

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Tejas Rajesh Vajani & Mrs. Rajeshri Rajesh Vajani

Residential Flat No. 308, 3rd Floor, Wing - B, **"J. P. Nagar 'E' Co-op. Hsg. Soc. Ltd."**, Ambaji Street, Janta Nagar Road, Village - Bhayandar, Bhayandar (West), Taluka - Thane, District - Thane, PIN Code - 401 101, State - Maharashtra, India.

Latitude Longitude: 19°18'29.4"N 72°50'51.6"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/07/2024/010003/2307410 25/21-414-PNK Date: 25.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 308, 3rd Floor, Wing - B, "J. P. Nagar 'E' Co-op. Hsg. Soc. Ltd.", Ambaji Street, Janta Nagar Road, Village - Bhayandar, Bhayandar (West), Taluka - Thane, District -Thane, PIN Code - 401 101, State - Maharashtra, India belongs to Mr. Tejas Rajesh Vajani & Mrs. Rajeshri Rajesh Vajani.

Boundaries of the property

North Open Plot

South : Residential Building

East Jay Bharati Apartment

West Om Sai Complex

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 ₹ 45,65,792.00 (Rupees Forty Five Lakhs Sixty Five Thousands Seven Hundred And Ninety Two 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.

Director Auth. Sign.

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. Cosmos Bank Empanelment No.:

Encl.: Valuation report





Our Pan India Presence at:

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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India





💡 Aurangabad 🛛 🦓 Pune

Residential Flat No. 308, 3rd Floor, Wing - B, **"J. P. Nagar 'E' Co-op. Hsg. Soc. Ltd."**, Ambaji Street , Janta Nagar Road, Village - Bhayandar, Bhayandar (West), Taluka - Thane, District - Thane, PIN Code - 401 101, 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 25.07.2024 for Housing Loan Purpose.			
1	Date of inspection	25.07.2024			
3	Name of the owner / owners	Mr. Tejas Rajesh Vajani & Mrs. Rajeshri Rajesh Vajani			
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	Address: Residential Flat No. 308, 3 rd Floor, Wing - B, "J. P. Nagar 'E' Co-op. Hsg. Soc. Ltd.", Ambaji Street, Janta Nagar Road, Village - Bhayandar, Bhayandar (West), Taluka - Thane, District - Thane, PIN Code - 401 101, State - Maharashtra, India. Contact Person: Mrs. Rajeshri Vajani (Owner) Contact No. 8291537067			
6	Location, Street, ward no	Janta Nagar Road			
7	Survey / Plot No. of land	New Survey No - 343/pt, 367/pt of Village - Bhayandar			
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. = 415.57 (Area as per Site measurement) Built Up Area in Sq. Ft. = 476.00			
		(Area As Per Agreement for sale)			
13	Roads, Streets or lanes on which the land is abutting	Janta Nagar Road			





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.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	11,000/- Expected rental income per month		



Since 1989





	(iv)	Gross amount received for the whole property	N.A.	
27		y of the occupants related to, or close to ss associates of the owner?	N.A.	
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.	
29		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, e, compound, etc. owner or tenant?	N. A.	
34		the amount of property tax? Who is to bear it? etails 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 Flat 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 (Approx.)	
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.
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, Dadar Branch Branch to assess Fair Market Value as on 25.07.2024 for Residential Flat No. 308, 3rd Floor, Wing - B, "J. P. Nagar 'E' Co-op. Hsg. Soc. Ltd.", Ambaji Street, Janta Nagar Road, Village - Bhayandar, Bhayandar (West), Taluka - Thane, District - Thane, PIN Code - 401 101, State - Maharashtra, India belongs to Mr. Tejas Rajesh Vajani & Mrs. Rajeshri Rajesh Vajani.

We are in receipt of the following documents:

Copy of Agreement for sale Document No.5422/2022 Dated 25.03.2022 between Mrs. Kalpna Vasant Parmar Alias 1) Kalpana Vasant Parmar & Mr. Vasant Sankarlal Parmar(The Vendor) And Mr. Tejas Rajesh Vajani & Mrs. Rajeshri Rajesh Vajani(The purchaser).

Location

The said building is located at New Survey No. 343/pt, 367/pt of Village - Bhayandar, Bhayandar (West), Taluka - Thane, District - Thane, PIN Code - 401 101. The property falls in Residential Zone. It is at a traveling distance 1.1 Km. from Bhayandar Railway Station.

