

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



# **Details of the property under consideration:**

Name of Owner: Mrs. Shaila Deepak Shakhare

Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India.

Latitude Longitude: 19°26'27.5"N 72°49'26.3"E

# **Intended User:**

# **Cosmos Bank**

**Dadar Branch** 

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



#### Our Pan India Presence at:

Nanded

Aurangabad
Pune

Mumbai

Thane

Ahmedabad Opelhi NCR Nashik

Rajkot 

💡 Raipur Jaipur

#### Regd. Office

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

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CIN: U74120MH2010P



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Vastu/Mumbai/08/2024/010553/2307723 16/13-201-JASH Date: 16.08.2024

# **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India belongs to Mrs. Shaila Deepak Shakhare.

Boundaries	:	Building	Flat
North	<i>:</i> '	Open Plot	Open Plot
South	:	Jeet Apartement	Flat No. 004
East	:	Internal Road & Sai Ram Building No. 13	Internal Road
West		Riddhi Siddhi Apartment & Open Plot	Lobby & Flat No. 002

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 and Valued for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 purpose at ₹ 24,05,000.00 (Rupees Twenty Four Lakhs Five Thousand 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.



#### Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. [N]C.C.I.T/I -14/52/2008-09

Cosmos Bank Empanelment No.: HO/CREDIT/67/2019-20

Encl.: Valuation report



#### Our Pan India Presence at:

Nanded Mumbai

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#### Read. Office

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

+91 2247495919

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Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada,
Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, 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 16.08.2024 for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Purpose.
1	Date of inspection	14.08.2024
3	Name of the owner / owners	Mrs. Shaila Deepak Shakhare
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. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India.  Contact Person: Mrs. Shaila Deepak Shakhare (Owner)
6	Location, Street, ward no	Sairam Sankul Village - Virar, District - Palghar
7	Survey / Plot No. of land	Village - Virar New Survey No - 175/5, 175/6
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. = 311.52 (Area as per Site measurement) Carpet Area in Sq. Ft. = 295.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 520.00 (Area As Per Agreement for sale)





13	Roads, Streets or lanes on which the land is abutting	Village - Virar, Taluka - Vasai, District - Palghar, Pin - PIN - 401 305		
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 en		
	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Mrs. Sheetal Kharat		
	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 VVCMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mrs. Sheetal Kharat		
	(ii) Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 6000/- Present rental income per month.		
	<u> </u>			



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	(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	rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, orne by the owner	N. A.		
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.		
31		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		uilding insured? If so, give the policy no., tfor 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		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALES	: \			
37	locality address	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 Flat in a building. The rate is considered as composite rate.		
39		nstances are not available or not relied up on, is of arriving at the land rate	N. A.		
40	COST	OF CONSTRUCTION			
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2014 (Approx.)		
42		vas the method of construction, by contract/By ing 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: 1. Property Identified along with Mr. Prasad (Bank Perso 2. As per Agreement, the Built up Area / Super Built up A is 295.00 Sq. Ft. The loading factor of Carpet to Built up	Area of flat 520.00 Sq. Ft. but as per Agreement, Carpet Area

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 16.08.2024 for Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India belongs to Mrs. Shaila Deepak Shakhare.

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

1) Copy of Agreement for sale Registration No.18/09/2018 Dated 18.09.2018 between M/s. Jivdani Krupa Construction(The Builder) And Mrs. Shaila Deepak Shakhare(The Purchaser).

#### Location

The said building is located at Village - Virar, Taluka - Vasai, District - Palghar, PIN - 401 305. The property falls in Residential Zone. It is at a traveling distance 2.4 km. from Virar Railway 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 Floor is having 4 Residential Flat. The building is without lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC. This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

