

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 : 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 :

우 Nanded	💡 Thane
💡 Mumbai	💡 Nashik
💡 Aurangabad	💡 Pune

 Ahmedabad
 Delhi NCR

 Rajkot
 Rajpur

 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

🕀 www.vastukala.co.in



MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

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

South

East

West

- Sahyadri CHSL, Building No. 32
- : Building No. 30
- : Road
- 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.

Our Pan India Presence at :

- Nanded
 Thane
 Ahmed
 Mumbai
 Nashik
 Rajkot
 Aurangabad
 Pune
 Indore
- Ahmedabad
 Delhi NCR

 Rajkot
 Raipur

💡 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**
- www.vastukala.co.in

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, PlN

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:

ement

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)		







An ISO 9001 : 2015 Certified Company

ement

ement

ement

ement

ement

nent

13	3 Roads, Streets or lanes on which the land is abutting		Village - Chandivali, PowaiTaluka - Kurla, District - Mumb Suburban District, Pin - PIN Code - 400 072		
14	If free	hold or leasehold land	Lease Hold.		
15	lease and te (i) (ii)		e MHADA, as per agreement		
16		re any restriction covenant in regard to use of If so, attach a copy of the covenant.	As per documents		
17		nere any agreements of easements? If so, attach y of the covenant	Information not available		
18	Planr Gove	es the land fall in an area included in any Town nning Scheme or any Development Plan of vernment or any statutory body? If so, give ticulars.			
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?		Information not available		
20	acqui	he whole or part of the land been notified for sition by government or any statutory body? Give of th <mark>e</mark> notification.	No		
	Attach a dimensioned site plan		N.A.		
	IMPF	ROVEMENTS	AND THE AND TH		
22		h plans and elevations of all structures standing e land and a lay-out plan.	Information not available		
23		ish technical details of the building on a rate sheet (The Annexure to this form may be)	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	REN	TS			
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Danish Ali		
	(ii)	Portions in their occupation	Fully Tenant Occupied		

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company





ement

ement

ement

ement

ement

nent

	(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		etails of the water and electricity charges, If any, orne by the owner	N. A.		
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, le, compound, etc. owner or tenant?	N. A.		
34		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		building insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available		
36	/*. \	dispute between landlord and tenant regarding nding in a court of rent?	N. A.		
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALES	3			
37	locality addres	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and land sold.	As per sub registrar of assurance records		
38	Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential a building. The rate is considered as composite rate.		
39		nstances are not available or not relied up on, sis of arriving at the land rate	N. A.		
40	COST	OF CONSTRUCTION			
41	Year of comple	f commencement of construction and year of tion	Year of Completion – 1992 (As per agreement)		

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company





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.

Vastukala Consultants (I) Pvt. l

Valuation as on 19th July 2024

The Built Up Area of the Residential Flat



Since 1989

240.00 Sq. Ft.

An ISO 9001 : 2015 Certified Company



Deduct Depreciation:

	A ACT A CALL
:	1992 (As per agreement)
:	60 Years
:	32 Years
:	240.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,00,000.00
:	48.00%
:	₹ 2,88,000.00
:	₹ 1,74,560/- per Sq. M. i.e. ₹ 16,217/- per Sq. Ft.
	₹ 1,45,523/- per Sq. M. i.e. ₹ 13,520/- per Sq. Ft.
:	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)

÷	₹ 42,00,000.00 - ₹ 2,88,000.00 = ₹ 39,12,000.00
:	₹₹ 39,12,000.00
:	₹35,20,800.00
	₹31,29,600.00
÷	₹6,00,000.00
:	₹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.

An ISO 9001 : 2015 Certified Company

Vastukala Consultants (I) Pvt. Ltd





For that purpose Latest Legal Opinion should be sought.

PART III- VALUATION



of telement

I, hereby declare that

ement

- 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	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 Brick Masonery.		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.			
8	Partitions	:	6" Thk. Brick Masonery.			
9	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	(i)Internal wiring – surface or conduit(ii)Class of fittings: Superior/Ordinary/ Poor.	:	Concealed plumbing with C.P. fittings. Casting Capping Electrical wiring			

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company





emen

ement

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.	nent :	Ordinary		
17	Compound wall Height and length Type of construction	:	6'.0" High, R.C.C. column with B. B. masonry wall		
18	8 No. of lifts and capacity		Not Provided TM		
19	Underground sump – capacity and type of construction	:	RCC Tank		
20	Over-head tank Location, capacity Type of construction	, een	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	:	Chequred tiles in open spaces, etc.		
23	Sewage disposal – whereas connected to pub sewers, if septic tanks provided, no. and capacity	X	Connected to Municipal Sewerage System		
	S. S. S.		S.S.		





An ISO 9001 : 2015 Certified Company

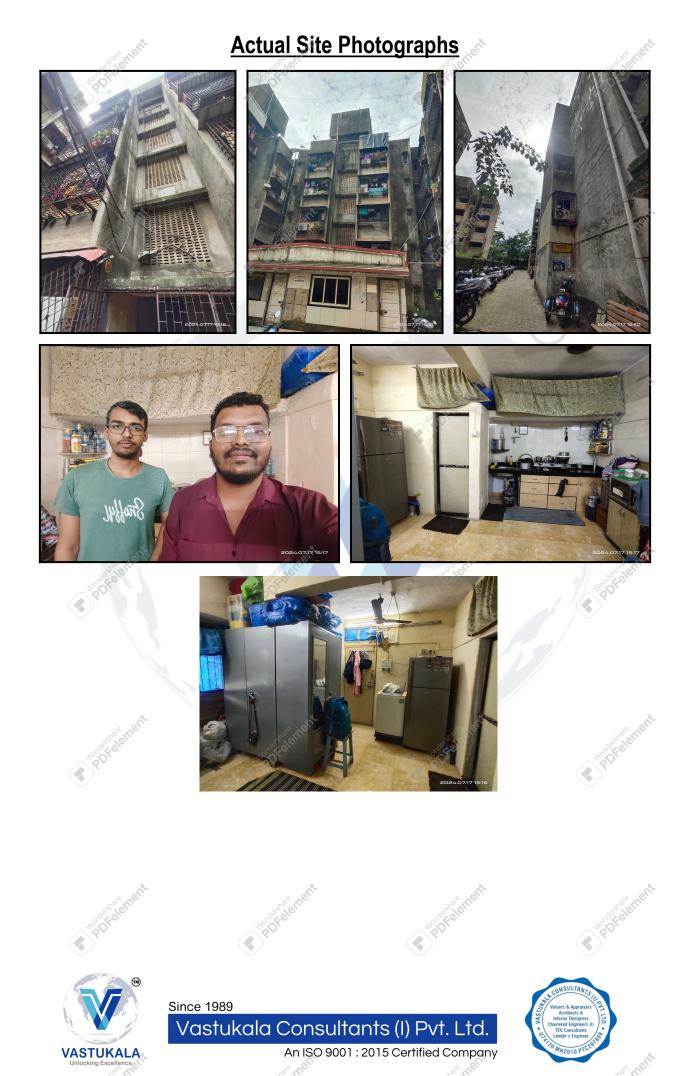
Vertelener

emen

emer

ement

ement





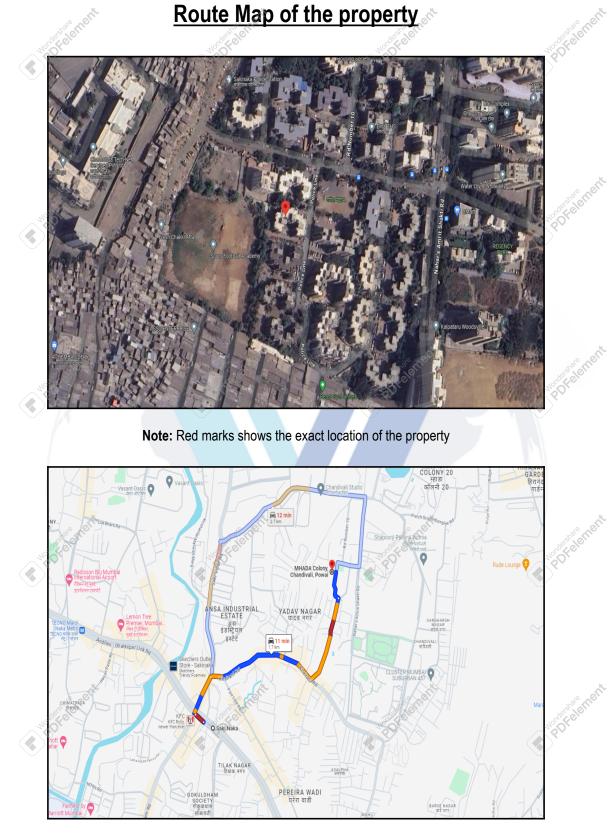
ement

ement

ement

ement

Page 12 of 19



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

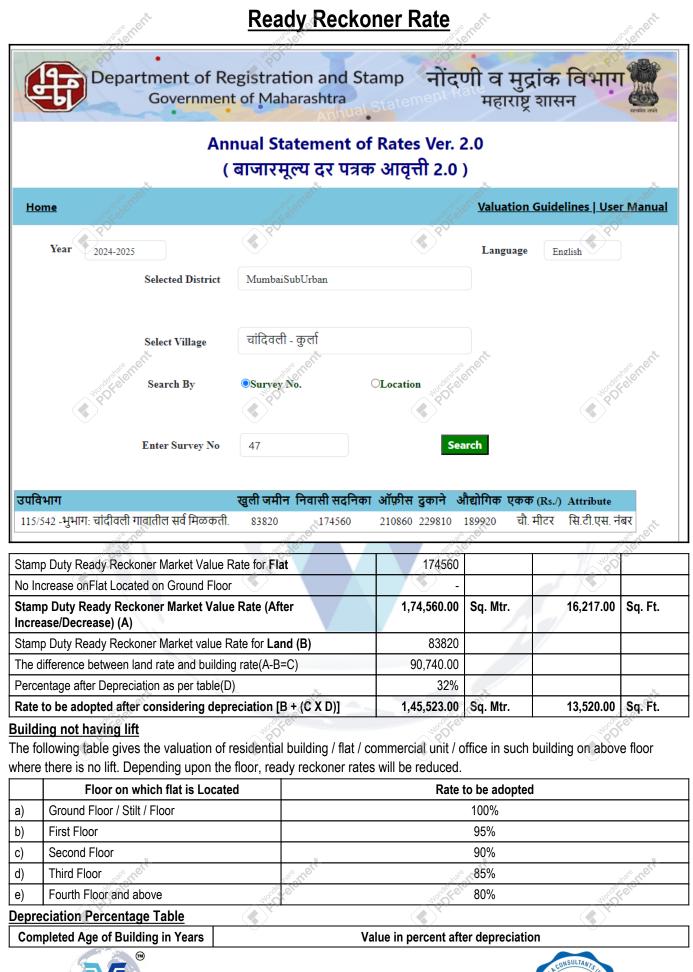
Note: The Blue line shows the route to site distance from nearest Metro Station (Sakinaka - 1.7 Km.).

