

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Kamal J. Karia & Kavita K. Karia

Residential Flat No. 1204, 12th Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude: 19°15'37.6"N 73°8'23.2"E

# **Intended User:**

# Cosmos Bank Kalyan Khadakpada Branch

Ground floor, Shiv Villa Apt. Opp. gagangiri Soc. Sai Chowk, Khadakpada Kalyan West 421301



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email:thane@vastukala.co.in | Tel: 80978 82976 / 90216 05621

Our Pan India Presence at:

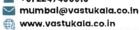
 ↑ Thone Nashik Mumbai Aurangabad Pune

PAhmedabad PDelhi NCR Raikot Indore

Raipur Jaipur Regd. Office

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







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/Thane/08/2024/010422/2307871 26/17-349-PSRJ Date: 14.08,2024

# VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1204, 12th Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District -Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to Kamal J. Karia & Kavita K. Karia.

Boundaries	:	Building	Flat	
North	:	Dahlia, Building No. 3	Building	
South		Cypress, Building No 5	Lift	
East		Internal Road	Road	
West		Internal Road	Flat No. 1203	

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 ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four 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

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, Chalikwar

email≃manoi@vastukala.org. c=lN Date: 2024.08.26 17:55:13 +05'30' 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

Encl.: Valuation report



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA

Email:thane@vastukala.co.in | Tel: 80978 82976 / 90216 05621

Our Pan India Presence at:

Nanded Mumbai Auranaabad

 ∇ Thane Nashik Rajkot 9 Pine

Indore

PAhmedabad P Delhi NCR Q Jaiour

Regd. Office

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



🚩 mumbai@vastukala.co.in mww.vastukala.co.in

Residential Flat No. 1204, 12th Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, 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 14.08.2024 for Housing Loan Purpose.
1	Date of inspection	09.08.2024
3	Name of the owner / owners	Kamal J. Karia & Kavita K. Karia
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. 1204, 12 <sup>th</sup> Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India.  Contact Person: Mr. Kamal Karia (Owner) Contact No. 8928838293
6	Location, Street, ward no	Municipality Ward No - 8C, Village - Gandhare, District - Thane
7	Survey / Plot No. of land	Village - Gandhare New Survey No - 23/4 (P) & 22 (P)
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. = 758.00 (Area as per Site measurement)
		Carpet Area in Sq. Ft. = 783.00 (Area As Per Agreement for sale)
		Built Up Area in Sq. Ft. = 939.60 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Gandhare, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301
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 - Kamal J. Karia & Kavita K. Karia
	If the property owner occupied, specify portion and a extent of area under owner-occupation	Fully Owner Occupied



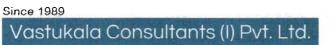
Since 1989





25	'		Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available			
26	RENT	S				
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Kamal J. Karia & Kavita K. Karia			
	(ii)	Portions in their occupation	Fully Owner Occupied			
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	20,400.00 (Expected rental income per month)			
	(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?	Information not available			
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.			
29		etails of the water and electricity charges, If any, sorne by the owner	N. A.			
30			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		dispute between landlord and tenant regarding ending in a court of rent?	N. A.			
37	1	ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.			
26	SALES	S				
37	locality addres	nstances of sales of immovable property in the on a separate sheet, indicating the Name and as of the property, registration No., sale price and fland sold.	As per sub registrar of assurance records			
38	Land r	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.			





An ISO 9001: 2015 Certified Company



	T	
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 – 2010 (Part Building Completion Certificate)
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: All the above areas are within 3% of the Agreement for taken by us prove that the Agreement for Sale are is no Agreement for Sale area.	Sale Area. The above calculations and detail measurements texorbitantly inflated. Hence, valuation is based on the

#### PART II- VALUATION

### **GENERAL**:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 14.08.2024 for Residential Flat No. 1204, 12<sup>th</sup> Floor, Building No 4, **"Erica"**, Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to **Kamal J. Karia & Kavita K. Karia**.