#### Valuation as on 16th August 2024

The Built Up Area of the Residential Flat	:	520.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2014 (Approx.)
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Expected total life of building	:	60 Years
Age of the building as on 2024	:	10 Years
Cost of Construction	:	520.00 Sq. Ft. X ₹ 2,500.00 = ₹ 13,00,000.00
Depreciation {(100 - 10) X (10 / 60)}	:	15.00%
Amount of depreciation	:	₹ 1,95,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 57,600/- per Sq. M. i.e. ₹ 5,351/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 53,010/- per Sq. M. i.e. ₹ 4,925/- per Sq. Ft.
Value of property as on 16th August 2024		520.00 Sq. Ft. X ₹ 5,000 = ₹26,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 16th August 2024	:	₹ 26,00,000.00 - ₹ 1,95,000.00 = ₹ 24,05,000.00
Total Value of the property	:	₹24,05,000.00
The realizable value of the property	:	₹20,44,250.00
Distress value of the property	À	₹16,83,500.00
Insurable value of the property (520.00 X 2,500.00	G	₹13,00,000.00
Guideline value of the property (520.00 X 4925.00)		₹25,61,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 003, Ground Floor, Building No 14, Wing - A, "Jivdani Krupa Apartment", Sairam Sankul, Manvelpada, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India for this particular purpose at ₹ 24,05,000.00 (Rupees Twenty Four Lakhs Five Thousand Only) as on 16th August 2024

#### **NOTES**

- I, Sharadkumar Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 16th August 2024 is ₹ 24,05,000.00 (Rupees Twenty Four Lakhs Five Thousand 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**



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Valuers & Appraisers

Architects & Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVCD

### 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 + 4 Upper Floors
2	Plinth are	ea floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on Ground Floor
3	Year of c	onstruction	:	2014 (Approx.)
4	Estimated	d future life	:	50 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 fo	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 flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring		:	Vitrified tiles flooring.
11	Finishing		:/	Cement Plastering.
12	Roofing a	and terracing	<b>/</b> :	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 i	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 t	fittings: Superior colored / superior inary.	:	



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### **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	:	RCC Tank
20	Over-head tank Location, capacity Type of construction	:	RCC Tank on Terrace
21	Pumps- no. and their horse power	Ŀ	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





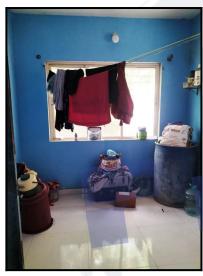


# **Actual Site Photographs**























# **Route Map of the property**



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°26'27.5"N 72°49'26.3"E

**Note:** The Blue line shows the route to site distance from nearest Railway Station (Virar - 2.4 km.).



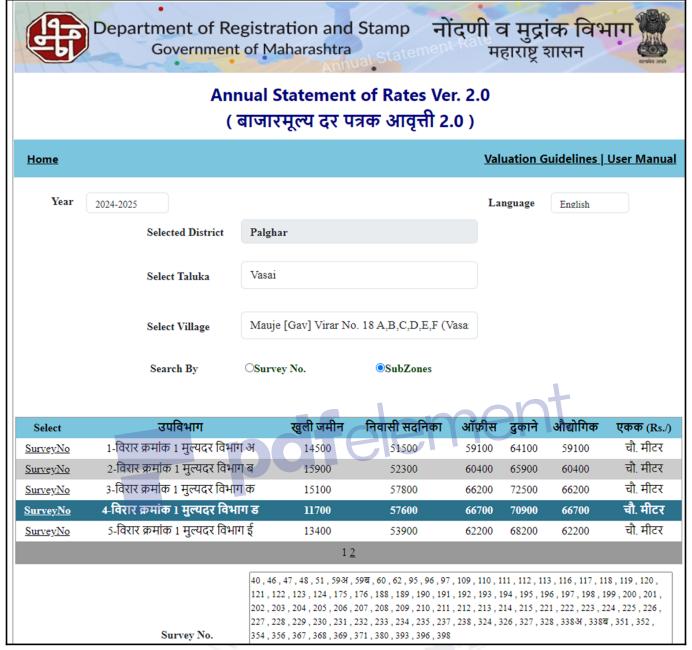
Valuers & Appraisers

Architects & Marchitects (1)

Constitution of Constitution (1)

Constitution of Constitution (1)

# Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	57600			
No Increase onFlat Located on Ground Floor	_			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	57,600.00	Sq. Mtr.	5,351.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	11700			
The difference between land rate and building rate(A-B=C)	45,900.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	53,010.00	Sq. Mtr.	4,925.00	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



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Remove Watermark No

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	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	



