

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Anil Baldeorao Kharate

Residential Flat No. 517, 5th Floor, Building No 2, Wing - B, "Sai Prasad Co-op. Hsg. Soc. Ltd.", Po, Pocket No. 10, Road No. 7, Near Akruti Trade Centre, Village - Kondivita, Municipality Ward No. K/E, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 093, State - Maharashtra, India.

Latitude Longitude: 19°7'1.8"N 72°52'19.3"E

Intended User:

Cosmos Bank Goregaon (East) Branch

D Definity, Shop No. 95, ground floor no 364, 3, Jay Prakash Nagar Rd No-3, Jay Prakash Nagar, Goregaon (East), Mumbai - 400063, State - Maharashtra, Country



Our Pan India Presence at:

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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.

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Vastu/Mumbai/11/2024/012531/2309186 25/6-271-JASH Date: 25.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 517, 5th Floor, Building No 2, Wing - B, **"Sai Prasad Co-op. Hsg. Soc. Ltd."**, Po, Pocket No. 10, Road No. 7, Near Akruti Trade Centre, Village - Kondivita, Municipality Ward No. K/E, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 093, State - Maharashtra, India belongs to **Mr. Anil Baldeorao Kharate**.

Boundaries		Building	Flat	
North	:	Sai Darshan Building	Marginal Space	
South	:	Under Construction Building	Passage	
East	:	Panchdeep Bhavan	Flat No. 518	
West :		Internal Road & Sai Dham 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 ₹ 40,42,125.00 (Rupees Forty Lakhs Forty Two Thousands One Hundred And Twenty Five 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/87/2022-23

Encl.: Valuation report



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

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Residential Flat No. 517, 5th Floor, Building No 2, Wing - B, **"Sai Prasad Co-op. Hsg. Soc. Ltd."**, Po, Pocket No. 10, Road No. 7, Near Akruti Trade Centre, Village - Kondivita, Municipality Ward No. K/E, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 093, 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 25.11.2024 for Housing Loan Purpose.
1	Date of inspection	23.11.2024
3	Name of the owner / owners	Mr. Anil Baldeorao Kharate
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. 517, 5 th Floor, Building No 2, Wing - B, "Sai Prasad Co-op. Hsg. Soc. Ltd.", Po, Pocket No. 10, Road No. 7, Near Akruti Trade Centre, Village - Kondivita, Municipality Ward No. K/E, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 093, State - Maharashtra, India. Contact Person: Ms. Sunita Piwal (Tenant) Contact No. 8850784481
6	Location, Street, ward no	Municipality Ward No - K/E, Pocket No. 10, Road No. 7 Village - Kondivita, M.I.D.C. District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 32, 33(pt) & 34(pt) of Village - Kondivita
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. = 222.22 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Kondivita, M.I.D.C.Taluka - Andheri, District - Mumbai Suburban, Pin - PIN - 400 093
14	If freehold or leasehold land	Lease 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	MIDC Details not available
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. Pradeep Pival from three years
	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 MIDC norms Percentage actually utilized – Details not available





26	RENTS	3	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Pradeep Pival from three years
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 12,000/- Present rental income per month.
	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	N.A.
28	fixtures ranges	rate amount being recovered for the use of s, 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		e tenant to bear the whole or part of the cost 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	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		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available
36		dispute between landlord and tenant regarding nding 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	3	
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 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, sis of arriving at the land rate	N. A.





40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2001 (As per agreement)
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, Goregaon (East) Branch to assess Fair Market Value as on 25.11.2024 for Residential Flat No. 517, 5th Floor, Building No 2, Wing - B, **"Sai Prasad Co-op. Hsg. Soc. Ltd."**, Po, Pocket No. 10, Road No. 7, Near Akruti Trade Centre, Village - Kondivita, Municipality Ward No. K/E, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 093, State - Maharashtra, India belongs to **Mr. Anil Baldeorao Kharate**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.3050/2014 Dated 06.05.2014 between Mr. Dalbir Dharampal Piwal(The Vendor) And Mr. Anil Baldeorao Kharate(The Purchaser).
2)	Copy of Occupancy Certificate No.MIDC/SPA/MRL/574/2003 Dated 21.10.2003 issued by Maharashtra Industrial Development Corporation.

Location

The said building is located at Municipality Ward No - K/E, Village - Kondivita, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, PIN - 400 093. The property falls in Residential Zone. It is at a traveling distance 1.5 km from Chakala (J. B. Nagar) Metro Station.

