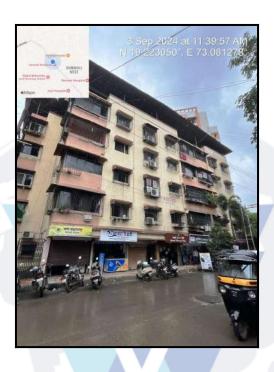


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Shubhangi Sanjay Deodhar

Residential Flat No. 4, 1st Floor, Wing - B5, "Sanyogita Co-op. Hsg. Soc. Ltd.", Pandit Din Dayal Upadhyay Road, Village - Thakurli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN - 421 202, State - Maharashtra, India.

Latitude Longitude: 19°13'22.8"N 73°4'52.1"E

Valuation Prepared For:

Private Valuation



Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

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



🚩 mumbai@vastukala.co.in www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/09/2024/011006/2308031 04/1-37-JASK Date: 04.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 4, 1st Floor, Wing - B5, **"Sanyogita Co-op. Hsg. Soc. Ltd."**, Pandit Din Dayal Upadhyay Road, Village - Thakurli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN - 421 202, State - Maharashtra, India belongs to **Mrs. Shubhangi Sanjay Deodhar**.

Boundaries of the property

North : Parvati Heights

South : 'A' Wing of Sanyogita CHSL & Punarvasu CHSL

East : Pandit Din Dayal Upadhyay Road

West : Residential Building

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 ₹ 23,17,700.00 (Rupees Twenty Three Lakh Seventeen Thousand Seven 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Encl.: Valuation report



Our Pan India Presence at:

NandedMumbai

💡 Aurangabad 🛛 🦓 Pune

♥ Thane♥ Nashik

NamedabadNam

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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Vastukala Consultants India Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.

VALUATION REPORT (IN RESPECT OF FLAT)

	Genera	I		
1	Purpose	e for which the valuation is made	:	To assess Fair Market Value of the property for Housing Loan Purpose.
2	a)	Date of inspection	:	03.09.2024
	b)	Date of which the valuation is made	:	04.09.2024
3	 List of documents produced for perusal: Copy of Deed Of Declaration Dated 06.05.1995 by Smt. Sandya Chintaman Gore. Copy of Share Certificate No. 18 bearing Nos. 86 to 90 having 5 Shares of Rs. 50/- each transferred 01/05/2013 in the name of Mrs. Shubhangi Sanjay Deodhar issued by Sanyogita Co-op. Hsg. Soc. Ltd. Copy of Deed Of Assignment dated 06.06.1990 between Shri. G. Ramani (The Assignor) And Mrs. San Chintamani Gore (The Assignee). Copy of Death Certificate of Sandhya Chintaman Gore dated 02/02/2012 issued by Pune Munic Corporation. 			
4	with Ph	of the owner(s) and his / their address (es) one no. (details of share of each owner in joint ownership)		Mrs. Shubhangi Sanjay Deodhar Residential Flat No. 4, 1 st Floor, Wing - B5, "Sanyogita Coop. Hsg. Soc. Ltd.", Pandit Din Dayal Upadhyay Road, Village - Thakurli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN - 421 202, State - Maharashtra, India. Contact Person: Mr. Sanjay Deodhar (Owner's Husband) Mobile No. 9823073311 Sole Ownership
5		scription of the property (Including old / freehold etc.)	:	The property is a Residential Flat located on 1 st Floor. The composition of Residential Flat is Living Room + Kitchen + 2 Passage + Toilet. (1 RK) The property is at 750m distance from Dombivli Railway Station.
6	Location	n of property		
a)	Plot No	. / Survey No.		New Survey No - 291, Hissa No. 3 (pt)
b)	Door No).	:	Residential Flat No. 4
c)	C.T.S. 1	No. / Village	:	Village - Thakurli
d)	Ward /	Taluka	:	Taluka - Kalyan
e)	Mandal	/ District	:	District - Thane
f)	Date of map / p	issue and validity of layout of approved lan	:	Approved Building Plan were not provided and not verified.
g)	Approve	ed map / plan issuing authority	:	



