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. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan

Residential Flat No. 401, 4<sup>th</sup> Floor, **"Mam Trilok (Formally Mam Mansion)"**, Mam Trilok Co-op. Hsg. Soc. Ltd., Vasudev Balwant Phadke Marg, Sane Guruji Nagar , Village - Mulund, Municipality Ward No. T - Ward, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District , Mumbai, PIN Code - 400 081, State - Maharashtra, India.

Latitude Longitude : 19°10'1.2"N 72°57'38.1"E

### Intended User:

#### Cosmos Bank Mulund East

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd., Navghar Road, Mulund (East), Mumbai – 400 081, 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 www.vastukala.co.in



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## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/07/2024/010097/2307380 24/4-384-PSH Date: 24.07.2024

### VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 401, 4<sup>th</sup> Floor, **"Mam Trilok (Formally Mam Mansion)"**, Mam Trilok Co-op. Hsg. Soc. Ltd., Vasudev Balwant Phadke Marg, Sane Guruji Nagar , Village - Mulund, Municipality Ward No. T - Ward, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District , Mumbai, PIN Code - 400 081, State - Maharashtra, India belongs to **Mr. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan**.

Boundaries of the property

North: Chandravilla CHSLSouth: Sugam ApartmentsEast: Gagan Vihar BuildingWest: VB Phadake Road

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 ₹ 1,70,24,832.00 (Rupees One Crore Seventy Lakhs Twenty Four Thousands Eight Hundred And Thirty 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. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report

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 Mumbai
 Nashik
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 Pune

Thane
 Ahmed
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 Pune
 Indore

Ahmedabad
Delhi NCR
Rajkot
Raipur
Indore
Jaipur

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#### Residential Flat No. 401, 4<sup>th</sup> Floor, **"Mam Trilok (Formally Mam Mansion)"**, Mam Trilok Co-op. Hsg. Soc. Ltd., Vasudev Balwant Phadke Marg, Sane Guruji Nagar , Village - Mulund, Municipality Ward No. T - Ward, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District , Mumbai, PIN Code - 400 081, 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 24.07.2024 for Housing Loan Purpose.
1	Date of inspection	23.07.2024
3	Name of the owner / owners	Mr. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan
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. 401, 4 <sup>th</sup> Floor, <b>"Mam Trilok</b> (Formally Mam Mansion)", Mam Trilok Co-op. Hsg. Soc. Ltd., Vasudev Balwant Phadke Marg, Sane Guruji Nagar , Village - Mulund, Municipality Ward No. T - Ward, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District , Mumbai, PIN Code - 400 081, State - Maharashtra, India. Contact Person : Mr. Madhukar Padmanabha Kanchan (Owner) Contact No. 9820871955
6	Location, Street, ward no	Municipality Ward No - T - Ward, Vasudev Balwant Phadke Marg Village - Mulund, Mulund (East) District - Mumbai Suburban District
7	Survey / Plot No. of land	CTS No - 791A & 791B of Village - Mulund New Survey No - 126, Hissa No. 6 (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



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 717.05 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 792.00 (Area As Per Agreement)
13	Roads, Streets or lanes on which the land is abutting	Village - Mulund, Mulund (East)Taluka - Kurla, District - Mumbai Suburban District , Pin - PIN Code - 400 081
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	N.A.
	<ul><li>(ii) Ground Rent payable per annum</li><li>(iii) Unearned increased payable to the Lessor in the event of sale or transfer</li></ul>	TM
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 - Mr. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan
	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 MCGM norms Percentage actually utilized – Details not available



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26	RENT	TS	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	35,000/- Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	fixture range	parate amount being recovered for the use of es, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29		details of the water and electricity charges, If any, borne by the owner	N. A.
30		ne tenant to bea <mark>r the</mark> whole or part of the cost s and maintenance? Give particulars	N. A.
31		t is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
33	lightin	has to bear the cost of electricity charges for g of common space like entrance hall, stairs, ige, compound, etc. owner or tenant?	N. A.
34		is the amount of property tax? Who is to bear it? details with documentary proof	Information not available
35		building insured? If so, give the policy no., nt for which it is insured and the annual premium	Information not available
36	-	v dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALE	5	
37	localit addre	nstances of sales of immovable property in the y on a separate sheet, indicating the Name and ss of the property, registration No., sale price and 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		e instances are not available or not relied up on, asis of arriving at the land rate	N. A.



