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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 : **Shri. Sanjay Kalsekar**

Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "**Chandivali Deogiri Co-op. Hsg. Soc. Ltd.**", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India.

Latitude Longitude : 19°6'39.3"N 72°53'44.5"E

Intended User:

Cosmos Bank
FORT BRANCH

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort,
Mumbai, Maharashtra 400001



Our Pan India Presence at :

- | | | | |
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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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Page 2 of 19

Vastu/Mumbai/07/2024/009972/2307307

19/18-311-PSH

Date: 19.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India belongs to **Shri. Sanjay Kalsekar**.

Boundaries of the property

North : Sahyadri CHSL, Building No. 32
South : Building No. 30
East : Road
West : Playground

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 **₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve 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: 2024.07.20 10:26:03 +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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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. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, 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 19.07.2024 for Housing Loan Purpose.
1	Date of inspection	17.07.2024
3	Name of the owner / owners	Shri. Sanjay Kalsekar
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. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India. Contact Person : Mr. Danish Ali (Tenant) Contact No. 8878127877
6	Location, Street, ward no	Village - Chandivali, Powai District - Mumbai Suburban District
7	Survey / Plot No. of land	CTS No - 47, 48 & 49 of Village - Chandivali, Plot No - 18 to 21 (Part)
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. = 190.48 (Area as per Site measurement) Built Up Area in Sq. Ft. = 240.00 (Area As Per Sale Deed)

13	Roads, Streets or lanes on which the land is abutting	Village - Chandivali, Powai Taluka - Kurla, District - Mumbai Suburban District, Pin - PIN Code - 400 072
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	MHADA, as per agreement
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?	Tenant Occupied - Mr. Danish Ali
	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 MHADA / MCGM norms Percentage actually utilized – Details not available
26	RENTS	
(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Danish Ali
(ii)	Portions in their occupation	Fully Tenant Occupied

	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	10,000/- Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not available
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 – 1992 (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:		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, FORT BRANCH Branch to assess Fair Market Value as on 20.07.2024 for Residential Flat Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "**Chandivali Deogiri Co-op. Hsg. Soc. Ltd.**", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India belongs to **Shri. Sanjay Kalsekar.**

We are in receipt of the following documents:

1)	Copy of Sale Deed Document No.8454/2001 Dated 21.11.2001 between Shri. Trijugi Narayan Mahadev Prasad Gupta(The Seller) And Shri. Sanjay Kalsekar(The purchaser).
2)	Copy of Society Share Certificate Document No.087 Dated 15.10.1999 And Mr. Sanjay Madhukar Kalsekar(The purchaser).
3)	Copy of Society Maintenance Bill Document No.1361 Dated 01.03.2023.

Location

The said building is located at bearing Plot No - 18 to 21 (Part) inVillage - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, PIN Code - 400 072. The property falls in-Flat Zone. It is at a traveling distance 1.7 Km. from Sakinaka Metro 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 Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Ground is having 8 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground. The Composition of Residential Flat The composition of Residential Flat is Living Room + Kitchen + Passage + Toilet. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Casting Capping Electrical wiring etc.

Valuation as on 19th July 2024

The Built Up Area of the Residential Flat	:	240.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1992 (As per agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	32 Years
Cost of Construction	:	240.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,00,000.00
Depreciation $\{(100 - 10) \times (32 / 60)\}$:	48.00%
Amount of depreciation	:	₹ 2,88,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,74,560/- per Sq. M. i.e. ₹ 16,217/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,45,523/- per Sq. M. i.e. ₹ 13,520/- per Sq. Ft.
Value of property as on 19th July 2024	:	240.00 Sq. Ft. X ₹ 17,500 = ₹42,00,000.00

(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 19th July 2024	:	₹ 42,00,000.00 - ₹ 2,88,000.00 = ₹ 39,12,000.00
Total Value of the property	:	₹ ₹ 39,12,000.00
The realizable value of the property	:	₹35,20,800.00
Distress value of the property	:	₹31,29,600.00
Insurable value of the property (240.00 X 2,500.00)	:	₹6,00,000.00
Guideline value of the property (240.00 X 13520.00)	:	₹32,44,800.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India for this particular purpose at **₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve Thousands Only)** as on 19th 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 **19th July 2024** is **₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve 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 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.



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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 + 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	: 1992 (As per agreement)				
4	Estimated future life	: 28 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 Solid flush door, Aluminium Sliding Windows with window grills, .				
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				
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. Casting Capping Electrical wiring
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/ Poor.					



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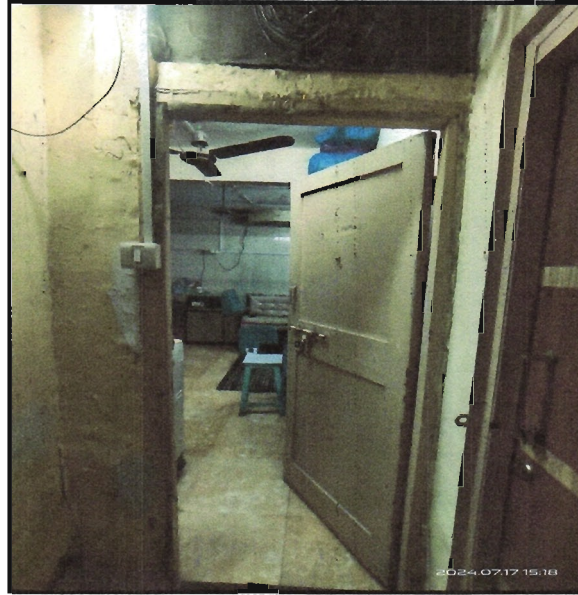


Technical details		Main Building
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	: As per Requirement
16	Class of fittings: Superior colored / superior white/ordinary.	: Ordinary
17	Compound wall Height and length Type of construction	: 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	: RCC Tank
20	Over-head tank Location, capacity Type of construction	: RCC 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	: 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



Actual Site Photographs



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	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	Panchvati Apartment, Chandivali		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	200.00	240.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹21,250.00	₹17,708.00	-



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1 RK Flat In Panchavati Apartment For Sale I...

Resale Chandivali near DMart

₹42.5 Lacs Negotiable

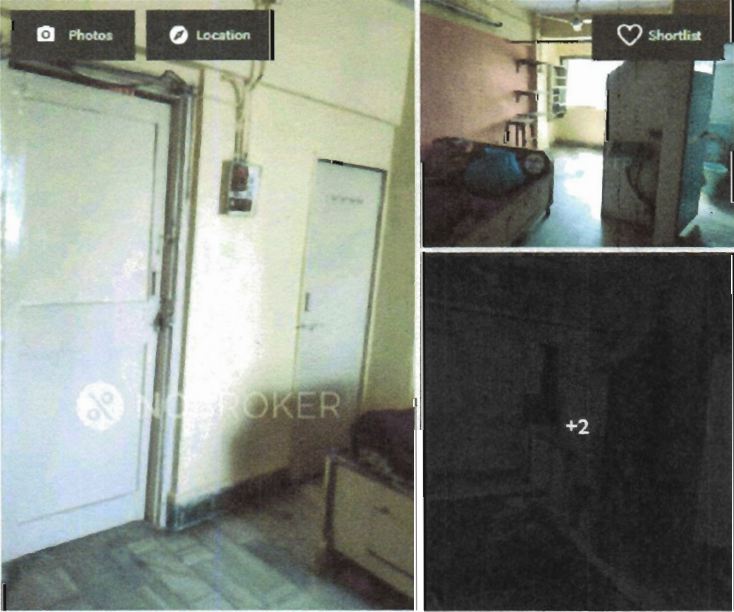
₹24,358/Month Estimated EMI

240 Sq Ft

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Home / Flats for Sale in Mumbai / Flats for Sale in Powai / 1rk Flat for Sale in Powai / Property Details

Photos
Location



1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Sa con.

Cas
Parking

Feb 26, 2024
Posted On

Immediately
Possession

Panchavati Aptm...
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: Symphony IT Park Hiranandani Lighthall DMart Sigree Global Grill Sakinaka Metro Station

Overview

Age of Building	~10 Years	Ownership Type	Self Owned
Maintenance Charges	₹4.2 Per Sq.Ft/M	Flooring	Marble/Granite
Builtup Area	240 Sq.Ft	Carpet Area	180 Sq.Ft

Activity On. This Property

Unique Views: 0 Shortlists: 0 Contacted: 0

Powered By: NBEstimate

Similar Properties

Property	Chandivali MHADA Complex		
Source	https://www.99acres.com/		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	180.00	241.20	-
Percentage	-	34%	-
Rate Per Sq. Ft.	₹22,778.00	₹16,998.00	-

99acres
Buy ▾ Enter Local 🔍 Sell/Rent Property FREE

Home > Property in Mumbai > Flats in Mumbai > Flats in Powai > Flats in Chandivali > 1 BHK Flats in Chandivali Posted on Mar 24

₹41 Lac @ 17,083 per sq.ft.

Estimated EMI ₹32,747

1BHK 1Bath

Flat/Apartment for Sale
in MHADA Complex, Chandivali, Mumbai

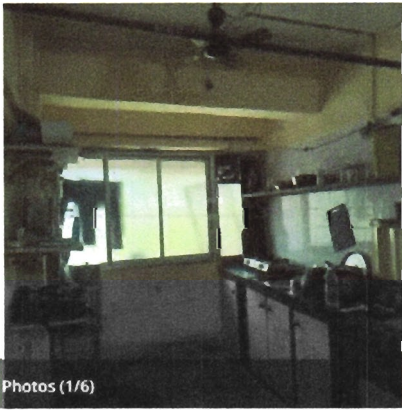
Contact Owner FREE

♥ Shortlist

RERA STATUS
NOT AVAILABLE
Website: https://maharera.mahaonline.gov.in/

Overview
Owner Details
Price Trends
Explore Locality
Recommendations
Articles

Property (6)



Photos (1/6)

Area

Built Up area: 240 sq.ft. (22.3 sq.m.)

Carpet area: 180 sq.ft. (16.72 sq.m.)

Price

₹41 Lac+ Govt Charges & Tax @ 17,083 per sq.ft. (Negotiable)

Floor Number

2nd of 4 Floors

Property Age

10+ Year Old

Configuration

1 Bedroom , 1 Bathroom, 1 Kitchen

Address

MHADA Complex
Chandivali, Mumbai

Facing

North

Places nearby
Chandivali, Mumbai

Send Feedback

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Sale Instances

Property	Chandivali MHADA Colony		
Source	Index no.2		
Floor	3rd		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹18,049.00	₹15,041.00	-

18/07/2024, 17:46	igr_15181	
15181391 11-07-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ला 4 दस्त क्रमांक 15181/2024 नोंदणी : Regn:63m
गावाचे नाव : चांदिवली		
(1) विलेखाचा प्रकार	अॅग्रीमेंट टू सेल	
(2) मोबदला	3150000	
(3) बाजार भाव (भाडेपट्ट्याच्या बाबत पट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4060967.04	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: मुंबई मनपाइतर वर्णन : इतर माहिती: सदनिका क्रं. 304 तिसरा मजला इमारत क्रं. 10/ई-1 विंग. श्री माऊली 10/ई-1 एस.आर.ए सहकारी गृहनिर्माण संस्था मर्या. नोंदणी क्रं. एम.यु.एम/एम.आर.ए/एच.एस.जी./टी.सी)12544/2015 ब्लॉक क्रं. संघर्ष नगर चांदिवली फार्म रोड अंधेरी पूर्व मुंबई-400072, सदर सदनिका एकूण क्षेत्रफळ 225 चौ. फूट कार्पेट एरिया आहे. आणि इमारतीचे बांधकाम वर्ष 2010 येणारा घसारा 14 टक्के. ((C.T.S. Number : 11/A :))	
(5) क्षेत्रफळ	25.09 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या विलेखन ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-सुनील आनंद शिखरे बय:-59 पत्ता:-प्लॉट नं:-३०४, माळा नं: तिसरा मजला, इमारतीचे नाव: 10/ई-1 विंग. श्री माऊली 10/ई-1 एस.आर.ए सहकारी गृहनिर्माण संस्था मर्या, ब्लॉक नं: संघर्ष नगर, रोड नं: चांदिवली फार्म रोड अंधेरी पूर्व मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400072 पॅन नं:- ALKPS8355B	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-चन्दन कुमार मुनिंद्र सिंह बय:-32; पत्ता:-प्लॉट नं: बॉर्ड-०१, माळा नं: .. इमारतीचे नाव: कुंडल मधिया रामपुर, ब्लॉक नं: माधुबनी, रोड नं: बिहार, बिहार, आदूबाणी. पिन कोड:-847225 पॅन नं:-HYLPS2236C	
(9) दस्तऐवज करून दिल्याचा दिनांक	08/07/2024	
(10) दस्त नोंदणी केल्याचा दिनांक	08/07/2024	
(11) अनुक्रमांक, खंड व पृष्ठ	15181/2024	
(12) बाजार भावाप्रमाणे मुद्रांक शुल्क	245000	
(13) बाजार भावाप्रमाणे 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 **19th 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 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.

An ISO 9001 : 2015 Certified Company



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 **₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve 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: 2024.07.20 10:26:35 +05'30'

Auth. Sign.

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

