

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Smt. Jagruti Yogesh Lakhani

Residential Flat No. 1203, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali Andheri (West), Mumbai - 400 053, Maharashtra, India.

Latitude Longitude - 19°08'04.2"N 72°49'36.0"E

Intended Users:

Cosmos Bank

Dadar Branch

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



Our Pan India Presence at:

Nanded

Aurangabad Pune

Mumbai

Thane Nashik

Ahmedabad Opelhi NCR

Rajkot

Raipur 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



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Dadar Branch / Smt. Jagruti Yogesh Lakhani / 010961/2310567) Page 2 of 18

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Vastu/Mumbai/02/2025/010961/2310567 14/19-218-JAVSU Date: 14.02.2025

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1203, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village -Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India belongs to Smt. Jagruti Yogesh Lakhani.

Boundaries of the property.

North Open Land South RTO Road

East **GBST Housing Society**

West Lokhandwala Complex Road

Considering various parameters recorded, 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 for ₹ 2,35,96,800.00 (Rupees Two Crore Thirty Five Lakh Ninety Six Thousand Eight Hundred 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



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Rajkot 💡 Raipur Jaipur

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Valuation Report of Residential Flat No. 1203, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, 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 the Fair Market Value as on 14.02.2025 for Bank Loan Purpose		
2	Date of inspection	03.09.2024		
3	Name of the owner/ owners	Smt. Jagruti Yogesh Lakhani		
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. 1203, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India. Contact Person: Mr. Shekhar Manjrekar (CA) Contact No.: 7977236663		
6	Location, street, ward no	Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, K/W Ward of MCGM.		
7	Survey/ Plot no. of land	Survey No. 111/D, CTS No. 825 (pt) of Village Ambivali		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area		
9	Classification of locality-high class/ middle class/poor class	Higher 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. = 700.00 Balcony Area in Sq. Ft. = 40.00 Total Carpet Area in Sq. Ft. = 740.00 (Area as per actual site measurement).		
		Built-up Area in Sq. Ft. = 960.00 (Area as per Agreement for Sale)		





If freehold or leasehold land Freehold	13	Roads, Streets or lanes on which the land is abutting	Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow	
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	1/			
(ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer 16 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. 17 Are there any agreements of easements? If so, attach a copy of the covenant 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. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan IMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 16 Information not available No. No. 17 Tenant occupied N.A. Tenant occupied N.A. Floor Space Index permissible – As per SRA norms Percentage actually utilized – Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc No. Ashish Vama	15 If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of		Treenoid	
(iii) Unearned increased payable to the Lessor in the event of sale or transfer 16		(i) Initial Premium	N. A.	
Lessor in the event of sale or transfer 16		(ii) Ground Rent payable per annum		
16		(iii) Unearned increased payable to the		
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attach a copy of the covenant 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. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan MPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied/ tenanted/ both? If the property owner occupied/ tenanted/ both? If the property owner occupied/ tenanted/ both? What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible — As per SRA norms Percentage actually utilized — Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc. Information not available Information not available No. No. Floor Space Index permissible — As per SRA norms Percentage actually utilized — Details not available	16	use of land? If so, attach a copy of the		
Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 21 Attach a dimensioned site plan MPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible — As per SRA norms Percentage actually utilized — Details not available 26 RENTS (i) Names of tenants/ lessees/ licensees, etc Information not available N.A. Floor Space Index permissible — As per SRA norms Percentage actually utilized — Details not available Mr. Aashish Varma	17		Information not available	
development or is any demand for such contribution still outstanding? 10 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. 11 Attach a dimensioned site plan 12 Attach plans and elevations of all structures standing on the land and a lay-out plan. 13 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 14 Is the building owner occupied/ tenanted/ both? 15 If the property owner occupied, specify portion and extent of area under owner-occupation 15 What is the Floor Space Index permissible and Percentage actually utilized? 16 RENTS 17 If the Title The Title The Title The Title Title The Title T	18	Town Planning Scheme or any Development Plan of Government or any statutory body? If	Information not available	
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### Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Attached	20	for acquisition by government or any statutory	No	
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standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Attached Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible — As per SRA norms Percentage actually utilized? RENTS (i) Names of tenants/ lessees/ licensees, etc. Mr. Aashish Varma		IMPROVEMENTS		
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Percentage actually utilized? norms Percentage actually utilized – Details not available 26 RENTS (i) Names of tenants/ lessees/ licensees, etc Mr. Aashish Varma			N.A.	
(i) Names of tenants/ lessees/ licensees, Mr. Aashish Varma etc	25		Percentage actually utilized – Details not	
etc	26	RENTS		
(ii) Portions in their occupation Entire Flat			Mr. Aashish Varma	
		(ii) Portions in their occupation	Entire Flat	