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Charter Designers ()
ETP Consultants
Lender's Engineer

h)	Whether genuineness or authenticity of approved map/ plan is verified	:	No			
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No			
7	Postal address of the property	:	op. Hsg. Soc. Ltd.", Pandit	yan, District - Thane, Dombivli		
8	City / Town		City - Dombivli (West)			
	Residential area	:	Yes			
	Commercial area		No			
	Industrial area		No			
9	Classification of the area			(TM)		
	i) High / Middle / Poor		Middle Class			
	ii) Urban / Semi Urban / Rura		Urban			
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Thakurli Kalyan Dombivali Municipal Corporation			
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	1	No			
12	Boundaries of the property	Ι,	As per site As per Document			
	North		Parvati Heights	Information not available		
	South	:	'A' Wing of Sanyogita CHSL & Punarvasu CHSL	Information not available		
	East	:	Pandit Din Dayal Upadhyay Road	Information not available		
	West	:	Residential Building	Information not available		
13	Dimensions of the site	÷	N. A. as property under consideration is a Residential Flat in a building.			
		:	: As per the Deed As per Actu			
	North	: -		-		
	South	:	-	-		
	East	:	-	-		
	West	:	-	-		





14	Extent of the site	:	Carpet Area in Sq. Ft. = 247.26 (Area as per Site measurement)
			Built Up Area in Sq. Ft. = 301.00 (Area As Per Deed Of Declaration)
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°13'22.8"N 73°4'52.1"E
15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 301.00 (Area As Per Deed Of Declaration)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant
II	APARTMENT BUILDING	hi	
1.	Nature of the Apartment	:	Residential
2.	Location		
	C.T.S. No.	:	
	Block No.	:	
	Ward No.	:	
	Village / Municipality / Corporation		Village - Thakurli Kalyan Dombivali Municipal Corporation
	Door No., Street or Road (Pin Code)		Residential Flat No. 4, 1 st Floor, Wing - B5, "Sanyogita Coop. Hsg. Soc. Ltd." , Pandit Din Dayal Upadhyay Road, Village - Thakurli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN - 421 202, State - Maharashtra, India
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:/	1990 (As per site information)
5.	Number of Floors		Ground + 4 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	1 st Floor is having 4 Flats
8.	Quality of Construction	:	Normal
9.	Appearance of the Building	:	Normal
10.	Maintenance of the Building	:	Normal
11.	Facilities Available		
	Lift	:	Not Provided
	Protected Water Supply	:	Municipal Water Supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Open Parking Space





	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	Yes
III	Residential Flat		
1.	The floor in which the Flat is situated	:	1 st Floor
2.	Door No. of the Flat	:	Residential Flat No. 4
3.	Specifications of the Flat		
	Roof	:	R.C.C. slab
	Flooring	:	Ceramic Tile Flooring
	Doors		Teak wood door frame with flush shutters
	Windows		Powder coated Aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Casing Capping Electrical wiring
	Finishing	:	Cement Plastering
4.	House Tax		
	Assessment No.	:	Information not available
	Tax paid in the name of		Information not available
	Tax amount	:	Information not available
5.	Electricity Service connection No.	V	Information not available
	Meter Card is in the name of	. 1	Information not available
6.	How is the maintenance of the Flat?	:\	Vacant flat with averagely maintained
7.	Sale Deed executed in the name of	:,	Mrs. Shubhangi Sanjay Deodhar
8.	What is the undivided area of land as per Sale Deed?	:	Information not available
9.	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 301.00 (Area as per Deed Of Declaration)
10.	What is the floor space index (app.)		As per KDMC norms
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 247.26 (As per Area actual site measurement)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14.	Is it Owner-occupied or let out?	:	Vacant
15.	If rented, what is the monthly rent?	:	₹ 4,800/- (Expected rental income per month)
IV	MARKETABILITY		



