 72°52'0.7"E**

**Note:** The Blue line shows the route to site distance from nearest Railway Station (Borivali - 2 km.).

## Ready Reckoner Rate

DIVISION / VILLAGE : DAHISAR Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation 'W' Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Shiv Vallabh Marg to the North, National Park to the East, River to the South and Express Highway to the West					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
88	88/416	56580	129070	167100	228800	129070
2255, 2256, 2257, 2257A, 2258, 2258B, 2258C, 2258D, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2269A, 2269B, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2290A, 2290B/2, 2290B/3, 2290B/4, 2291, 2292, 2292A/1, 2294, 2295, 2295A, 2295B, 2295C, 2296, 2297, 2298, 2299, 2300, 2300A/1/1, 2301, 2301/1, 2301/2, 2301/A, 2301/B, 2302, 2302/1A, 2302/1C, 2302/1D/1, 2302/1D/2, 2302/1D/3, 2303, 2303/1, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2321/B, 2321A/1, 2321A/1/1, 2321A/1/2, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2330/A/1/2, 2330A/1/1, 2330A/1/2, 2330B(P1), 2330B(P2), 2331, 2331A, 2333, 2334, 2334/1, 2334/A, 2334/B, 2334A, 2334B, 2334C, 2335, 2335/A, 2335/B, 2337, 2338, 2338/A, 2338/B, 2338/C, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2345/1,						
<span style="background-color: #2c3e50; color: white; padding: 2px 5px;">Compare With Previous Year</span>						

Stamp Duty Ready Reckoner Market Value Rate for Flat	129070			
No Increase on Flat Located on Ground Floor	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)</b>	<b>1,29,070.00</b>	<b>Sq. Mtr.</b>	<b>11,991.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market value Rate for Land (B)	56580			
The difference between land rate and building rate(A-B=C)	72,490.00			
Percentage after Depreciation as per table(D)	22%			
<b>Rate to be adopted after considering depreciation [B + (C X D)]</b>	<b>1,13,122.00</b>	<b>Sq. Mtr.</b>	<b>10,509.00</b>	<b>Sq. Ft.</b>

**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%

**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



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## Price Indicators

Property	1 BHK Flat In Shree Shankeshwar Nagar Society Borivali, Mumbai		
Source	https://www.99acres.com/		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	373.00	447.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹24,129.00	₹20,107.00	-

**NOBROKER**

1 BHK Flat in Shree Shankeshwar Nagar Society, Sant Gyaneshwar Road, Borivali East, Mumbai

₹90 Lacs (Negotiable) | ₹91,585/Month (Equated EMV) | 450 Sq. Ft. | 100% Home Loan Eligible

**Overview**

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charges	₹6.0 Per Sq. Ft.	Flooring	Marble Tiles
Built-up Area	450 Sq. Ft.	Carpet Area	373 Sq. Ft.
Furnishing Status	Unfurnished (Furnishable)	Facing	East
Floor	1/1	Parking	Private
Open Security	100%		

**Activity On This Property**

454 Views | 0 Chats

**Live Support**  
Customer Support

Chat started

Natasha: Hi! I can help you find a preferred house. (What is your buying budget?)

Hi! I can help you with transaction of the right property. What is your budget?



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Property	1 BHK Flat In Maa Sakti Apartment For Sale In Dahisar East		
Source	https://www.99acres.com/		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	350.00	420.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,857.00	₹19,048.00	-

**NOBROKER**

1 BHK Flat In Maa Sakti Apartment For Sale In Dahisar East

₹ 39 Less  
₹ 45,851/Month  
438 sq.ft

1 Bedroom  
2 Bathroom  
NA  
Bike and Car Parking

Apr 19, 2024  
Immediately  
Maa Sakti Apartment  
None

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out View Info

Price trends by NBEstimate

Activity On This Property

244

NoBroker Support

Live Support  
Customer Support

Hi, I can help you with selection of the right property. What is your budget?

Hi, I can help you find a premium house. What is your buying budget?