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company







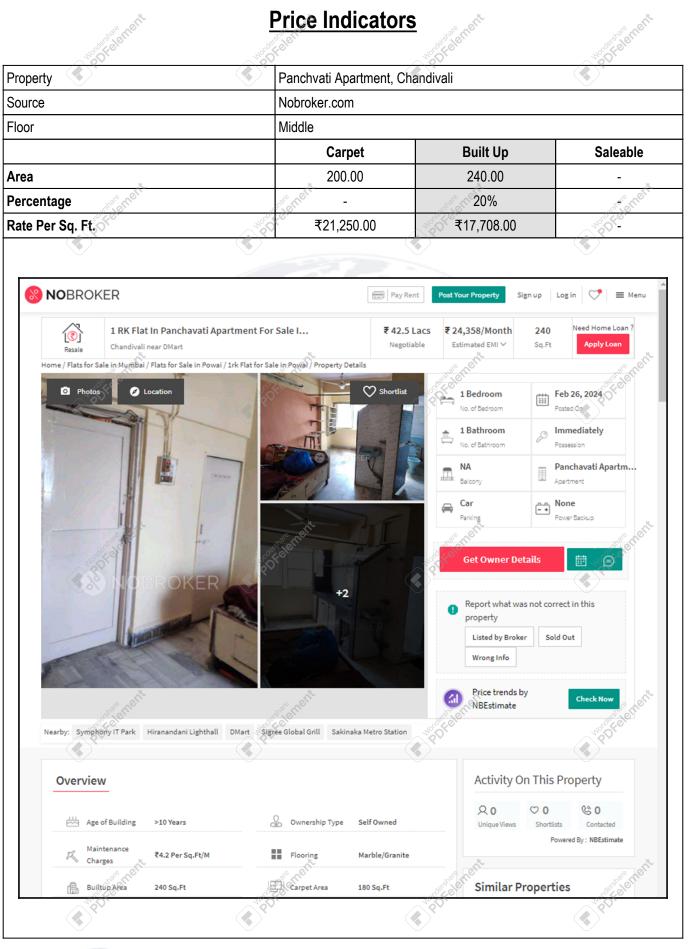


Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

and the second second	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	depreciation is to be considered. However	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		





Vastukala Consultants (I) Pvt. Ltd.



