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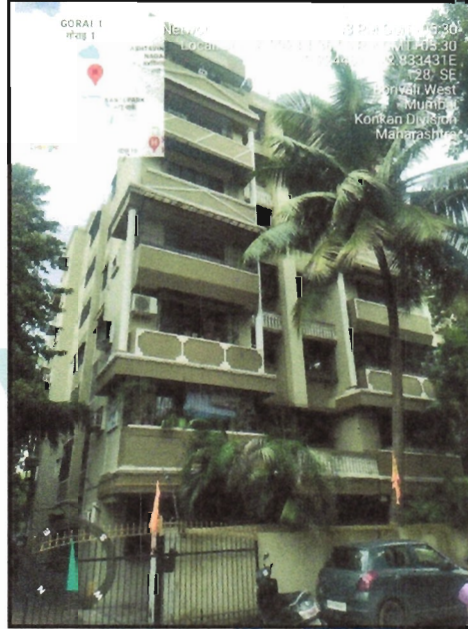
MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Kishor Sabaji Desai**

Residential Flat No. 303, 3rd Floor, "**Gorai Arihant Co-op. Hsg. Soc. Ltd.**", Scheme Code No. 103-B, Plot No. 6, Road No. RSC-6-A, Gorai - I, MHADA Layout, Village - Borivali, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Borivali (West) Mumbai, PIN - 400 091, State - Maharashtra, India.

Latitude Longitude : 19°13'27.9"N 72°50'1.3"E

Intended User:

Cosmos Bank

Mulund (West) Branch

Apurva Co-Op. Housing Society, Govardhan Nagar, L.B.S. Road, Mulund (West),
Mumbai - 400 080, State - Maharashtra, Country - India.



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. 303, 3rd Floor, "**Gorai Arihant Co-op. Hsg. Soc. Ltd.**", Scheme Code No. 103-B, Plot No. 6, Road No. RSC-6-A, Gorai - I, MHADA Layout, Village - Borivali, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Borivali (West) Mumbai, PIN - 400 091, State - Maharashtra, India belongs to **Mr. Kishor Sabaji Desai**.

Boundaries of the property

North : Shivkrupa CHSL
South : Sagar Tarang Building
East : Prayatna Building
West : RSC Road No. 6

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 **₹ 1,20,75,000.00 (Rupees One Crore Twenty Lakhs Seventy Five Thousands 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: 2024.07.18 17:04:43 +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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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 18.07.2024 for Housing Loan Purpose.
1	Date of inspection	17.07.2024
3	Name of the owner / owners	Mr. Kishor Sabaji Desai
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. 303, 3 rd Floor, "Gorai Arihant Co-op. Hsg. Soc. Ltd.", Scheme Code No. 103-B, Plot No. 6, Road No. RSC-6-A, Gorai - I, MHADA Layout, Village - Borivali, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Borivali (West) Mumbai, PIN - 400 091, State - Maharashtra, India. Contact Person : Mr. Kishor Sabaji Desai (Owner) Contact No. 9821575082
6	Location, Street, ward no	Municipality Ward No - R/N, Road No. RSC-6-A Village - Borivali, District - Mumbai Suburban
7	Survey / Plot No. of land	Village - Borivali, Plot No - 6 New Survey No - 173
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. = 514.19 (Area as per Site measurement) Saleable Area in Sq. Ft. = 750.00 (Area As Per Agreement for sale)

13	Roads, Streets or lanes on which the land is abutting	Village - Borivali, Taluka - Borivali, District - Mumbai Suburban, Pin - PIN - 400 091
14	If freehold or leasehold land	Lease 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.
	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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant
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	Vacant
	(ii) Portions in their occupation	Fully Vacant
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	26,600.00 (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	SALES		
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	COST OF CONSTRUCTION		
41		Year of commencement of construction and year of completion	Year of Completion – 2000 (As per agreement)
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: As per site information, owner occupied occasionally.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch Branch to assess Fair Market Value as on 18.07.2024 for Residential Flat Residential Flat No. 303, 3rd Floor, "**Gorai Arihant Co-op. Hsg. Soc. Ltd.**", Scheme Code No. 103-B, Plot No. 6, Road No. RSC-6-A, Gorai - I, MHADA Layout, Village - Borivali, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Borivali (West) Mumbai, PIN - 400 091, State - Maharashtra, India belongs to **Mr. Kishor Sabaji Desai**.