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40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2012 (As per site information)
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, Mulund East Branch to assess Fair Market Value as on 24.07.2024 for Residential Flat No. 401, 4<sup>th</sup> Floor, **"Mam Trilok (Formally Mam Mansion)"**, Mam Trilok Co-op. Hsg. Soc. Ltd., Vasudev Balwant Phadke Marg, Sane Guruji Nagar , Village - Mulund, Municipality Ward No. T - Ward, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District , Mumbai, PIN Code - 400 081, State - Maharashtra, India belongs to **Mr. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan**.

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

1)	Copy of Agreement for sale Document No.4606/2010 Dated 26.05.2010 between M/s. Leela Enterprises(The Promoter) And Mr. Madhukar Padmanabha Kanchan & Mrs. Asha Madhukar Kanchan(The purchaser).
2)	Copy of Society Share Certificate Document No.09 Dated 02.07.2017 And Madhukar Padmanabha Kanchan (The purchaser).
3)	Copy of Commencement Certificate Document No.CE / 4945 / BPES / AT Dated 05.03.2008 issued by Municipal Corporation of Greater Mumbai.

#### Location

The said building is located at Municipality Ward No - T - Ward, Village - Mulund, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District, PIN Code - 400 081. The property falls in Residential Zone. It is at a traveling distance 850 Mt. from Mulund Railway 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 Masonery walls. The external condition of building is normal. The building is used for Residential purpose. 4th Floor is having 3 Residential Flat. The building is having 1 lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 4<sup>th</sup> Floor The composition of Residential Flat is 2 Bedroom + Living

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Room + Kitchen + 2 Passage + 2 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows with M. S. Grills, Concealed Plumbing with Conduit & Concealed Electrical wiringetc.

#### Valuation as on 24th July 2024

The Built Up Area of the Residential Flat	:	792.00 Sq. Ft.	
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2012 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	12 Years
Cost of Construction	:	792.00 Sq. Ft. X ₹ 2,800.00 = ₹ 22,17,600.00
Depreciation {(100 - 10) X (12 / 60)}	:	18.00%
Amount of depreciation	:	₹ 3,99,168.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,33,330/- per Sq. M. i.e. ₹ 12,387/- per Sq. Ft.
Guideline rate (after depreciate)	÷	₹ 1,25,433/- per Sq. M. i.e. ₹ 11,653/- per Sq. Ft.
Value of property as on 24th July 2024	:	792.00 Sq. Ft. X ₹ 22,000 = ₹1,74,24,000.00

(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 24th July 2024	:	₹ 1,74,24,000.00 - ₹ 3,99,168.00 = ₹ 1,70,24,832.00
Total Value of the property	:	₹₹ 1,70,24,832.00
The realizable value of the property	1:	₹1,53,22,349.00
Distress value of the property	:	₹1,36,19,866.00
Insurable value of the property (792.00 X 2,800.00	:	₹22,17,600.00
Guideline value of the property (792.00 X 11653.00)		₹92,29,176.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 401, 4<sup>th</sup> Floor, "Mam Trilok (Formally Mam Mansion)", Mam Trilok Co-op. Hsg. Soc. Ltd., Vasudev Balwant Phadke Marg, Sane Guruji Nagar , Village - Mulund, Municipality Ward No. T - Ward, Mulund (East), Taluka - Kurla, District - Mumbai Suburban District , Mumbai, PIN Code - 400 081, State - Maharashtra, India for this particular purpose at ₹ 1,70,24,832.00 (Rupees One Crore Seventy Lakhs Twenty Four Thousands Eight Hundred And Thirty Two Only) as on 24th 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 24th July 2024 is ₹ 1,70,24,832.00 (Rupees One Crore Seventy Lakhs Twenty Four

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Thousands Eight Hundred And Thirty 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.

- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

#### 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 $4^{\mbox{\tiny th}}$ Floor
3	Year of construction	:	2012 (As per site information)
4	Estimated future life		48 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, Powder coated Aluminum sliding windows with M. S. Grills, .
10	Flooring	:	Vitrified 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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Main Building

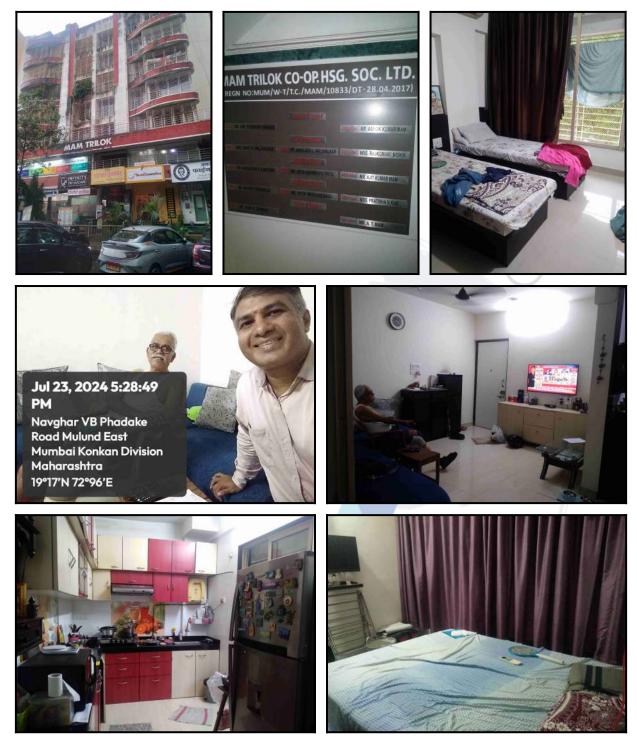
#### 14 ÷ (i) Internal wiring - surface or conduit Concealed Plumbing with Conduit & Concealed Electrical wiring (ii) Class of fittings: Superior/Ordinary/ Poor. 15 Sanitary installations : As per Requirement (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior 1 Ordinary white/ordinary. : 6'.0" High, R.C.C. column with B. B. masonry wall 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity : 1Lift 19 : **RCC** Tank Underground sump - capacity and type of construction 20 Over-head tank ÷ RCC Tank on Terrace Location, capacity Type of construction 21 May be provided as per requirement Pumps- no. and their horse power 1 : 22 Chequred tiles in open spaces, etc. Roads and paving within the compound approximate area and type of paving 23 1 Sewage disposal – whereas connected to public Connected to Municipal Sewerage System sewers, if septic tanks provided, no. and capacity