Building

The building under reference is having Ground + 7 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. 5th Floor is having 18 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 5th Floor The composition of Residential Flat is Living Room + Kitchen + WC + Passage + Bathroom.(i.e. 1 RK flat) This Residential Flat is Mosaic Tile Flooring, Teak Wood Door with flush shutters, Aluminium Sliding Windows with window grills, Open plumbing with C.P. fittings. Casing Capping wiring etc. The flat internal condition is normal.



Valuers & Appraisers
Architects & Horizoners
Horizoners
Lender's Engineer

MH2010 PULIS

Valuation as on 25th November 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2001 (As per agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	23 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,75,000.00
Depreciation {(100 - 10) X (23 / 60)}	:	34.50%
Amount of depreciation	ji	₹ 2,32,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,49,772/- per Sq. M. i.e. ₹ 13,914/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,31,098/- per Sq. M. i.e. ₹ 12,179/- per Sq. Ft.
Value of property	:	225.00 Sq. Ft. X ₹ 19,000 = ₹42,75,000
Total Value of property as on 25th November 2024	:	₹42,75,000.00

(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 25th November 2024		₹ 42,75,000.00 - ₹ 2,32,875.00 = ₹ 40,42,125.00
Total Value of the property		₹ 40,42,125.00
The realizable value of the property	:	₹36,37,913.00
Distress value of the property	:	₹32,33,700.00
Insurable value of the property (270.00 X 2,500.00)	:	₹6,75,000.00
Guideline value of the property (270.00 X 12179.00)	:	₹32,88,330.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 517, 5th Floor, Building No 2, Wing - B, "Sai Prasad Co-op. Hsg. Soc. Ltd.", Po, Pocket No. 10, Road No. 7, Near Akruti Trade Centre, Village - Kondivita, Municipality Ward No. K/E, M.I.D.C., Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 093, State - Maharashtra, India for this particular purpose at ₹ 40,42,125.00 (Rupees Forty Lakhs Forty Two Thousands One Hundred And Twenty Five Only) as on 25th November 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 25th November 2024 is ₹ 40,42,125.00 (Rupees Forty Lakhs Forty Two Thousands One Hundred And Twenty Five Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.



An ISO 9001: 2015 Certified Company

- 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		Ground + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	V	N.A. as the said property is a Residential Flat Situated on 5 th Floor
3	Year of construction		2001 (As per agreement)
4	Estimated future life		37 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	7 Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions		6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak Wood Door with flush shutters, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Mosiac Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R.C.C. slab.
13	Special architectural or decorative features, if any	:	No





Technical details

Main Building

14	(i)	Internal wiring – surface or conduit	:	Open plumbing with C.P. fittings. Casing Capping wiring
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior dinary.		Ordinary
17	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		:	2 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			Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



Actual Site Photographs



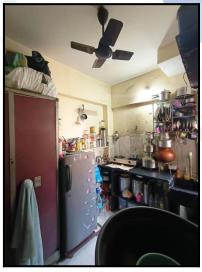












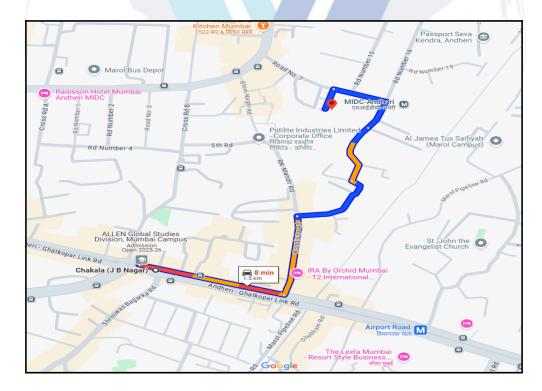




Route Map of the property



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



Longitude Latitude: 19°7'1.8"N 72°52'19.3"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Chakala (J. B. Nagar) - 1.5 km).



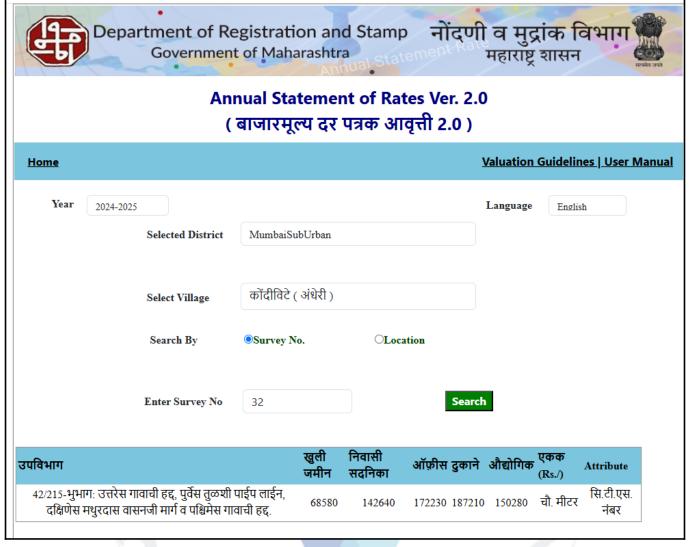
Valuers & Appraisers

Architects & Marchitects & Charlest Engineers (1)

Lander's Engineer (1)

MH2010 PVCLTM

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	142640			
Increase by 5% on Flat Located on 5 th Floor	7132	//		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,49,772.00	Sq. Mtr.	13,914.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	68580			
The difference between land rate and building rate(A-B=C)	81,192.00			
Percentage after Depreciation as per table(D)	23%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,31,098.00	Sq. Mtr.	12,179.00	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	



Since 1989





Г	٥)	31 Floors and above	Increase by 20% on units located on 31 and above floors
- 1 '	<i>''</i>	o i i locio dila abovo	I more add by 20% on anite located on or and above moore

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	

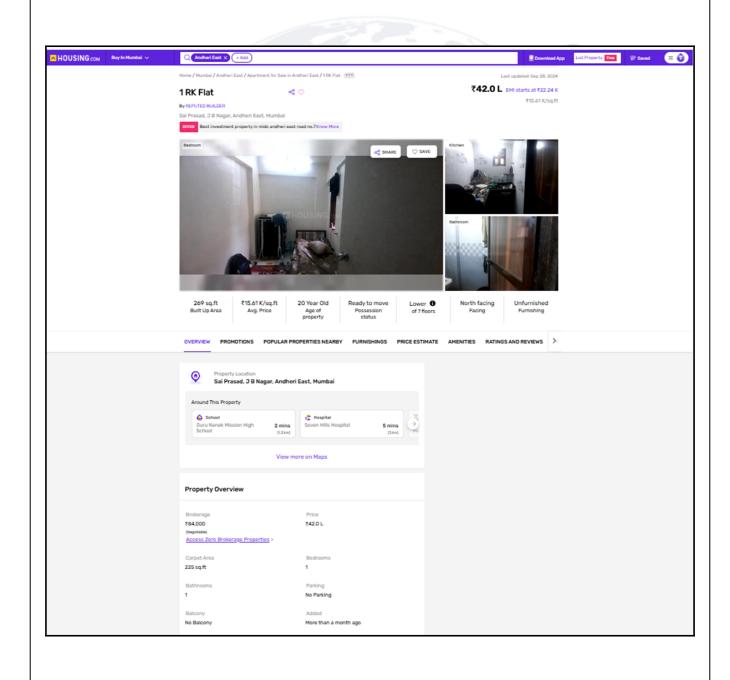






Price Indicators

Property	Sai Prasad, MIDC Andheri East		
Source	https://www.99acres.com/		
Floor	middle		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹18,667.00	₹15,556.00	-

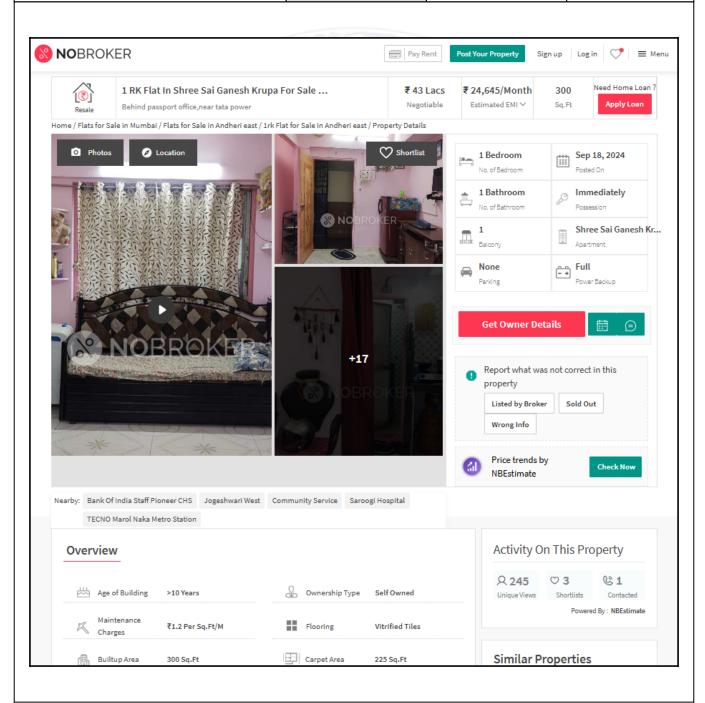






Price Indicators

Property	Shree Sai Gangesh, Andheri East		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,111.00	₹15,926.00	-







Sale Instances

Property	Sai Darshan CHSL., MIDC, Andheri East		
Source	Index no.2	Index no.2	
Floor	2nd		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,778.00	₹14,815.00	-

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	गावाचे नाव : कोडीविद	ग	
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(2)मोबदला	4000000		
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(5) क्षेत्रफळ	25.09 चौ.मीटर		
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-विनी गौरव पांड्या तर्फे पॉवर ऑफ अटॉर्नी होल्डर उषा नरेंद्र तैलोर वय:-57 पत्ता:-प्लॉट नं: फ्लॅट नं.६०३, माळा नं: -, इमारतीचे नाव: हिमांशू मंदिर को.ऑप.हौ.सो. लिमिटेड, ब्लॉक नं: लल्लुभाई पार्क रोड, विलेपार्ले पश्चिम, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400056 पॅन नं:- AFVPTS831Q 2): नाव:-गौरव सत्येंद्र पांड्या वय:-42 पत्ता:-प्लॉट नं: फ्लॅट नं.६०३, माळा नं: -, इमारतीचे नाव: हिमांशू मंदिर को.ऑप.हौ.सो. लिमिटेड, ब्लॉक नं: लल्लुभाई पार्क रोड, विलेपार्ले पश्चिम, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400056 पॅन नं:-ANPPP2015G		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	ब्लॉक नं: अशोक नगर, मरोल पाईप लाई- पिन कोड:-400059 पॅन नं:-CYSPS450 2): नाव:-रीता देवी वय:-39; पत्ता:-प्लॉट	नं: रूम नं.५, माळा नं: -, इमारतीचे नाव: हुसैन चाल , न, अंधेरी कुर्ला रोड, अंधेरी पूर्व, रोड नं: -, महाराष्ट्र, मुम्बः	
(9) दस्तऐवज करुन दिल्याचा दिनांक	26/02/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	26/02/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	3383/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	240000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	नोंदणी शुल्क 30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला			





Sale Instances

Property	Sai Prasad CHSL., Andheri East		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,333.00	₹14,444.00	-

1452401		
1452401 28-01-2024	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 4
Note:-Generated Through eSearch		दस्त क्रमांक : 1452/2024
Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : कोडीविट	т
(1)विलेखाचा प्रकार	अँग्रीमेंट टू सेल	
(2)मोबदला	3900000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3578837.6	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदिनका क्रमांक जी16,तळमजला,साईप्रसाद को-ऑपरेटिव्ह हाउसिंग सोसायटी लि.,बिल्डिंग नं.2,पॉकेट नं.10,आकृती ट्रेड सेंटर जवळ,रोड नं.7,एमआयडीसी.,अंधेरी(पूर्व),मुंबई 400093((C.T.S. Number : 32, 33(pt) ;)	
(5) क्षेत्रफळ	25.09 चौ.मीटर	
(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:-हृदयशंकर अवधनारायण मिश्र - वय:-66 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: मुळगाव डोंगरी, जनाबाई पानवलकर चाळ, तुंगा इंटरनॅशनल हॉटेल जवळ, एमआयडीसी., अंधेरी (पूर्व), मुंबई, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400093 पॅन नं:- AALPM6062H	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-राहुल कुमार सेठ - वय:-34; पत्ता:-प्लॉट नं: 514, माळा नं: -, इमारतीचे नाव: गणेशवाडी, बिल्डिंग न १, , ब्लॉक नं: पॉकेट न ५, एमआयडीसी, अंधेरी पूर्व, रोड नं: सेंट्रल रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400093 पॅन नं:-CISPS3629D 2): नाव:-अंजली वर्मा - वय:-26; पत्ता:-प्लॉट नं: 514, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: गणेशवाडी, बिल्डिंग न १, पॉकेट न ५, सेंट्रल रोड एमआयडीसी, अंधेरी पूर्व, मुंबई, रोड नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400093 पॅन नं:-BARPV0825N	
(9) दस्तऐवज करुन दिल्याचा दिनांक	28/01/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	28/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	1452/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	234000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th November 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 40,42,125.00 (Rupees Forty Lakhs Forty Two Thousands One Hundred And Twenty Five 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/87/2022-23