Since 1989





1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
V	Rate		
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 8675/- to ₹ 10737/- per Sq. Ft. on Carpet Area ₹ 7229/- to ₹ 8948/- per Sq. Ft. on Built Up Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 7,700/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.
	II. Land + others	:\	₹ 5,200/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 65,835/- per Sq. M. i.e. ₹ 6,116/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)		₹ 52,257/- per Sq. M. i.e. ₹ 4,855/- per Sq. Ft.
5.	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	1	
а	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500/- per Sq. Ft.
	Age of the building	:	34 years
	Life of the building estimated	:	26 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	-
	Depreciation Ratio of the building		-
			



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b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,500/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 5,200/- per Sq. Ft.
	Total Composite Rate	:	₹ 7,700/- per Sq. Ft.
	Remarks	:	We have considered ownership of the property as per Share Certificate provided to us, lenders has to verify the title.

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	301.00 Sq. Ft.	7,700.00	23,17,700.00
2	Wardrobes	- 1	(T)	7)
3	Showcases			7
4	Kitchen arrangements			
5	Superfine finish		A \	
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			1.1
8	Extra collapsible gates / grill works, etc.			
9	Potential value, if any)]
10	Others / Car Parking			Pall
	Total value of the property			23,17,700.00
	Realizable value of the property			20,85,930.00
	Distress value of the property	18,54,160.00		
	Insurable value of the property (301.00 X 2,5	7,52,500.00		
	Guideline value of the property (301.00 X 4,8	14,61,355.00		





Actual Site Photographs



















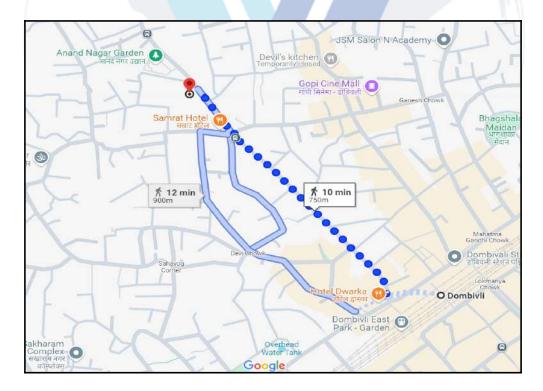




Route Map of the property



Note: Red marks shows the exact location of the property



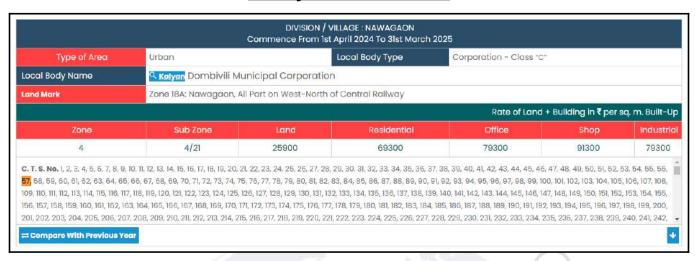
Longitude Latitude: 19°13'22.8"N 73°4'52.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 750m).



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	69300		(TM)	
Decrease by 5% on Flat Located on 1st Floor	3465			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	65,835.00	Sq. Mtr.	6,116.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	25900			
The difference between land rate and building rate(A-B=C)	39,935.00			
Percentage after Depreciation as per table(D)	34%			
Rate to be adopted after considering depreciation [B + (C X D)]	52,257.00	Sq. Mtr.	4,855.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

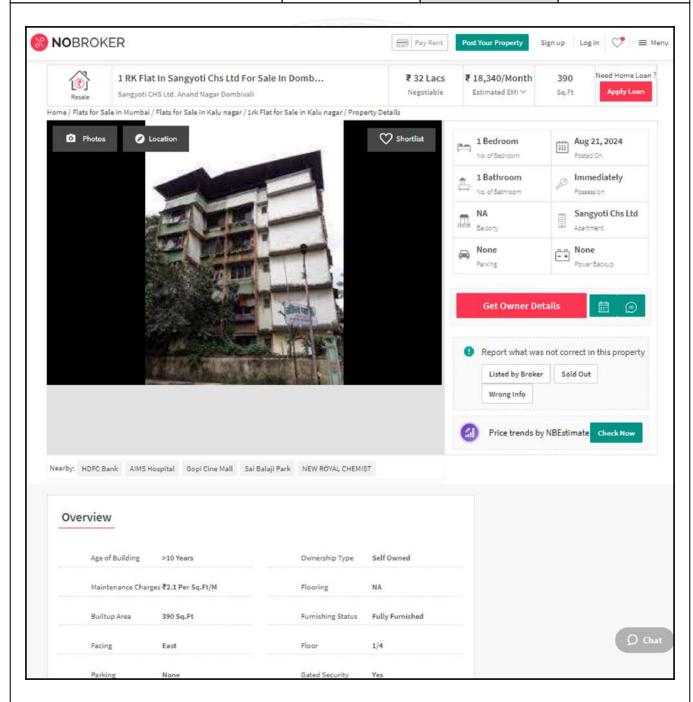
Completed Age of Building in Years	Value in percent after depreciation				
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.			
0 to 2 Years	100%	100%			
Above 2 & up to 5 Years	95%	95%			
Above 5 Years	After initial 5 year for every year 1% depreciation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



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Price Indicators

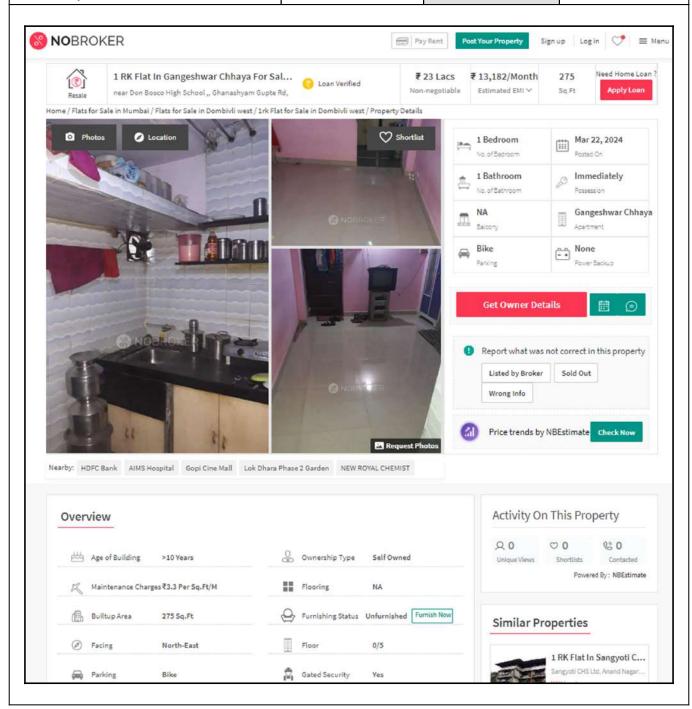
Property	Residential Flat	Residential Flat					
Source	Nobroker.com	Nobroker.com					
Floor	-	-					
	Carpet Built Up Saleable						
Area	325.00	390.00	-				
Percentage	-	20%	-				
Rate Per Sq. Ft.	₹9,846.00	₹8,205.00	-				







Property	Residential Flat	Residential Flat					
Source	Nobroker.com	Nobroker.com					
Floor	-	-					
	Carpet Built Up Saleable						
Area	229.17	275.00	-				
Percentage	-	20%	-				
Rate Per Sq. Ft.	₹10,036.00	₹8,364.00	-				







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	345.83	415.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,675.00	₹7,229.00	-