#### Technical details





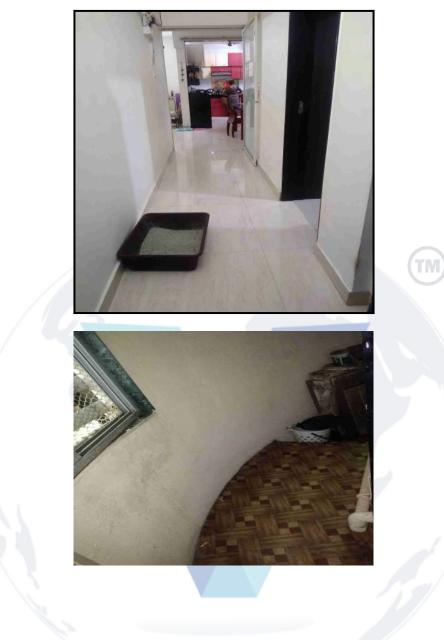
# **Actual Site Photographs**







# Actual Site Photographs



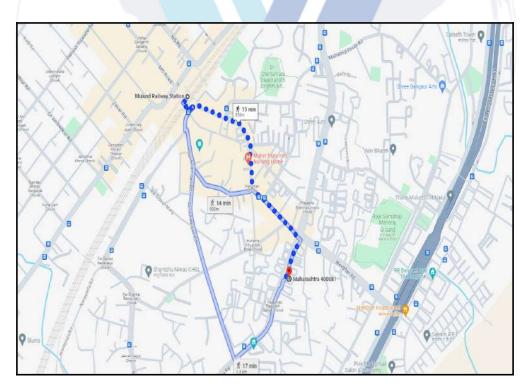




# Route Map of the property



Note: Red marks shows the exact location of the property



#### Longitude Latitude: 19°10'1.2"N 72°57'38.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mulund - 850 Mt.).





# **Ready Reckoner Rate**

4	Department of Registration and Stamp Government of Maharashtra Government of Maharashtra							
	Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )							
Home Valuation Guidelines   User Manual								
Year	2024-2025				Language	En	glish	
	Selected District	MumbaiSubUrban						
	Select Village	मुलुंड ( पू ) - कुर्ला						
	Search By	OSurvey No.	OLoca	tion				
Select	उपविभाग		खुली जमीन	निवासी सदनिक		दुकाने	औद्योगिक	एकक (Rs./)
<u>SurveyNo</u>	124/570 -भुभाग: रेल्वे लाईन व पूर्वे द्रु मिळकती.	तगती मार्ग यामधील सर्व	67520	133330	153220	224800	139250	चौ. मीटर
<u>SurveyNo</u>	124/571 -भुभाग: पूर्व द्रुतगती मार्गाच्या	पूर्वेकडील सर्व मिळकती.	59750	142910	164340	178630	142910	चौ. मीटर
<u>SurveyNo</u>	124/572 - रस्ताः लोकमान्य	टिळक मार्ग.	60790	142010	151690	232200	136680	चौ. मीटर
<u>SurveyNo</u>	१२४/५७३ - रस्ताः गोपाळकृष	ण गोखले मार्ग.	59 <mark>64</mark> 0	128470	142070	198300	127900	चौ. मीटर
<u>SurveyNo</u>	124/574 -रस्ताः महात्म	। फुले मार्ग.	59950	130270	142640	200900	129680	चौ. मीटर
	12							
	\ <b>I</b>				1	-		1
	Stamp Duty Ready Reckoner Market Value Rate for Flat			133330				
Flat Located on 4 <sup>th</sup> Floor				-				
	Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)		1	,33,330.00	Sq. Mtr.		12,387.00	Sq. Ft.
Stamp Duty	Stamp Duty Ready Reckoner Market value Rate for Land (B)			67520				
The differen	ce between land rate and building	rate(A-B=C)		65,810.00				
Percentage	after Depreciation as per table(D)			12%				
Rate to be a	Rate to be adopted after considering depreciation [B + (C X D)]			,25,433.00	Sq. Mtr.		11,653.00	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

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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**

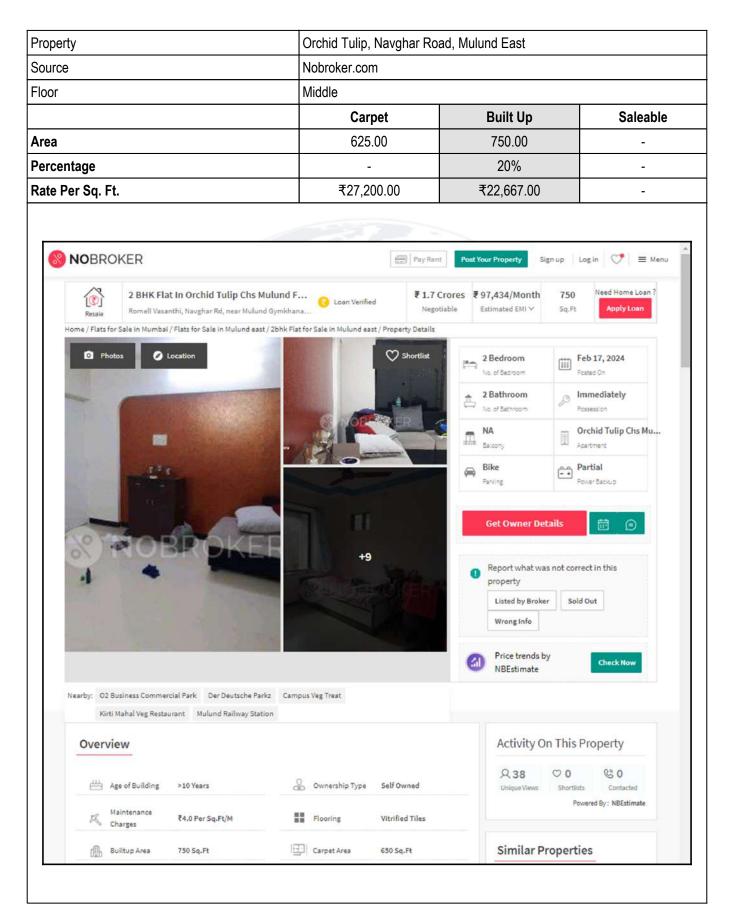
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	







# **Price Indicators**



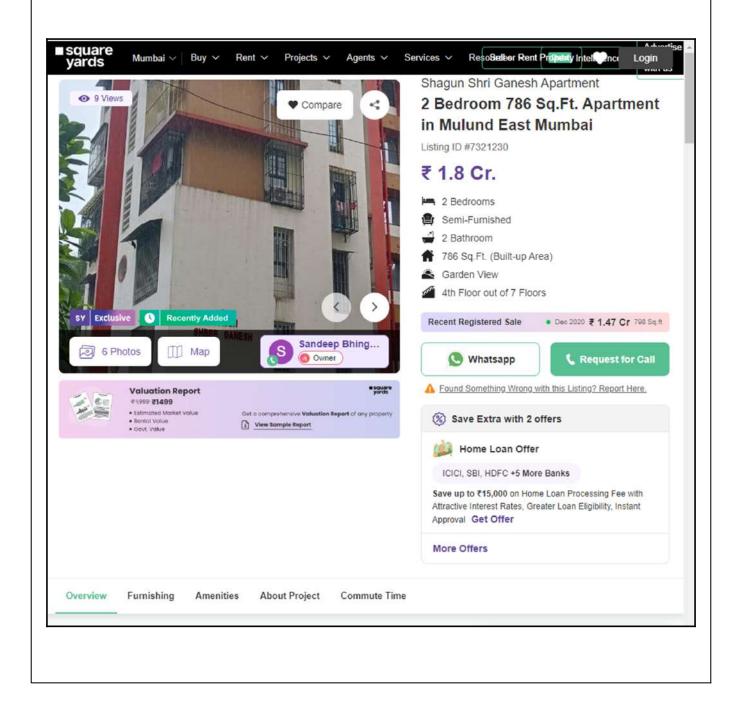


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Property	Shagun Shri Gangesh, Na	avghar Road, Mulund East	
Source	square yards		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	655.00	786.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹27,481.00	₹22,901.00	-