**Overview**

Registration	₹12,000	Stamp Duty	₹1,20,000
Maintenance Charges	₹1,000/Sq.Ft/Mo	Prepaid	₹10,000
Builder's Profit	₹1,000/Sq.Ft	Carpet Area	350 Sq.Ft
Flattening Charges	₹1,000/Sq.Ft	Area	₹1,000
Flats	10/20	Parking	2/Bike/1/Car
Owner's Society	Yes		

No Broker Services



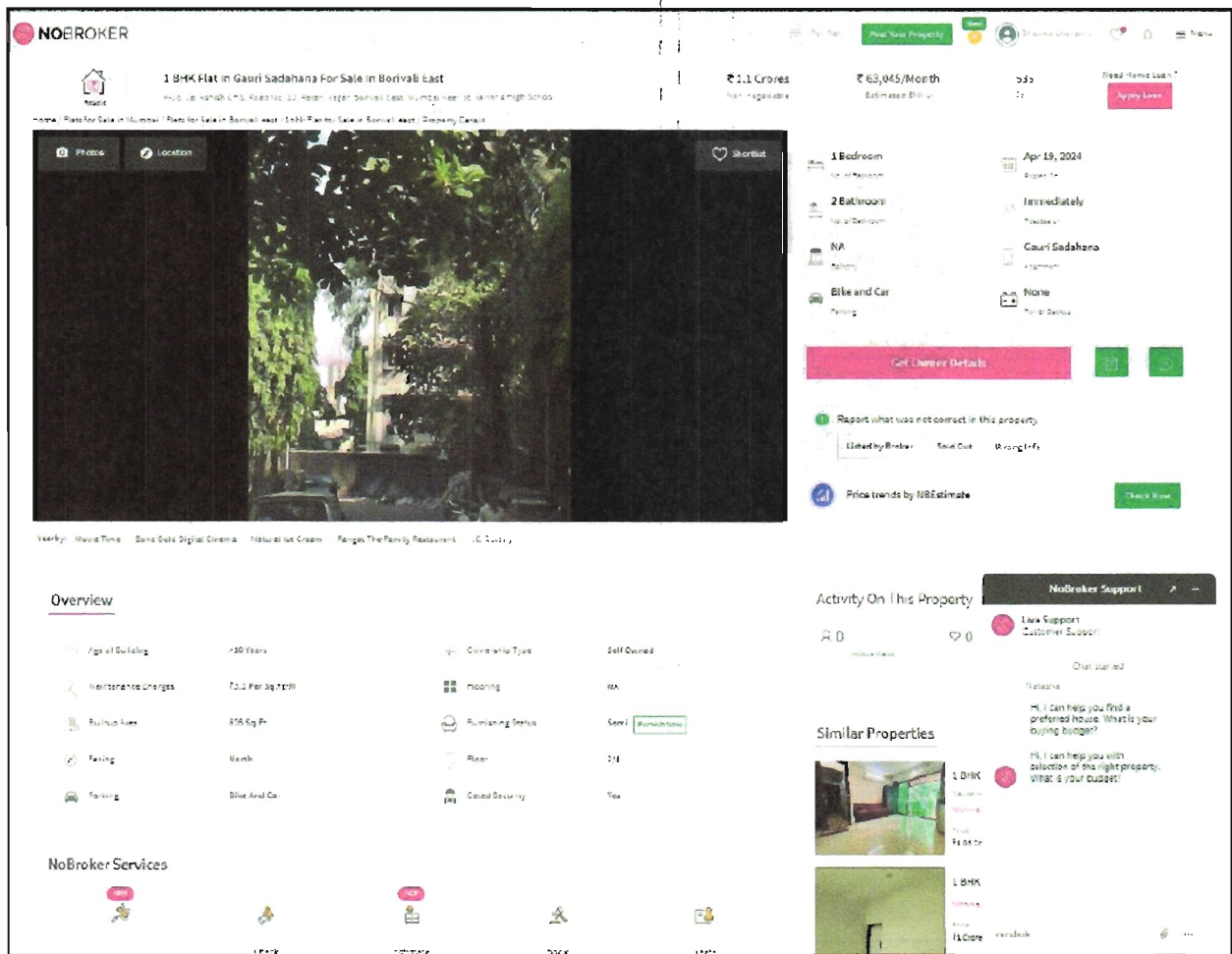
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Property	1 BHK Flat In Gauri Sadahana For Sale In Borivali East		
Source	https://www.99acres.com/		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	529.00	635.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹20,794.00	₹17,323.00	-



## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **15th 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 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.
4. There is no direct/ indirect interest in the property valued.
5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



Since 1989

**Vastukala Consultants (I) Pvt. Ltd.**

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## DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

## VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 76,46,148.00 (Rupees Seventy Six Lakhs Forty Six Thousands One Hundred And Forty Eight Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj  
Chalikwar  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.07.15 13:21:29 +05'30'

Auth. Sign.

**Manoj Chalikwar**  
Govt. Reg. Valuer  
Chartered Engineer (India)  
Reg. No. IBBI/RV/07/2018/10366  
Cosmos Bank Empanelment No.:

