

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli**

Residential Flat No. 402, 4th Floor, Building No 7, Wing - A, Amalfi, "**Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd.**", Raheja Exotica, Malad Madh Road, Village - Erangal, Malad (West), Taluka - Borivali, District - Mumbai Suburban , PIN - 400 061, State - Maharashtra, Country - India.

Latitude Longitude : 19°8'55.6"N 72°47'47.9"E

Intended User:

Cosmos Bank

Kandivali (West) Branch


Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.

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Regd. Office

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

 +91 2247495919

 mumbai@vastukala.co.in

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 402, 4th Floor, Building No 7, Wing - A, Amalfi, "Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd. ", Raheja Exotica, Malad Madh Road, Village - Erangal, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 061, State - Maharashtra, Country - India belongs to **Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli.**

Boundaries	:	Building	Flat
North	:	Internal Road	Marginal Space
South	:	Raheja Club House	Passage / Lobby
East	:	Internal Road	Duct
West	:	Capri Building	Marginal Space

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 **₹ 95,04,900.00 (Rupees Ninety Five Lakhs Four Thousand Nine 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

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

Encl.: Valuation report

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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 28.10.2024 for Housing Loan Purpose.
1	Date of inspection	28.10.2024
3	Name of the owner / owners	Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli
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. 402, 4 th Floor, Building No 7, Wing - A, Amalfi, "Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd.", Raheja Exotica, Malad Madh Road, Village - Erangal, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 061, State - Maharashtra, Country - India. Contact Person : Mr. Rupam Koli (Broker) Contact No. 9987850988
6	Location, Street, ward no	Malad Madh Road Village - Erangal, Malad (West) District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 1965, 2025B, 2053C, 2053C-1, 2053D, 2055B & 2055C of Village - Erangal
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. = 414.26 (Area as per Site measurement) Carpet Area in Sq. Ft. = 376.00 Enclosed Balcony Area in Sq. Ft. = 38.00 Carpet Area in Sq. Ft. = 387.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 464.40 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Erangal, Malad (West) Taluka - Borivali, District - Mumbai Suburban , Pin - PIN - 400 061
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?	Tenant Occupied - Mr. Sahil

	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 MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Sahil
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	25,000/- Present rental income per month
	(iv) Gross amount received for the whole property	N.A.
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	N. A.
29	Give details of the water and electricity charges, If any, to be borne 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	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	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	
37	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

38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2014 (As per occupancy 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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch Branch to assess Fair Market Value as on 28.10.2024 for Residential Flat No. 402, 4th Floor, Building No 7, Wing - A, Amalfi, "Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd. ", Raheja Exotica, Malad Madh Road, Village - Erangal, Malad (West), Taluka - Borivali, District - Mumbai Suburban , PIN - 400 061, State - Maharashtra, Country - India belongs to **Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli**.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.178 / 2009 Dated 31.12.2009 between M/s. Raheja Universal Pvt. Ltd.(The Owner) And Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli(The Purchasers).
2)	Copy of Society Share Certificate No.040 in the name of Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli issued by Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd And Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli(The Purchasers).
3)	Copy of Society Maintenance Bill No.4350 dated 22.10.2024 in the name of Mr. Bhaskar R. Koli & Mrs. Vanita Bhaskar Koli issued by Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd.
4)	Copy of Property Tax No.PN2006729640042 dated 13.09.2024 issued by MCGM.
5)	Copy of Commencement Certificate No.CHE / 9452 / BP(WS) / AP / AK Dated 29.01.2008 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at Village - Erangal, Malad (West), Taluka - Borivali, District - Mumbai Suburban , PIN - 400 061. The property falls in Residential Zone. It is at a traveling distance 13.6 Km. from Malad Railway Station.



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Building

The building under reference is having 2 basements + Stilt + 19 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. 4th Floor is having 8 Residential Flat. The building is having 4 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is Living Room + Kitchen + Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 28th October 2024

The Carpet Area of the Residential Flat	:	387.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2014 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	10 Years
Cost of Construction	:	464.40 Sq. Ft. X ₹ 3,000.00 = ₹ 13,93,200.00
Depreciation $\{(100 - 10) \times (10 / 60)\}$:	15.00%
Amount of depreciation	:	₹ 2,08,800.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,20,140/- per Sq. M. i.e. ₹ 11,161/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,12,255/- per Sq. M. i.e. ₹ 10,429/- per Sq. Ft.
Value of property	:	387.00 Sq. Ft. X ₹ 25,100 = ₹97,13,700
Total Value of property as on 28th October 2024	:	₹97,13,700.00

(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 28th October 2024	:	₹ 97,13,700.00 - ₹ 2,08,800.00 = ₹ 95,04,900.00
Total Value of the property	:	₹ 95,04,900.00
The realizable value of the property	:	₹85,54,410.00
Distress value of the property	:	₹76,03,920.00
Insurable value of the property (464.40 X 3,000.00)	:	₹13,93,200.00
Guideline value of the property (464.40 X 10429.00)	:	₹48,43,228.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 402, 4th Floor, Building No 7, Wing - A, Amalfi, "Raheja Exotica Amalfi Sicily Capri Co-Op. Hsg. Soc. Ltd. ", Raheja Exotica, Malad Madh Road, Village - Erangal, Malad (West), Taluka - Borivali, District - Mumbai Suburban , PIN - 400 061, State - Maharashtra,



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Country - India for this particular purpose at **₹ 95,04,900.00 (Rupees Ninety Five Lakhs Four Thousand Nine Hundred Only)** as on 28th October 2024

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **28th October 2024** is **₹ 95,04,900.00 (Rupees Ninety Five Lakhs Four Thousand Nine 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- 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	:	2 basements + Stilt + 19 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction	:	2014 (As per occupancy certificate)
4	Estimated 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 foundations	:	R.C.C. Foundation
7	Walls	:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonry.
8	Partitions	:	6" Thk. Brick Masonry.



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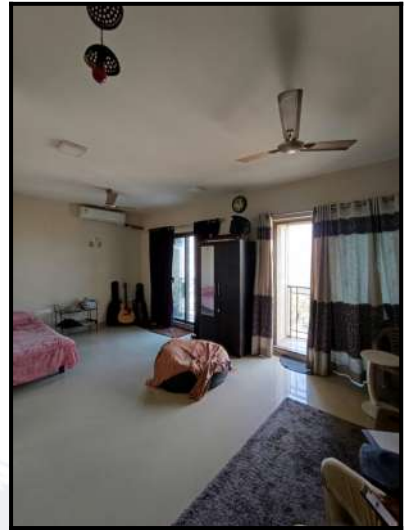
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Technical details		Main Building								
9	Doors and Windows	: Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, .								
10	Flooring	: Vitrified Tile Flooring.								
11	Finishing	: Cement Plastering + POP Finish.								
12	Roofing and terracing	: R. C. C. Slab.								
13	Special architectural or decorative features, if any	: No								
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed				
(i)	Internal wiring – surface or conduit									
(ii)	Class of fittings: Superior/Ordinary/Poor.									
15	Sanitary installations <table border="1"> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	: As per Requirement
(i)	No. of water closets									
(ii)	No. of lavatory basins									
(iii)	No. of urinals									
(iv)	No. of sink									
16	Class of fittings: Superior colored / superior white/ordinary.	: Ordinary								
17	Compound wall Height and length Type of construction	: All external walls are 9" thick and partition walls are 6" thick.								
18	No. of lifts and capacity	: 4 Lifts								
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	: May be provided as per requirement								
22	Roads and paving within the compound approximate area and type of paving	: Chequered 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								

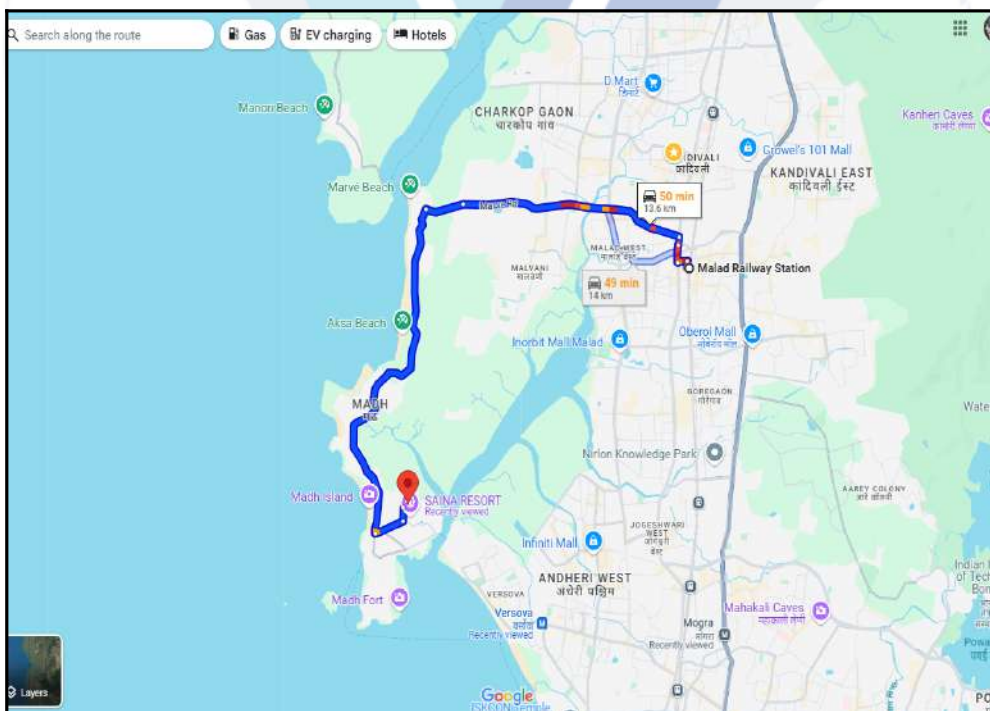
Actual Site Photographs



Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°8'55.6"N 72°47'47.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Malad - 13.6 Km.).