We are in receipt of the following documents::

1)	Copy of Agreement for sale Registration No.11531/2004 Dated 11.03.2004 between Mr. Manish Manoharrao Ingole(The Vendor) And Mr. Kishor Sabaji Desai(The Purchaser).
2)	Copy of Commencement Certificate No.CHE/A-1049/BP(WS)/AP/AR Dated 29.06.1999 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of MHADA Letter Document No.MUMM/UMUA(W)/MUMM/443/05 Dated 18.01.2005 issued by Pune Housing & Area Development Board (MHADA)Regarding accept the resignation of the old member and induct new members in his place..
4)	Copy of Electricity Bill CA No.100893827 Dated 07.02.2024.

Location

The said building is located at bearing Plot No - 6 inMunicipality Ward No - R/N, Village - Borivali, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 091. The property falls in Flat Zone. It is at a traveling distance 1.1 Km. from Shimpoli Metro Station.

Building

The building under reference is having Ground + 6 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 Good. The building is used for Residential purpose. 3rd is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd. The Composition of Residential Flat The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Ceramic Tile Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



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Valuation as on 18th July 2024

The Saleable Area of the Residential Flat	:	750.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2000 (As per agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	24 Years
Cost of Construction	:	750.00 Sq. Ft. X ₹ 2,500.00 = ₹ 18,75,000.00
Depreciation $\{(100 - 10) \times (24 / 60)\}$:	36.00%
Amount of depreciation	:	₹ 6,75,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,42,570/- per Sq. M. i.e. ₹ 13,245/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,23,651/- per Sq. M. i.e. ₹ 11,488/- per Sq. Ft.
Value of property as on 18th July 2024	:	750.00 Sq. Ft. X ₹ 17,000 = ₹1,27,50,000.00

(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)

Fair value of the property as on 18th July 2024	:	₹ 1,27,50,000.00 - ₹ 6,75,000.00 = ₹ 1,20,75,000.00
Total Value of the property	:	₹ ₹ 1,20,75,000.00
The realizable value of the property	:	₹1,08,67,500.00
Distress value of the property	:	₹96,60,000.00
Insurable value of the property (750.00 X 2,500.00)	:	₹18,75,000.00
Guideline value of the property (750.00 X 11488.00)	:	₹86,16,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 303, 3rd Floor, "Gorai Arihant Co-op. Hsg. Soc. Ltd.", Scheme Code No. 103-B, Plot No. 6, Road No. RSC-6-A, Gorai - I, MHADA Layout, Village - Borivali, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Borivali (West) Mumbai, PIN - 400 091, State - Maharashtra, India for this particular purpose at **₹ 1,20,75,000.00 (Rupees One Crore Twenty Lakhs Seventy Five Thousands Only)** as on 18th 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 **18th July 2024** is **₹ 1,20,75,000.00 (Rupees One Crore Twenty Lakhs Seventy Five Thousands 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



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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- 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 + 6 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 3 rd Floor
3	Year of construction	:	2000 (As per agreement)
4	Estimated future life	:	36 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	:	Ceramic Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R.C.C. slab.
13	Special architectural or decorative features, if any	:	No



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Technical details**Main Building**

14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	(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.		:	
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		:	1Lift
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