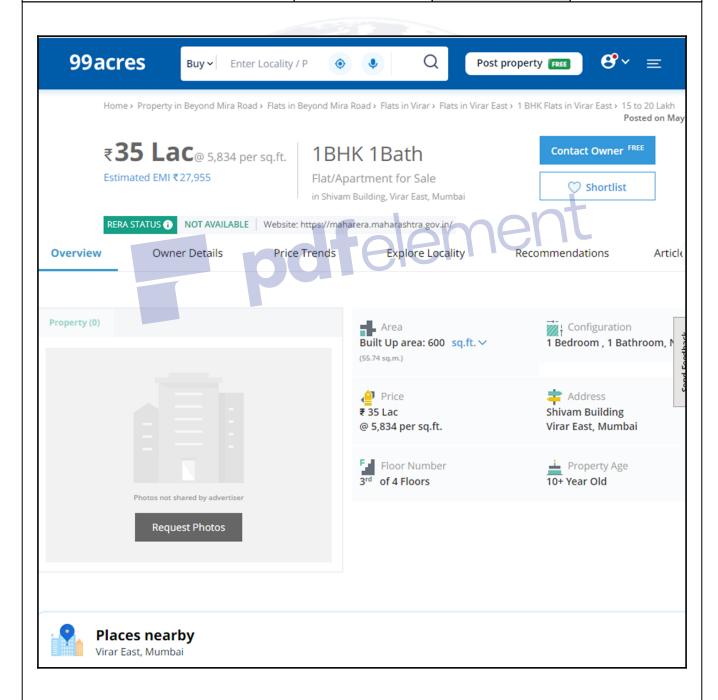




#### Remove Watermark N

# **Price Indicators**

Property	Manvelpada Road, Virar East		
Source	https://www.99acres.com/		
Floor	3rd		
	Carpet	Built Up	Saleable
Area	400.00	600.00	-
Percentage	-	50%	-
Rate Per Sq. Ft.	₹8,750.00	₹5,833.00	-





Valuers & Appraisers (1)

Architects & Appraisers (1)

Chartered Engineers (1)

Engineers (1)

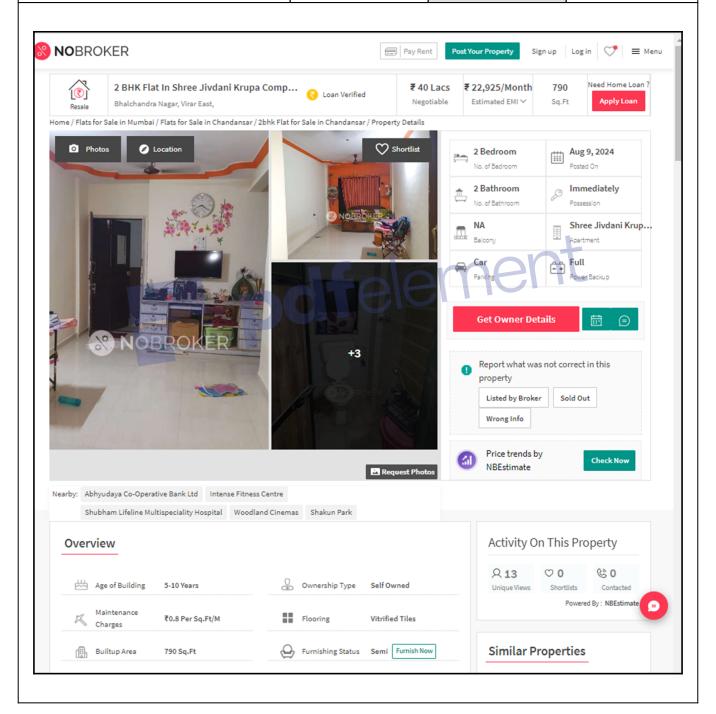
Appraisers (2)

Appraisers (2)

Appraisers (3)

Appraisers (4)

Property	Jivdani Krupa Complex, Virar East		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	493.75	790.00	-
Percentage	-	60%	-
Rate Per Sq. Ft.	₹8,101.00	₹5,063.00	-





Valuers & Appraisers
Architects &
Architects &
Charter Designers (1)
For Consultant
Lender's Engineer

# **Sale Instances**

Property	Anandi Nagar, Virar East		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	306.00	367.20	495.72
Percentage	-	20%	35%
Rate Per Sq. Ft.	₹7,843.00	₹6,536.00	₹4,841.00