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 48,000.00 Present rental income per month
	(iv)	Gross amount received for the whole property	Information not available
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		Information not available
29		details of the water and electricity charges, , to be borne by the owner	Information not available
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	Information not available
31	I	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	Information not available
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	Information not available
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?		Information not available
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	Information not available
37		any standard rent been fixed for the ises under any law relating to the control nt?	Information not available
	SALI	ES	
38	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
39	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.
40		e instances are not available or not relied t, the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	



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Valuers & Appraisers
Architects & Appraisers (1)
Chartered Engineers (1)
Chartered Engineers (1)
Chartered Engineers (2)
Chartered Engineers (3)
Chartered Engineers (4)
Chartered Engineers (4)
Chartered Engineers (5)
Chartered Engineers (6)
Chartered Engineers (7)
Chart

41	Year of commencement of construction and year of completion	Year of Completion – 2009 (As 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.
		No. 1202. 1 room is used by Flat No. 1202 hence Flat Only. It is advisable to rectify the flat to its

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 14.02.2025 for Residential Flat No. 1203, 12th Floor, **"Mohid Heights Co-op. Hsg. Soc. Ltd."**, CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India, belongs to **Smt. Jagruti Yogesh Lakhani.**

We are in receipt of the following documents:

original position to make it SARFAESI compliant.

1	Copy of Agreement for Sale dated 19th December 2006 between M/s. Mohid Construction Co. (the
	Developers) AND Smt. Jagruti Yogesh Lakhani (the Purchaser/s).
2	Copy of Commencement Certificate SRA/CHE/367/KW/GL/AP dated 31/01/2006 issued by Slum
	Rehabilitation Authority.
3	Copy of Maintenance Bill Invoice No. 28860 dated 01.09.2024 in the name of Mrs. Jagruti Yogesh Lakhani
	issued by Mohid Heights Co-op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at bearing CTS No. 825 (pt) & Survey No. 111/D of Village - Ambivali, K/W Ward of MCGM. The property falls in Residential Zone. It is at a travelling distance 1.1 km. from D.N. Nagar Metro Station.

BUILDING:

The building under reference is having Ground + 1st to 5th Commercial + 6th to 21st Residential Upper Floors. It is a R.C.C. framed structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential cum commercial purpose. 12th Floor is having 4 Residential Flats. The building has 2 Lift(s).

Residential Flat:

The residential flat under reference is situated on the 12th Floor. It consists of Living Room + Kitchen + 1 Bedroom + 1 Toilet + Balcony Area (i.e., 1BHK with 1 Toilet). The residential flat is finished with Vitrified tiles flooring, Teak





wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 14th February 2025

The Built-up Area of the Residential Flat	:	960.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2009 (As per site information)
Expected total life of building		60 Years
Age of the building	:	16 Years
Cost of Construction		960.00 X 3,000.00 = ₹ 28,80,000.00
Depreciation {(100-10) X 16 / 60}	:	24.00%
Amount of depreciation		₹ 6,91,200.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 2,13,895.00 per Sq. M. i.e. ₹ 19,872.00 per Sq. Ft.
Guideline rate (after depreciate)	\	₹ 1,97,499.00 per Sq. M. i.e. ₹ 18,348.00 per Sq. Ft.
Prevailing market rate	:	₹ 23,700.00 per Sq. Ft.
Value of property as on 14.02.2025	Y	960.00 Sq. Ft. X ₹ 23,800.00 = ₹ 2,28,48,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 14.02.2025	:	₹ 2,28,48,000.00 (-) ₹ 6,91,200.00 = ₹ 2,21,56,800.00
Depreciate Value of the property (A)	/ :	₹ 2,21,56,800.00
Add: Interior Decoration (B)	:	960.00 Sq. Ft. X ₹ 1,500.00 = ₹ 14,40,000.00
Total Value of the property (A + B)	:	₹ 2,35,96,800.00
The realizable value of the property	:	₹ 2,12,37,120.00
Distress value of the property	:	₹ 1,88,77,440.00
Insurable value of the property (960 X 3,000.00)	:	₹ 28,80,000.00
Guideline value of the property (960 X 18,348.00)	:	₹ 1,76,14,080.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1203, 12th Floor, "Mohid Heights Co-op. Hsg. Soc. Ltd.", CTS No. 825 (pt), Survey No. 111/D, Lokhandwala Road, MHADA Signal Junction, RTO Lane, Off Four Bungalow, Village - Ambivali, Andheri (West), Mumbai - 400 053, Maharashtra, India for this particular purpose at ₹ 2,35,96,800.00 (Rupees Two Crore Thirty Five Lakh Ninety Six Thousand Eight Hundred Only) as on 14th February 2025.