## We are in receipt of the following documents:

1)	Copy of Agreement for sale No. 9471/2010 Dated 08.10.2010 between M/s. Vikas Builders and Developers(The Promoter) And Kamal J. Karia & Kavita K. Karia(The purchaser).
2)	Copy of Amended Commencement Certificate No. KDMC / NRV /BP / KV / 422 – 198 Dated 19.12.2008 issued by Kalyan Dombivli Municipal Corporation.
3)	Copy of Part Occupancy Certificate No.KDMC / NRV / CC / KV / 586 Dated 31.12.2010 issued by Kalyan Dombivli Municipal Corporation.

### Location

The said building is located at Municipality Ward No - 8C, Village - Gandhare, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Residential Zone. It is at a traveling distance 3.9 Km from Kalyan Railway Station.

#### Building

The building under reference is having Stilt + 1 Podium + 14 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. 12th Floor is having 6 Residential Flat. The building is having 2 lifts.



Since 1989

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company



#### **Residential Flat:**

The Residential Flat under reference is situated on the 12<sup>th</sup> Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage + Cupboard + Balcony.(i.e 2BHK Flat) This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

### Valuation as on 14th August 2024

The Carpet Area of the Residential Flat	:	783.00 Sq. Ft.

### **Deduct Depreciation:**

Year of Construction of the building	;	2010 (Part Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	14 Years
Cost of Construction	:	939.60 Sq. Ft. X ₹ 2,500.00 = ₹ 23,49,000.00
Depreciation {(100 - 10) X (14 / 60)}	:	21.00%
Amount of depreciation	:	₹ 4,93,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 83,380/- per Sq. M. i.e. ₹ 7,746/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 75,067/- per Sq. M. i.e. ₹ 6,974/- per Sq. Ft.
Value of property as on 14th August 2024		783.00 Sq. Ft. X ₹ 12,500 = ₹97,87,500.00

(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 14th August 2024		₹ 97,87,500.00 - ₹ 4,93,500.00 = ₹ 92,94,000.00
Total Value of the property	V.	₹₹ 92,94,000.00
The realizable value of the property	:	₹83,64,600.00
Distress value of the property	:	₹74,35,200.00
Insurable value of the property (939.60 X 2,500.00	:	₹23,49,000.00
Guideline value of the property (939.60 X 6974.00)	:	₹65,52,770.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1204, 12<sup>th</sup> Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four Thousands Only) as on 14th August 2024

### **NOTES**

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



Since 1989
Vastukala Consultants (I) Pvt. Ltd.
An ISO 9001: 2015 Certified Company



of the property as on 14th August 2024 is ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four 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.

- 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		Stilt + 1 Podium + 14 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 12 <sup>th</sup> Floor
3	Year of construction	:	2010 (Part Building Completion Certificate)
4	Estimated future life		46 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 door with safety door, Powder coated Aluminum sliding windows, .
10	Flooring	;	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering with POP false Celling.
12	Roofing and terracing	:	R. C. C. Slab.







# **Technical details**

# Main Building

13	Special	architectural 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	y 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 white/or	f fittings: Superior colored / superior dinary.	:	Superior White
17	Height a	und wall and length construction		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of li	fts and capacity		2 Lifts
19	Underground sump – capacity and type of construction			Connected to Municipal Sewerage System
20	Location	ead tank n, capacity construction		Connected to Municipal Sewerage System
21	Pumps-	no. and their horse power		May be provided as per requirement
22	1	and paving within the compound mate area and type of paving		Chequred tiles in open spaces, etc.
23		e disposal – whereas connected to public if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