Building

The building under reference is having Ground + 3 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 Good. The building is used for Residential purpose. 3rd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 2 Bedroom + Living Room Cum Kitchen + Passage + Toilet + WC. This Residential Flat is Marble Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 25th July 2024

The Built Up Area of the Residential Flat	:	476.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2000 (Approx.)
Expected total life of building	:	60 Years



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Age of the building as on 2024	:	24 Years	
Cost of Construction		476.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,32,800.00	
Depreciation {(100 - 10) X (24 / 60)}		36.00%	
Amount of depreciation		₹ 4,79,808.00	
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 54,600/- per Sq. M. i.e. ₹ 5,073/- per Sq. Ft.	
Guideline rate (after depreciate)		₹ 45,336/- per Sq. M. i.e. ₹ 4,212/- per Sq. Ft.	
Value of property as on 25th July 2024	:	476.00 Sq. Ft. X ₹ 10,600 = ₹50,45,600.00	

(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 25th July 2024	:	₹ 50,45,600.00 - ₹ 4,79,808.00 = ₹ 45,65,792.00
Total Value of the property	:	₹ 45,65,792.00
The realizable value of the property	:	₹ 41,09,213.00
Distress value of the property	:	₹ 36,52,634.00
Insurable value of the property (476.00 X 2,800.00	:	₹ 13,32,800.00
Guideline value of the property (476.00 X 4212.00)	G	₹ 20,04,912.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 308, 3rd Floor, Wing - B , "J. P. Nagar 'E' Co-op. Hsg. Soc. Ltd.", Ambaji Street , Janta Nagar Road, Village - Bhayandar, Bhayandar (West), Taluka - Thane, District - Thane, PIN Code - 401 101, State - Maharashtra, India for this particular purpose at ₹ 45,65,792.00 (Rupees Forty Five Lakhs Sixty Five Thousands Seven Hundred And Ninety Two Only) as on 25th July 2024

NOTES

- I, with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 25th July 2024 is ₹ 45,65,792.00 (Rupees Forty Five Lakhs Sixty Five Thousands Seven Hundred And Ninety Two Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- VALUATION



Since 1989





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 flo	ors and height of each floor	:	Ground + 3 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		: 32	N.A. as the said property is a Residential Flat Situated on 3 rd Floor	
3	Year of c	onstruction	:	2000 (Approx.)	
4	Estimate	d future life	:	36 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		construction- load bearing walls/RCC eel frame	:	R.C.C. Framed Structure	
6	Type of f	oundations	:	R.C.C. Foundation	
7	Walls			All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.	
8	Partitions	100	7	6" Thk. Brick Masonery.	
9	Doors and Windows			Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .	
10	Flooring		:	Marble Flooring.	
11	Finishing		:/	Cement Plastering.	
12	Roofing a	and terracing	:	R. C. C. Slab.	
13	Special a	rchitectural or decorative features, if any	:	No	
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed	
15	Sanitary installations		:	As per Requirement	
	(i)	No. of water closets			
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	(iv) No. of sink			
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary	



Since 1989



Technical details

Main Building

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	: R.C.C Tank	
20	Over-head tank Location, capacity Type of construction	:	R.C.C. Tank on Terrace
21	Pumps- no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	:	Chequred 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





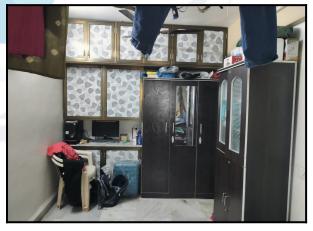














Actual Site Photographs









Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°18'29.4"N 72°50'51.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Bhayandar - 1.1 Km.).



Valuers & Appraisers
Architects &
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	54600.00			
Decrease by 15% on Flat Located on 3 rd Floor	8190			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	46,410.00	Sq. Mtr.	4,312.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	16000	_ /		
The difference between land rate and building rate(A-B=C)	30,410.00			
Percentage after Depreciation as per table(D)	24%	OV	7TM	
Rate to be adopted after considering depreciation [B + (C X D)]	45,336.00	Sq. Mtr.	4,212.00	Sq. Ft.

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

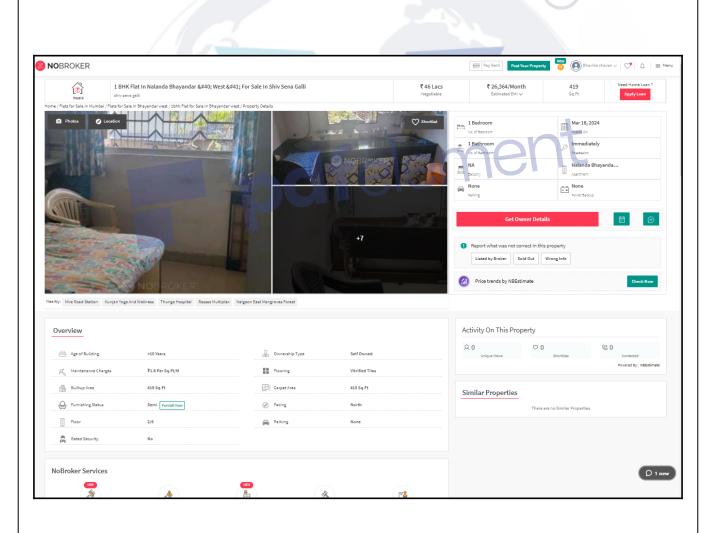
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	depreciation is to be considered. However	After initial 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	



Valuers & Appraisers
Architects &
Architects &
Architects &
Interior Designers
DEFF Consultants
Light Consultants