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(2)मोबदला	2400000	
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(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-में. मनीषा एन्टरप्रयाजेस तर्फे मालक राजेश मंतेश्वर जोशी वय:-49 पत्ता:-प्लॉट नं: 00: माळा नं: -, इमारतीचे नाव: अद्विक अपार्टमेंट, आनंदी नगर, जीवदानी रोड, , ब्लॉक नं: -, रोड नं: विरार पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-AIAPJ7162L	
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(11)अनुक्रमांक,खंड व पृष्ठ	6994/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	168000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	24000	





Property	Flat			
Source	Index no.2	Index no.2		
Floor	1st	1st		
	Carpet	Built Up	Saleable	
Area	262.55	315.06	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹5,332.00	₹4,444.00	-	

10-07-2024 Note:-Generated Th Module,For original contact concern SR	report please	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. वसई 2 दस्त क्रमांक : 7492/2024 नोदंणी :
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(1)विलेखाचा प्रकार		करारनामा	
(2)मोबदला		1400000	
(3) बाजारभाव(भाडेप बाबतितपटटाकार अ पटटेदार ते नमुद कर	ाकारणी देतो की	1435400.8	
(4) भू-मापन,पोटहिस् घरक्रमांक(असल्यास			र्न :, इतर माहिती: विभाग क. s,गांव मौजे मजला,जीवदानी कृपा को.ऑप. हौ.सो.लि.,क्षे :y Number : - ; ) )
(5) क्षेत्रफळ		29.27 चौ.मीटर	
(६)आकारणी किंवा प् तेव्हा.	नुडी देण्यात असेल	dto	enter
(७) दस्तऐवज क रून ठेवणा-या पक्षकाराचे न्यायालयाचा हुकुमना असल्यास,प्रतिवादिचे	नाव किंवा दिवाणी मा किंवा आदेश	1): नाव:-गौतमी सचिन कीर (बिफोर म्यरेज गौतमी रवींद्रनाथ चेऊलकर) - वय:-40 पत्ता:-प्लॉट नं: -, माळा नं:-, इमारतीचे नाव:-, ब्लॉक नं: -, रोड नं: बी/10, मीरा बाई चौक, अणुशक्ती नगर, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400094 पॅन नं:-ATRPC8230C 2): नाव:-मान्यता देणार राहुल रवींद्रनाथ चेऊलकर - वय:-44 पत्ता:-प्लॉट नं:-, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रुम नं: 15 विजयचंद्रा बिल्डींग मनमलटंक रोड माहिम मुं, , महाराष्ट्र, MUMBAI. पिन कोड:-400016 पॅन नं:-AHWPC1354Q	
(8)दस्तऐवज करून है व किंवा दिवाणी न्याय किंवा आदेश असल्या व पत्ता	ालयाचा हुकुमनामा	ब्लॉक नं: -, रोड नं: 57, जोशी गल्ली, आबु पिन कोड:-416209 पॅन नं:-DTNPK90 2): नाव:-सुधाताई चंद्रकांत कुंभार वय	य:-51; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, कु र्डे, शेणगाव, कोल्हापूर, महाराष्ट्र, महाराष्ट्र, क्रॉळ्:आपूर.
(9) दस्तऐवज करून	दिल्याचा दिनांक	05/04/2024	
(10)दस्त नोंदणी केल	याचा दिनांक	08/04/2024	
(11)अनुक्रमांक,खंड	व पृष्ठ	7492/2024	
(12)बाजारभावाप्रमाप	गे मुद्रांक शुल्क	100520	
(13)बाजारभावाप्रमाप	गे नोंदणी शुल्क	14360	
(14)शेरा			
मुल्यांकनासाठी विचा तपशील:-:	रात घेतलेला	मुल्यांकनाची आवश्यकता नाही कारण द्स्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील द्स्तप्रकारनुसार आवश्यक नाही	
मुद्रांक शुल्क आकार अनुच्छेद :- :	ताना निवडलेला	(i) within the limits of any Mur area annexed to it.	nicipal Corporation or any Cantonment





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 16th 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.





# **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 ₹ 24,05,000.00 (Rupees Twenty Four Lakhs Five Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

#### Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

Cosmos Bank Empanelment No.: HO/CREDIT/67/2019-20