# **Actual Site Photographs**





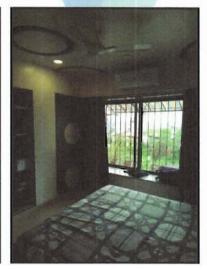


















# **Actual Site Photographs**





THAT



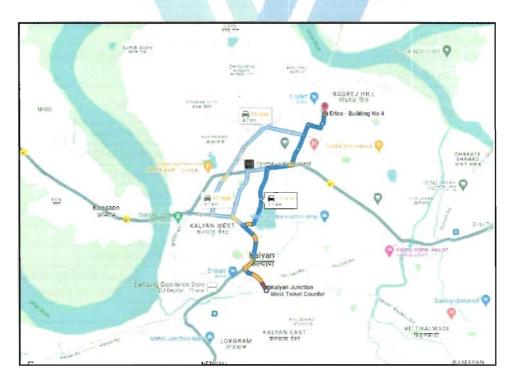




# Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°15'37.6"N 73°8'23.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 3.9 Km).





# **Ready Reckoner Rate**



			-6-3-3-6	
Stamp Duty Ready Reckoner Market Value Rate for Flat	75800.00	U.S.		
Increase by 10% on Flat Located on 12 <sup>th</sup> Floor	7580	F-7E		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	83,380.00	Sq. Mtr.	7,746.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	24000			
The difference between land rate and building rate(A-B=C)	59,380.00	7		
Percentage after Depreciation as per table(D)	14%	7		
Rate to be adopted after considering depreciation [B + (C X D)]	75,067.00	Sq. Mtr.	6,974.00	Sq. Ft.

## Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

**Depreciation Percentage Table** 

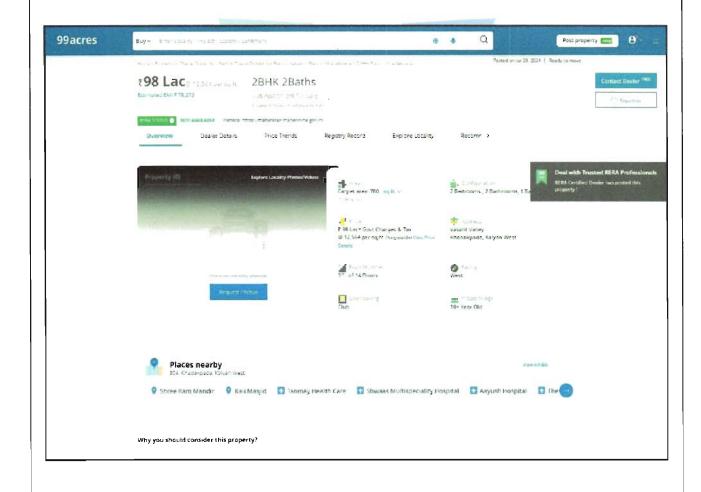
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate		



Venuer Approximate Approximate

# **Price Indicators**

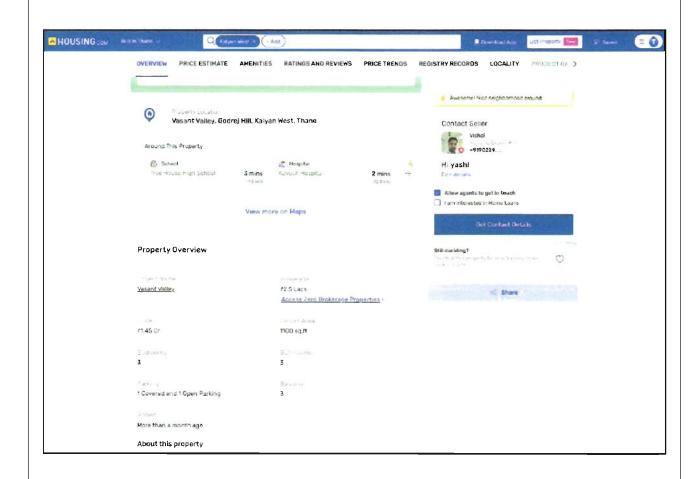
Property	Vasant Valley, Khadakpada, Kalyan West			
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-			
	Carpet	Built Up	Saleable	
Area	780.00	936.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹12,564.00	₹10,470.00	-	







Property	Vasant Valley, Khadakpada, Kalyan West		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,100.00	1,320.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,182.00	₹10,985.00	-