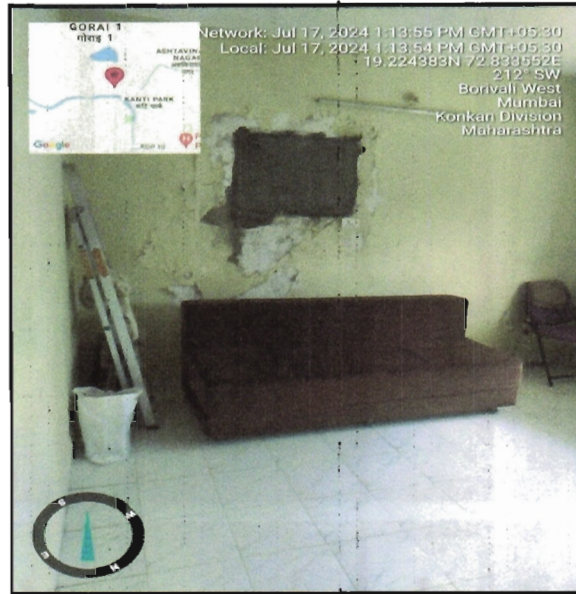
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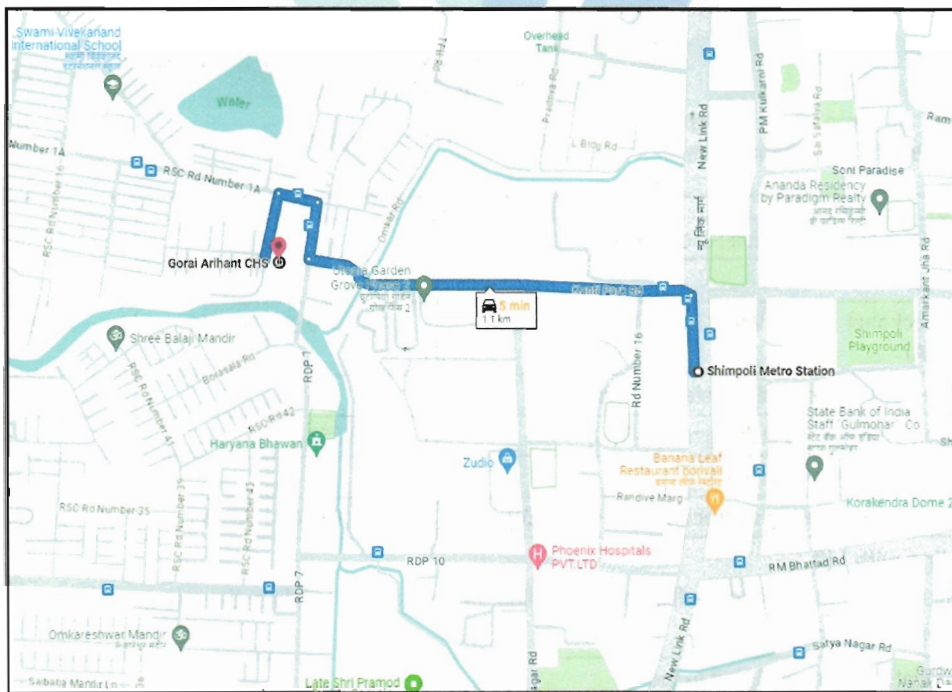
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°13'27.9"N 72°50'1.3"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Shimpoli - 1.1 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	MumbaiSubUrban			
Select Village	बोरीवली (बोरीवली)			
Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> Location			
Enter Survey No	173	Search		
उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने औद्योगिक एकक (Rs./)	Attribute
83/366-भुभाग: एस. व्ही. रोडच्या पश्चिमेकडे व लोकमान्य टिळक रोडच्या दक्षिणेकडील गावातील सर्व मिलकती.	63740	142570	163950 205400 142570	चौ. मीटर सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	142570			
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,42,570.00	Sq. Mtr.	13,245.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	63740			
The difference between land rate and building rate(A-B=C)	78,830.00			
Percentage after Depreciation as per table(D)	24%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,23,651.00	Sq. Mtr.	11,488.00	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

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	Starline CHSL., Gorai 1, Borivali West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	527.78	633.33	760.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹25,579.00	₹21,316.00	₹17,763.00

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Menu

2 BHK Flat In Starline Co Op Hsg Society For Sa...

Resale Near Orchid International school

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

Photos

Location

+8

₹ 1.35 Crores

Negotiable

₹ 77,374/Month

Estimated EMI

760 Sq Ft

Need Home Loan? Apply Loan

2 Bedroom Jan 31, 2024

No. of Bedroom

2 Bathroom Immediately

No. of Bathroom

NA Starline Co Op Hsg ...

Balcony

None None

Parking

Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong Info

Price trends by NEEstimate Check Now

Nearby: Maxus Cinemas Biryani Centre DMart EsKay Resorts Charkop Market

Overview

Age of Building >10 Years

Maintenance Charges NA

Builtup Area 760 Sq.Ft

Ownership Type Self Owned

Flooring NA

Furnishing Status Fully Furnished


Activity On This Property


0 Unique Views
0 Shortlists
0 Contacted


Powered By: NEEstimate

Similar Properties

Property	Gorai Chand Ganga, Gorai 1, Borivali West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	381.94	458.33	550.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹24,349.00	₹20,291.00	₹16,909.00



[Pay Rent](#)
[Post Your Property](#)
[Sign up](#)
[Login](#)




1 BHK Flat In Gorai Chand Ganga Chs For Sale In Bo...

Chand Ganga Cooperative Housing Society, RSC Rd Number 1A, Shi...