1441972 सूची क्र.2 दुव्यम निबंधक : सह दु.नि. कल्याण					
03-02-2024		दस्त क्रमांक : 14419/2023			
Note:-Generated Through eSearch Module,For original report please		नोदंणी :			
contact concern SRO office.		Regn:63m			
	गावाचे नाव: नवागाव				
(1)विलेखाचा प्रकार	(1)विलेखाचा प्रकार करारनामा				
(2)मोबदला	3000000				
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2672000				
(4) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्र 4/21,दर 69300/-,सदिनका क्रमांक बी/7,दुसरा मजला,संयोगिता को. ऑप. हौसिंग सोसायटी लिमिटेड,पंडित दीनदयाळ रोड,आनंद नगर गार्डन जवळ,डोंबिवली पश्चिम. क्षेत्रफळ ४१५ चौ. फूट(बांधीव)((C.T.S. Number : 57,58 ; Survey Number : जुना २९१, नवीन १९७ हिस्सा क्र ३ पै ;))				
(5) क्षेत्रफळ	415 चौ.फूट				
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-धारीणी घौतेश नागदा उर्फ धारीणी मंगीलाल सोनी वय:-40 पत्ता:-प्लॉट नं: सदिनका क्र. २४, माळा नं: तिसरा मजता, इमारतीचे नाव: संतोष सोसायटी, ब्लॉक नं:-, रोड नं: आगरकर रोड, डॉबिवली पूर्व , महाराष्ट्र, THANE. पिन कोड:-421201 पॅन नं:-AFRPN5632B 2): नाव:-घौतेश रायचंद नागदा वय:-51 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रंगपूर, , ब्लॉक नं: तालुका- लालपूर , , रोड नं: जिल्हा जामनगर , गुजरात ३६१२८०, गुजरात, जामनगर. पिन कोड:-361280 पॅन नं:-ARBPN7300A				
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-निरंजन जयवंत कातळकर वय:-28; पत्ता:-प्लॉट नं: खोली क्रमांक ११, माळा नं: चाळ क्र. सी १, इमारतीचे नाव: न्यू दयासागर, ब्लॉक नं: -, रोड नं: भटवाडी, पाटकोपर पश्चिम , महाराष्ट्र, MUMBAI. पिन कोठ:-400084 पॅन नं:-CRDPK7717B 2): नाव:-जयवंत दत्ताराम कातळकर वय:-59; पत्ता:-प्लॉट नं: खोली क्रमांक ११, माळा नं: -, इमारतीचे नाव: चाळ क्र. सी १, न्यू दयासागर, ब्लॉक नं: -, रोड नं: भटवाडी, पाटकोपर पश्चिम , महाराष्ट्र, MUMBAI. पिन कोठ:-400084 पॅन नं:-AODPK4113M				
(९) दस्तऐवज करुन दिल्याचा दिनांक	21/09/2023				
(10)दस्त नोंदणी केल्याचा दिनांक	22/09/2023				
(11)अनुक्रमांक,खंड व पृष्ठ	14419/2023				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	210000				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				
(14)शेरा					
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:					
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipa area annexed to it.	d Corporation or any Cantonment			





Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	475.00	570.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹10,737.00	₹8,947.00	-	