# Sale Instances

Property	Flat for Sale in Vasant Va	Flat for Sale in Vasant Valley Kalyan (West)		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	1,080.37	1,296.44	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹12,218.00	₹10,182.00	-	

292271	सची क्र.2	बुव्यम निकंतक सह दु नि. कल्याण 2
7-08-2024	•	दस्त कमांक 12922 2024
NoteGenerated Through eSearch Module For original report please instact concern SRO office.		संदर्भी -
Blind Colicen Stor Carce		Regn.63m
	गावाचे नाव: गंधारे	
(३)विशेखांना प्रकार	करारनामा	
(2)मोबदस	13200000	
(३) बाजारभाव(भावेपट्टपाच्या बाववितपट्टाकार आक्रारणी वेतो की पटटेवार वे नमुद कराये)	9385300	
(४) भू-मापन पोटहिस्सा व घरकमांक(असत्यास)	1) पातिकंचे नाव.कत्याण जीविवतीहतर वर्णन इत्तर माहिती: . इतर माहिती: 20 67 विभाग s क.मोजे गंचारे.स.नं.23,हि.नं.४ पैकी.स.नं.22,यांवरील वसंत व्हेंती मधीत केमेस्तिया बिस्डिंग नं.2.सदनिका क्र.1603.16 वा मजता.क्षेत्र 100.37 यी.मी कारपेट( ( Survey Number : 23 4 : ) )	
(५) बेडफ्ड	100.37 वौ मीटर	
(६)आकारणी किंवा जुडी वेपपात असंत तेव्हा		
(*) ब्रख्यपण करन देश: मा शिहन ठेवण: मा पक्षणाराथे नाव मिणा विवासी न्यायासपाबा हुकुमन्त्राव किंवा आदेश असन्यान, प्रतेताविबे नाव ठ पना	इमारतीचे नाव 402 मोणार्क रेसिडेन्सी, उत्हासनगर क्वॉक नं- , राष्ट्र नं - ।	वैद कुटरमत खार - वय. ४२ पता. एसेट नं माटा नं इमारतीय नाव. यांच नं 1 व 2 सानत अपार्टमेंट.
(४) दर्जादेवज करून ग्रेणाऱ्या प्रदक्ताराचे च किंदा दिवाणी न्यायालयाचा हुकुमनामा विचा आदेवा अमुत्यास, प्रतिवादिने नाय व यत्ता	1) नवः अय नंदातात किमाननी नद्य ७६ पता अर्थीर ने . माका नं . इमारतीये नारः ११०१ भीनदेश, हिरानदानी गार्टन, क्रीपक राज्यमु दो मार्ट माने, पर्वं, मुंबई, क्रांक नं . रोट नं . महत्तरह, मुम्बई, चिन चोडः ५०००१४ मेंन नं-8219566630	
(७) दस्तरेवज करन विल्याचा विमांक	21-06-2024	
(10) दस्त नॉवर्णी केल्याचा दिनांक	21-06-2024	
(11) अनुवासक संड व पृष्ठ	12922 2024	
(12)बाजार-नवापमाणे मुद्राक शुल्क	924000	
(13)बाजारभावाप्रमाणं नोंदणी भूतक	30000	
(14) घेरा		
मुत्योकनासारी विचारात घेनलेला तपशील -		
मुखंक पुरक आकारताना निवहतेता अनुकाद	(i) within the limits of any Municipal Corporation or any C	Cantonment area annexed to it.