Valuers & Appraisers
Architect & Service Control Con

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NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 14th February 2025 is ₹ 2,35,96,800.00 (Rupees Two Crore Thirty Five Lakh Ninety Six Thousand Eight Hundred 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- DECLARATION

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:





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ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor		Ground + 1st to 5 th Commercial + 6 th to 21 st Residential 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 th Floor	
3	Year of co	nstruction	2009 (As per site information)	
4	Estimated	future life	44 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		onstruction- load bearing c frame/ steel frame	R.C.C. Framed Structure	
6	Type of fo	undations	R.C.C. Foundation	
7	Walls		All external walls are 9" thick and partition walls are 6" thick.	
8	Partitions		6" thick brick wall	
9	Doors and	Windows	Teak wood door frame with flush shutters, Powder coated Aluminium sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering with POP false ceiling	
12	Roofing ar	nd terracing	R.C.C. slab	
13	Special architectural or decorative features, if any		No	
14	(i)	Internal wiring – surface or conduit	Concealed electrification & plumbing	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.		
15		nstallations		
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins No. of urinals		
	(iv)	No. of sink		
16	\ /	ttings: Superior colored / superior	Superior	
'	white/ordir	-	Cuponol	
17	Compound		Existing	
	Height and			
40		onstruction	0110()	
18		and capacity	2 Lift(s)	
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		d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.	
23	Sewage d	isposal – whereas connected to vers, if septic tanks provided, no.	Connected to Municipal Sewerage System	



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Actual site photographs



















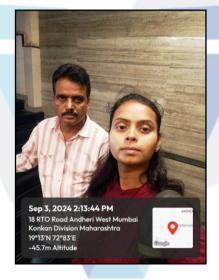




Actual site photographs





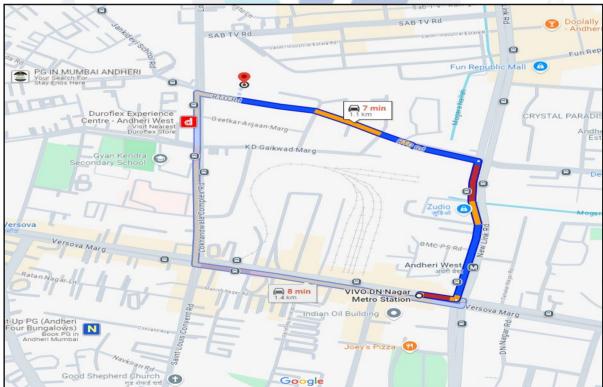






Route Map of the property Site u/r





Latitude Longitude - 19°08'04.2"N 72°49'36.0"E

Note: The Blue line shows the route to site from nearest Metro station (D N Nagar – 1.1 km.)

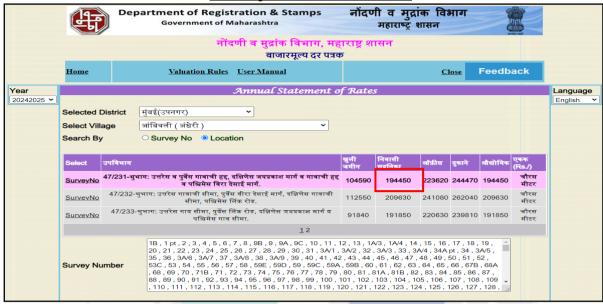


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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,94,450.00		\	
No increase on Flat Located on 2 nd Floor	19,445.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	2,13,895.00	Sq. Mt.	19,871.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,04,590.00		177	
The difference between land rate and building rate (A – B = C)	1,09,305.00		101	
Depreciation Percentage as per table (D) [100% - 15%]	85%			
(Age of the Building – 15 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,97,499.00	Sq. Mt.	18,348.00	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	Rate	
	the building		
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	

Table - D: Depreciation Percentage Table

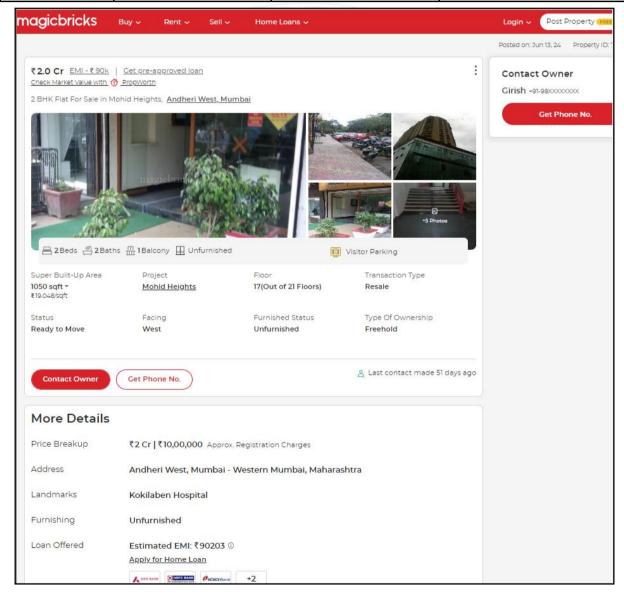
Completed Age of Building in Years	Value in percent	after depreciation
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka
		Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1%	After initial 5 year for every year 1.5%
	depreciation is to be considered. However	depreciation is to be considered. However
	maximum deduction available as per this	maximum deduction available as per this
	shall be 70% of Market Value rate	shall be 85% of Market Value rate





Price Indicators

Property	2 BHK Flat for Sale in Mohid Heights			
Source	<u>magicbricks</u>			
Floor	-			
	Carpet	Built Up	Super Built-up	
Area	729.17	875.00	1050.00	
Percentage	20%	20%	-	
Rate Per Sq. Ft.	₹ 27,429.00	₹ 22,857.00	₹ 19,048.00	

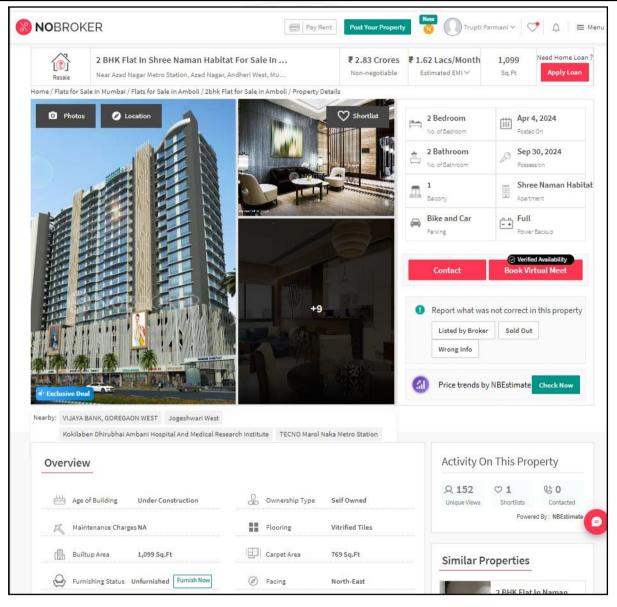






Price Indicators

Property	2 BHK Flat in Shree Naman Habitat			
Source	<u>NOBROKER</u>			
Floor	-			
	Carpet	Built Up	Super Built-up	
Area	915.83	1,099.00	1,318.80	
Percentage	20%	-	20%	
Rate Per Sq. Ft.	₹ 30,901.00	₹ 25,751.00	₹ 21,459.00	

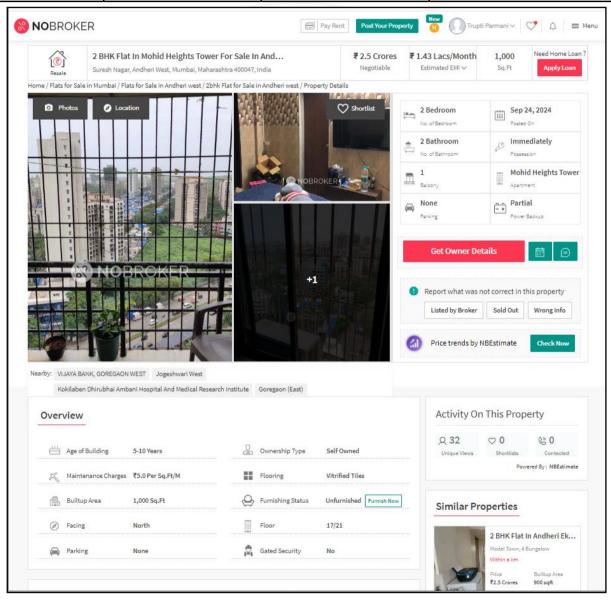






Price Indicators

Property	2 BHK Flat in Mohid Heights Tower			
Source	<u>NOBROKER</u>			
Floor	-			
	Carpet	Built Up	Saleable	
Area	833.33	1,000.00	1.200.00	
Percentage	20%	-	20%	
Rate Per Sq. Ft.	₹ 30,000.00	₹ 25,000.00	₹ 20,833.00	







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th February 2025.

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 the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.
- 6. 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 ₹ 2,35,87,200.00 (Rupees Two Crore Thirty Five Lakh Eighty Seven Thousand Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20





An ISO 9001: 2015 Certified Company