Ready Reckoner Rate



**Department of
Registration & Stamps**
Government Of Maharashtra

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महाराष्ट्र शासन



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Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: [Help on Division](#)

District Name: Zone Name: Attribute: 1965 SubZone Name:

Open Land	Residence	Office	Shop	Industry	Unit
41290	120140	138160	150180	120140	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	120140			
Flat Located on 4 th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,20,140.00	Sq. Mtr.	11,161.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	41290			
The difference between land rate and building rate(A-B=C)	78,850.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,12,255.00	Sq. Mtr.	10,429.00	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	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,100.00	1,210.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹25,455.00	₹23,141.00	-

The screenshot displays a detailed property listing on the Housing.com website. The main heading is "3 BHK Flat" with a price of ₹2.8 Cr. Key details include a built-up area of 1450 sq.ft, an average price of ₹19.31 K/sq.ft, and a 12-year-old property. The listing features several images of the apartment's interior, including a living area with a sofa and a dining area. A location map shows the property is in Pascal Wadi, Madh, Mumbai, near Sir 2 P High School and Axis Multispecialty Hospital. The "Property Overview" section lists the project name as "Rahela Amal, Shiv & Capri", a price of ₹2.8 Cr, 3 bedrooms, 3 bathrooms, 2 covered parking spaces, and a balcony. A "Contact Seller" form is also visible, along with a "Share" button.

Price Indicators

Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,100.00	1,210.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹25,909.00	₹23,554.00	-

The screenshot displays a property listing on Housing.com for a 3 BHK Flat in Mumbai. The listing includes a price of ₹2.85 Cr, a carpet area of 1100 sq.ft, and a built-up area of 1210 sq.ft. The property is described as a 10-year-old, ready-to-move possession status, located in the middle of 20 floors, North-West facing, and semi-furnished. The listing also features a contact form for the seller, a 'Share' button, and a 'View more on Maps' link. The property overview section lists the project name as 'Bahaja Amark, Bety & Itapn', the price as ₹2.85 Cr, and the carpet area as 1100 sq.ft. The listing also includes details about the property's location, amenities, and a contact form for the seller.

Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,348.00	1,482.80	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹23,071.00	₹20,974.00	-



14693387 12-01-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 4 दस्त क्रमांक : 14693/2022 नोंदणी : Regn.63m
गावाचे नाव : एरंगळ		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	31100000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	21358500	
(4) भू-मापन,घोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :- इतर माहिती: सदनिका क्र. 1105,क्षेत्र 1348 चौ.फुट कार्पेट,11 वा मजला,सी विंग,कॅम्प्री,बिल्डिंग नं 7,रहेजाएक्झॉटिका अमाल्फी सिसिली कॅम्प्री को.ऑप.हौ.सो.लि.रहेजा एक्झॉटिका,मालाड मड रोडच्या बाहेर,मालाड(पश्चिम),मुंबई - 400061. सोबत एक कार पार्किंग स्पेस नं. सी - 26.((C.T.S. Number : 1965, 2053B, 2053C, 2053C-1, 2053D, 2053E, 2055B and 2055C ;))	
(5) क्षेत्रफळ	158.45 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव-योगेश मनुभाई देसाई - वय-60 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: श्रीजी आशिष, ब्लॉक नं: प्लॉट नंबर 55, रोड नंबर 2, जुहू योजना, विलेपार्ले (पश्चिम), मुंबई, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400056 पॅन नं:-AACPD2641N 2): नाव-विमला योगेश देसाई - वय:-65 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: श्रीजी आशिष, ब्लॉक नं: प्लॉट नंबर 55, रोड नंबर 2, जुहू योजना, विलेपार्ले (पश्चिम), मुंबई, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400059 पॅन नं:-AFFPD0298D	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव-अल्साइड रोलॅंड कोएल्हो - वय-47; पत्ता:-प्लॉट नं: 604, माळा नं. -, इमारतीचे नाव: जे विंग, एचजेके लोकदर्शन को.ऑप.हौ.सो.लि, ब्लॉक नं: मरोळ मिलिटरी रोड, मुंबई, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400059 पॅन नं:-ADCPC7115P 2): नाव-मारिया अल्साइड कोएल्हो - वय:-46; पत्ता:-प्लॉट नं: 604, माळा नं. -, इमारतीचे नाव: जे विंग, एचजेके लोकदर्शन को.ऑप.हौ.सो.लि, ब्लॉक नं: मरोळ मिलिटरी रोड, मुंबई, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400059 पॅन नं:-AFXPM9444E	
(9) दस्तऐवज करून दिल्याचा दिनांक	23/09/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	23/09/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	14693/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1866000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **28th October 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 knowledgeable 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 **₹ 95,04,900.00 (Rupees Ninety Five Lakhs Four Thousand Nine 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

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



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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