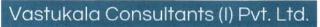


Property	Flat for Sale in Vasant Valley Kalyan (West)		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,080.37	1,296.44	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,107.00	₹9,256.00	-

50971	सूची क्र.2	इच्चम निकंध <b>∞ - सह दु नि</b> कल्पाण 2
7-08-2024		इस्त क्रम्पाक : 1509 2024
iote -Generated Through «Search Module For original report please orifact concern SRO office		नोदणी
Charles Contoni Orac Bindo		Regn 53m
	गावाचे नाव: गंधारे	
(1)वितंखाचा प्रकार	करारनामा	
(2)मीबदत्ता	12000000	
(3) बाजारभाव(भातेपत्रपाच्या बावितिपत्राकार आकारणी देती की प्रत्येवार ते नमुद्र कराते)	9520500	
(४) भू-खम्प नीटिहिस्सा व घरक्रप्यंकः असत्यक्तः	1) पातिकेचे नाव.कल्पाण-डोबिवलीइतर वर्णन ,, इतर माहिती , इतर माहिती. 20.67 विभाग ६ क.मोजे गंधारे, स.नं.23,हि.नं.4 पैकी, स.नं.22,पावरील वर्षत कॅती आताची वसत कॅली बिल्डींग नं.1 आणि 2 को ऑप होसिंग सोसायती ित मधील केमेल्लिया बिल्डिंग नं.2,सदनिका क्र.703,सातवा मजला,क्षेत्र 100.37 चौ मी कारपेट – 1 स्टिलट कार पार्किंग नं.एलबीएस17.मुंबई मुद्रांक अधिनियम 1958 चे करण्यात आसेल्या सुधारणा अनु. 5(ग-अ)2 नुसार मिळकतींचे मुद्रांक गुल्कची सवतत घेतली आहें)( Survey Number. 23.4par. ) )	
(५) खेत्रफळ	100 37 वी मीटर	
(a)आकारणी किंदा जुडी देण्यात असेत तेव्हा		
(°) दसारेदाज करन देशा.या सिहन ठेतणा.या पक्षकाराये नाव किंवा दिवाणी न्यापातवाना हुकुमनामा किंवा आदेश असत्यास,पनिवादिये नाट र पता	1), नाव जार असरताह बेटानी, बद. 34 पता. मॉट नं., मान्य नं., इसरतीये नाव , 2304 2305 मित्र टाऊन हेरीटेज, वसंत वॉसी रोट खटकवाडा करपाप, ब्लॉक नं., रोठ नं., महाराष्ट्र ठाणे जिन कोठ-म2150t पैन नं-AJHPN095R	
(क)ब्रह्महेरत कारून ऐप्पाना पश्चकाराचे व किंदा विवासी न्यायालयाचा कृष्यमाना किंदा आदेश असत्यास प्रतिखदिषे नाव व पत्ता	1) बाद अभिन्न तक लेन - वय -50 पल अमीट ने - माळा ने -, इमारतीचे नाठ ए.2.11 लेंचुरी रामेन कॉलीनी विश्वाम भवन जंवळ, उत्तरावनगर सहाट ख्वांक ने -, सेट ने - महाराष्ट्र वामे, फिन फोड -11105 मिन के-प्राटट-1210G एन नाज सेन - वय -60 पल -आर्ट ने -, माळा ने -, इमारतीचे नाठ ए.2.11 लेंचुरी रामेन कॉलीनी विश्वाम भवन जंवळ उत्तरावनगर सहाट व्यक्ति ने - रोड ने - महाराष्ट्र जाये मिन कोड -21103 मिन - ACESP30130P	
(९) वस्तरेवन करुन विस्पाचा विनाक	18/01/2024	
(10) वसः नौवणी केस्याचा दिनाळ	18 01 2024	
(11) अनुक्रमांक, संड व एह	1509/2024	
(12)बाजारभावापमाने मुझेक मुल्क	308000	
(15)बाजारमावापमाणे नौडवी सुल्क	30000	
(14) बेर		
मुल्याकनासाठी विश्वासत वेतलेल तपसील -		
gaine पुत्रक आकारताना निवजलेला अनुकोत - (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it		antonment area annexed to it



Since 1989



Pomera A suprement A suprement

## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th August 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.



White the property of the prop

# **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 ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four Thousands Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, emall=manoj@vastukala.org, c=IN Date: 2024.08.26 17:55:32 +05'30'

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