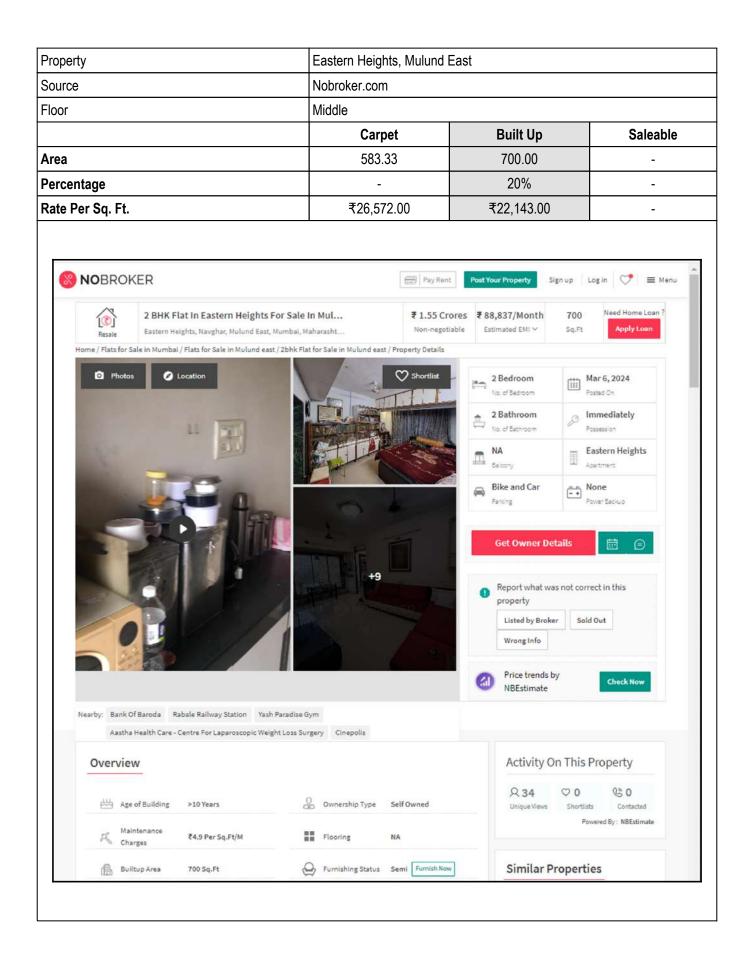




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# **Sale Instances**

Property		Umashri CHSL., Navgh	Umashri CHSL., Navghar Road, Mulund East				
Source		Index no.2	Index no.2				
Floor		1st					
		Carpet	Built Up	Saleable			
Area		665.00	798.00	-			
Percentag	ge	-	20%	-			
Rate Per	Sq. Ft.	₹22,556.00	₹18,797.00	-			
	- -			1			
	24/07/2024, 11:19 igr_9934						
	9934370 17-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कु दस्त क्रमांक : 9934/2024 नोदंणी : Regn:63m	र्ता 2			
	(1)विलेखाचा प्रकार	गावाचे नाव: मुलुंड करणनणण					
	(1)।वराखाचा प्रकार	करारनामा 15000000					
	(2)माबदला (3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	9887752.8					
	(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 102, माळा नं: 1 ला मजला,बी विंग, इमारतीचे नाव: उमा श्री को ऑप हौ सो ली, ब्लॉक नं: साने गुरुजी नगर, रोड : मुलुंड पूर्व मुंबई 400081, इतर माहिती: सदनिकेचे एकूण क्षेत्रफळ 665 चौ फुट कार्पेट( ( C.T.S. Number : 795 B ; ) )		साने गुरुजी			
	(5) क्षेत्रफळ	74.16 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.	1): नाव:-व्ही वेंकिटा कृष्णन उर्फ वेंकिटाकृष्णन वेंकिटाचलम अय्यर AAHPK5753H वय:-68 पत्ता:-प्लॉट नं: बी/102, माळा नं: -, इमारतीचे नाव: उमा श्री को ऑप हौ सो ली, ब्लॉक नं: साने गुरुजी नगर, रोड नं: मुलुंड पूर्व मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:- 2): नाव:-आर महालक्ष्मी उर्फ महालक्ष्मी वेंकिटाकृष्णन अय्यर ABAP17299A वय:-64 पत्ता:-प्लॉट नं: बी/102, माळा नं: -, इमारतीचे नाव: उमा श्री को ऑप हौ सो ली, ब्लॉक नं: साने गुरुजी नगर, रोड नं: मुलुंड पूर्व मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-					
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सुचिता जयंत बोरकर ACLPB1884C वय:-70; पत्ता:-प्लॉट नं: 23 , माळा नं: -, इमारतीचे नाव: राधा सदन , ब्लॉक नं: केसर बाग, गोखले मार्ग , रोड नं: मुलुंड पूर्व मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:- 2): नाव:-अमेय जयंत बोरकर ANRPB7621A वय:-41; पत्ता:-प्लॉट नं: 23 , माळा नं: -, इमारतीचे नाव: राधा सदन , ब्लॉक नं: केसर बाग, गोखले मार्ग , रोड नं: मुलुंड पूर्व मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-					
	(9) दस्तऐवज करुन दिल्याचा दिनांक	10/05/2024					
	(10)दस्त नोंदणी केल्याचा दिनांक	10/05/2024					
	(11)अनुक्रमांक,खंड व पृष्ठ	9934/2024					
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	900000					
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000					



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### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 24th 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.

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





### 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 ₹ 1,70,24,832.00 (Rupees One Crore Seventy Lakhs Twenty Four Thousands Eight Hundred And Thirty Two 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.: HO/CREDIT/67/ 2019-20