		_			
1046372	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. कल्याण 3			
12-07-2024		दस्त क्रमांक : 10463/2024			
Note:-Generated Through eSearch Module,For original report please		नोदंणी :			
contact concern SRO office.		Regn:63m			
	गावाचे नाव: ठाकुर्ली				
(1)विलेखाचा प्रकार	करारनामा				
(2)मोबदला	5100000				
(3) बाजारभाव(भानेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4087000				
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	विभाग क्रमांक 5/24,दर 73,500/-,सद ऑप हौसिंग सोसायटी लिमिटेड,आनंव पश्चिम. एकूण क्षेत्रफळ 570 चौ. फूट(ब खरेदीदार महाराष्ट्र शासन आदेश क्र. ग	तर वर्णन :, इतर माहिती: , इतर माहिती: निका क्रमांक ए/503,हिमालय धारा को. ; नगर,पंडित दीनदयाळ रोड,डोंबिवली iधीव)(रहिवासी घटकाकरिता महिला पुद्रांक 2021/ अनौ.स. क्र.12/प्र. क्र. 107/म द्रांक शुल्क मध्ये 1% सवलत घेतली आहे.)(
(5) क्षेत्रफळ	570 चौ.फूट				
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	इमारतीचे नाव: हिमालय धारा को. ऑप हौसिंग	.प्लॉट नं: सदिनेका क्रमांक ए/५०३, माळा नं: -, सोसायटी लिमिटेड, ब्लॉक नं: -, रोड नं: आनंद महाराष्ट्र, THANE. पिन कोड:-421202 पॅन नं:-			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी ऱ्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्रुती पुष्पराज शेट्टी वय:-27; पत्ता:-प्ट नाव: अनंत स्मृती, ब्लॉक नं: -, रोड नं: पंडित दी पिन कोड:-421202 पॅन नं:-GEJPS4821A	ॉट नं: सदनिका क्रमांक १०, माळा नं: -, इमारतीचे नदयाळ रोठ, डॉबिवली पश्चिम , महाराष्ट्र, ठाणे.			
(9) दस्तऐवज करुन दिल्याचा दिनांक	10/07/2024				
(10)दस्त नोंदणी केल्याचा दिनांक	10/07/2024				
(11)अनुक्रमांक,खंड व पृष्ठ	10463/2024				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	306000				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				
(14) शेरा					
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:					
मुद्रांक शुल्क आकारताना निवडलेला अनुखेद :- :	(i) within the limits of any Municiparea annexed to it.	oal Corporation or any Cantonment			





As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is ₹23,17,700.00 (Rupees Twenty Three Lakh Seventeen Thousand Seven Hundred Only).

No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is owned by Mrs. Shubhangi Sanjay Deodhar as per share certificate .
2	purpose of valuation and appointing authority	As per the request from Sanjay Deodhar, to assess Fair Market Value value of the property for Housing Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Manoj Chalikwar - Regd. Valuer Nikhil Sonawane - Valuation Engineer Shyam Kajvilkar - Technical Manager Jayaraja Acharya - Technical Officer
4	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5	date of appointment, valuation date and date of report;	Date of Appointment - 03.09.2024 Valuation Date - 04.09.2024 Date of Report - 04.09.2024
6	inspections and/or investigations undertaken;	Physical Inspection done on - 03.09.2024
7	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative Method
9	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and Commercial application in the locality etc.
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached





Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on 4th September 2024 and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Mumbai (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations.

Assumptions

Assumptions are a necessary part of undertaking valuations. Vastukala Consultants India Pvt. Ltd. adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring 301.00 Sq. Ft. Built Up Area in the name of Mrs. Shubhangi Sanjay Deodhar. . Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title



Since 1989 Vastukala Consultants (I)

Based on our discussion with the Client, we understand that the subject property is owned by **Mrs. Shubhangi Sanjay Deodhar.** For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client's representative, we understand that the Residential Flat, admeasuring 301.00 Sq. Ft. Built Up Area.

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts.

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Highest and Best Use model is used for analysing development potential.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the



Valuers & Appraisers
Architects &
Architects

valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey.

Other

All measurements, areas and ages quoted in our report are approximate.

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise.

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring 301.00 Sq. Ft. Built Up Area.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

- 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.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Non SARFAESI** purpose as on dated **4th September 2024**.

The term Fair Market 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.

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, 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 Non SARFAESI purpose at `23,17,700.00 (Rupees Twenty Three Lakh Seventeen Thousand Seven Hundred 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





An ISO 9001: 2015 Certified Company