₹ 93 Lacs

Negotiable

₹ 53,302/Month

Estimated EMI

550

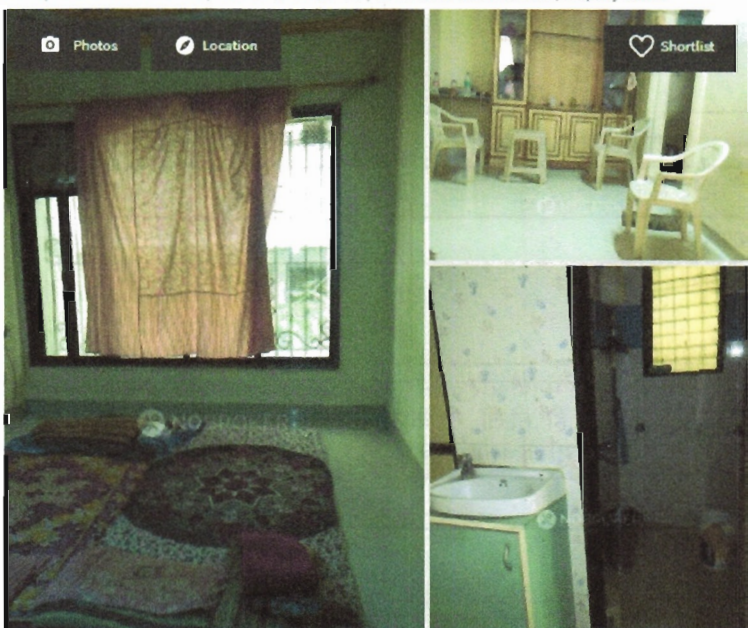
Sq.Ft

Need Home Loan ?

[Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Borivali / 1bhk Flat for Sale in Borivali / Property Details

Photos
Location



1 Bedroom

No. of Bedroom

1 Bathroom

No. of Bathroom

NA

Balcony

Bike and Car

Parking

Jan 21, 2024

Posted On

Immediately

Possession

Gorai Chand Ganga ...

Apartment

None

Power Backup

[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: Maxus Cinemas Biryani Centre DMart Eskay Resorts Charkop Market

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹4.5 Per Sq.Ft/M	Flooring	NA
Builtup Area	550 Sq.Ft	Furnishing Status	Semi Furnish Now

Activity On This Property

Unique Views: 0 Shortlists: 0 Contacted: 0

Powered By: NBEstimate

Similar Properties



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Sale Instances

Property	Gorai Pooja, Gorai 1, Borivali West		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	359.17	431.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,489.00	₹16,241.00	-

18/07/2024, 13:08

rgf_12398

12398451

10-06-2024

Note:-Generated Through eSearch Module, For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक - सह दु.नि. बोरीवली 7

दस्त क्रमांक : 12398/2024

नोंदणी :

Regn:63m

गावाचे नाव : बोरीवली

(1) विलेखाचा प्रकार	अँग्रीमेंट टू सेल
(2) मीबदला	7000000
(3) बाजारभावाचा भाडेपट्टा याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार तें नमुद करावे)	5644400
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: मुंबई मनपाइतर वर्णन : सदनिका नं: डी-5, इमारतीचे नाव: गोराई 1, पूजा कॉ. ऑप. हौ. सो. ली., ब्लॉक नं: प्लॉट नं. 66 आर. एस. सी.-9 गोराई-1, रोड : बोरीवली पश्चिम मुम्बई 400091 ((C.T.S. Number : 19/491 ;))
(5) क्षेत्रफळ	40 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तें का.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:- हिना निलेश शाह वय:- 52 पत्ता:- प्लॉट नं: डी-5, माळा नं: -, इमारतीचे नाव: गोराई 1, पूजा कॉ. ऑप. हौ. सो. ली., ब्लॉक नं: प्लॉट नं. 66 आर. एस. सी.-9 गोराई-1, रोड नं: बोरीवली पश्चिम मुम्बई, महाराष्ट्र, MUMBAI. पिन कोड:- 400091 पॅन नं:- BAQPS3601A
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:- हितेश अनिल दुआ वय:- 35; पत्ता:- प्लॉट नं: 500, माळा नं: पाचवा, इमारतीचे नाव: दिव्य गुंजन कॉ. ऑप. हौ. सो. ली., ब्लॉक नं: गौरव गार्डन कॉम्प्लेक्स चारकोप, रोड नं: कादिवली पश्चिम मुम्बई, महाराष्ट्र, MUMBAI. पिन कोड:- 400067 पॅन नं:- AQTPTD5030A 2): नाव:- निकेता मेहता लग्नानंतरचे नांव निकेता हितेश दुआ वय:- 35; पत्ता:- प्लॉट नं: 500, माळा नं: पाचवा, इमारतीचे नाव: दिव्य गुंजन कॉ. ऑप. हौ. सो. ली., ब्लॉक नं: गौरव गार्डन कॉम्प्लेक्स चारकोप, रोड नं: कादिवली पश्चिम मुम्बई, महाराष्ट्र, MUMBAI. पिन कोड:- 400067 पॅन नं:- BIELPM10458L
(9) दस्तऐवज करुन दिल्याचा दिनांक	07/06/2024
(10) दस्त नोंदणी केल्याचा दिनांक	07/06/2024
(11) अनुक्रमांक, खंड व पृष्ठ	12398/2024
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	420000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **18th 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.



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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 **₹ 1,20,75,000.00 (Rupees One Crore Twenty Lakhs Seventy Five Thousands 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: 2024.07.18 17:04:54 +05'30'

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Bank Empanelment No.:



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