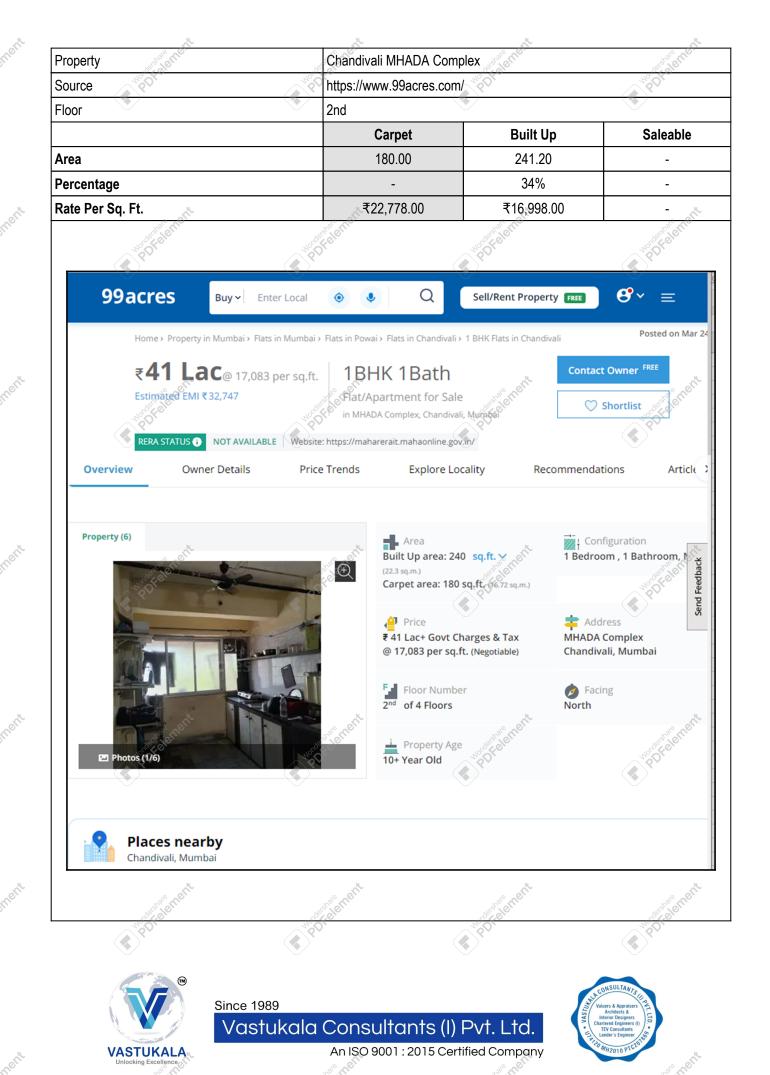
Since 1989

ement

ement

ement





emen

ement

ement

ement

ement

rent

		a denent	Sale Ins	stances	and the second second	and a state men			
	-	1. Dr.							
perty	/		Chandivali N	ny					
rce			Index no.2						
loor			3rd			1			
			Ca	rpet	Built Up	Saleable			
a		¥.	225	225.00 270.00 -					
cent	age	A Semen	and amore	-	20%	anera.			
e Pe	r Sq. I	FLO	₹18,0)49.00	₹15,041.00	NOCH-			
	18/0	7/2024, 17:46		igr_1518	1				
	ר ר ע	15181391 11-07-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची	क.2	दुय्यम निबंधक : सह दु.नि. वु दस्त क्रमांक : 15181/2024 नोदंणी : Regn:63m	र्र्ला ४			
		ast a concernent	्राताचे ना	व : चांदिवली	a sherifett	A CONCENTRAL CONCENTRA			
		ि)विलेखाचा प्रकार	अँग्रीमेंट टू सेल		1900 EC.	COLOR COLOR			
	(2)मोबदला 3150000 (3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) 4060967.04								
		(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	तिसरा मजला इमारत गृहनिर्माण संस्था मय एच.एस.जी/(टी.सी)1 अंधेरी पूर्व मुंबई-400 एरिया आहे. आणि इ) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदनिका क्रं. 304 तेसरा मजला इमारत क्र. 10/ई-1 विंग,श्री माऊली 10/ई-1 एस.आर.ए सहकारी हिनिर्माण संस्था मर्या,नोंदणी क्रं. एम.यु.एम/एम.आर.ए/ च.एस.जी/(टी.सी)12544/2015 ब्लॉक क्रं. संघर्ष नगर चांदिवली फार्म रोड संधेरी पूर्व मुंबई-400072,सदर सदनिका एकूण क्षेत्रफळ 225 चौ. फूट कार्पेट रिया 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 करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	:-प्लॉट नं: ३०४, माळा नं: तिसरा मजल ार.ए सहकारी गृहनिर्माण संस्था मर्या, ब ई मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-4(लॉक नं: संघर्ष 🛛 🖉					
		(8)दस्तऐवज करुन घेणा-या पक्षकाराचे (1): नाव:-चन्दन कुमार मुनिद्र सिंह वय:-32; पत्ता:-प्लॉट नं: वॉर्ड-०१, माळा नं: ., इमारतीचे नाव: व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता							
	(9) दस्तऐवज करुन दिल्याचा दिनांक 08/07/2024								
	(10)दस्त नोंदणी केल्याचा दिनांक 08/07/2024								
	(11)अनुक्रमांक,खंड व पृष्ठ 15181/2024								
		(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	245000		A A A A A A A A A A A A A A A A A A A	- Seal On Con			
	1	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			North Contraction			

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company





Page 18 of 19

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.

Since 1989

5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

Vastukala Consultants (I) Pvt. l

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.

Director

Auth. Sign.

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