Price Indicators

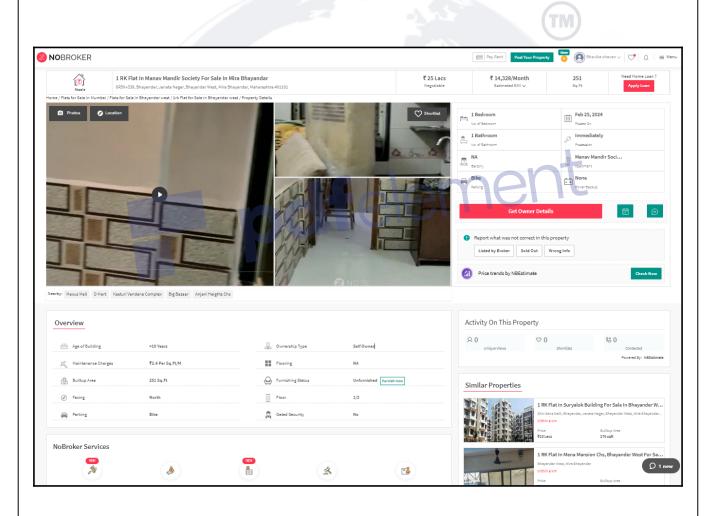
Property	Nalanda Building Shiv Sena Galli Bhayandar		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	415.00	498.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,084.00	₹9,237.00	-







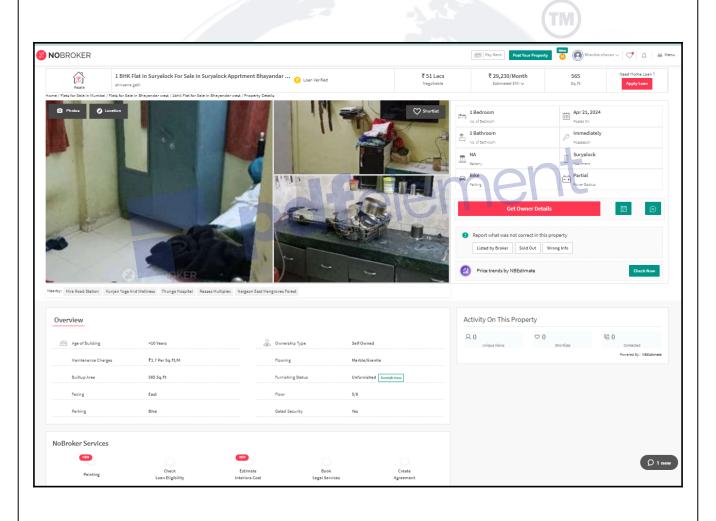
Property	1 RK Flat In Manav Mandir Society For Sale In Mira Bhayandar		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	209.00	251.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹11,962.00	₹9,960.00	-







Property	1 BHK Flat In Suryalock Apprtment Bhayandar W		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	470.00	565.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹10,851.00	₹9,027.00	-







Sale Instances

Property	New Nirmal Nagar CHSL, Ambaji Street, Bhayannder West		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	166.66	199.99	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹12,000.00	₹10,001.00	-

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(2)मोबदला	2000000	
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(5) क्षेत्रफळ	18.58 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या:लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-दिनेश धीरजलाल मांडाणी वय:-65 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदिनका क्र. 107, पहिला मजला, न्यु निर्मल नगर को. ऑप. हौ. सोसा. लि., अंबाजी स्ट्रीट, जनता नगर रोड, भाईंदर प. ठाणे, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-401101 पॅन नं:- AKLPM8939K 2): नाव:-मीना दिनेश मांडाणी वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदिनका क्र. 107, पहिला मजला, न्यु निर्मल नगर को. ऑप. हौ. सोसा. लि., अंबाजी स्ट्रीट, जनता नगर रोड, भाईंदर प. ठाणे, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-401101 पॅन नं:-ALAPM6911F	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-सशांत सहदेव साळसकर वयः-35; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः सदिनका क्र. ई.७, सेन्ट्रल रेल्वे ऑफिसर्स क्वार्टर, ठॉ. आंबेडकर रोड, निर्मल पार्क, भायखळा पु. मुंबई., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोडः-400027 पॅन नं:-CDHPS8379G 2): नावः-अनया सशांत साळसकर वयः-33; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः सदिनका क्र. ई.७, सेन्ट्रल रेल्वे ऑफिसर्स कार्टर, ठॉ. आंबेडकर रोड, निर्मल पार्क, भायखळा पु. मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोडः-400027 पॅन नं:-BXPPK0466B	
(9) दस्तऐवज करुन दिल्याचा दिनांक	02/04/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	02/04/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5895/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	140000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	20000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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.





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 ₹ 45,65,792.00 (Rupees Forty Five Lakhs Sixty Five Thousands Seven Hundred And Ninety Two Only).

Director Auth. Sign.

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No.
Cosmos Bank Empanelment No.:



