

## Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



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

Name of Owner: Mr. Jaywant Bhupendra More

Residential Flat No. 1001, 10th Floor, Wing - A, "Gayatri SRA Co-Op. Hsg. Soc. Ltd.", Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1, Village - Borivali, Borivali (West), Taluka -Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, Country - India.

Latitude Longitude: 19°13'28.2"N 72°51'9.7"E

## **Intended User:**

## **Cosmos Bank DAHISAR (EAST) Glorias BRANCH**

Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East), Mumbai - 400 068



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Thane Nashik

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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

CIN: U74120MH2010P



## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/12/2024/012859/2309464 07/27-162-PRSH Date: 07.12.2024

## **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing - A, "Gayatri SRA Co-Op. Hsg. Soc. Ltd.", Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, Country - India belongs to Mr. Jaywant Bhupendra More .

Boundaries of the property

: Umeda Ashram Road North

South Narmada Sagar Apartment

East Shimpoli Cross Road No. 1

West Sharda CHSL

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 ₹ 48,06,440.00 (Rupees Forty Eight Lakhs Six Thousand Four Hundred And Forty 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

💡 Aurangabad 🛛 🦓 Pune

Encl.: Valuation report



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Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing - A, "Gayatri SRA Co-Op. Hsg. Soc. Ltd.", Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092,

State - Maharashtra, Country - 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 07.12.2024 for Housing Loan Purpose.		
1	Date of inspection	06.12.2024		
3	Name of the owner / owners	Mr. Jaywant Bhupendra More		
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. 1001, 10 <sup>th</sup> Floor, Wing - A, "Gayatri SRA Co-Op. Hsg. Soc. Ltd.", Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban , PIN - 400 092, State - Maharashtra, Country - India.  Contact Person: Mrs. Soni Chandu Patel (Seller) Contact No. 9930110498		
6	Location, Street, ward no	Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1 Village - Borivali, Borivali (West) District - Mumbai Suburban		
7	Survey / Plot No. of land	CTS No - 749, 749/1 of Village - Borivali		
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. = 278.69 (Area as per Site measurement)  Carpet Area in Sq. Ft. = 269.00 (Area As Per Agreement For Sale)  Built Up Area in Sq. Ft. = 322.80 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Borivali, Borivali (West)Taluka - Borivali, District - Mumbai Suburban , Pin - PIN - 400 092
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?	Seller Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Seller 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	S			
	(i) Names of tenants/ lessees/ licensees, etc S		Seller Occupied		
	(ii)	Portions in their occupation	Fully Seller Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each		12,000.00 (Expected 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	arate 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	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A. Coment		
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		ouilding insured? If so, give the policy no., t 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	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 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.		





39	If sale instances are not available or not relied up on, the basis 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 – 2011 (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:	(TM)

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

#### **GENERAL**:

Under the instruction of Cosmos Bank, DAHISAR (EAST) Glorias Branch to assess Fair Market Value as on 07.12.2024 for Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing - A, **"Gayatri SRA Co-Op. Hsg. Soc. Ltd."**, Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban , PIN - 400 092, State - Maharashtra, Country - India belongs to **Mr. Jaywant Bhupendra More**.

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

1)	Copy of Agreement For Sale No.16229 / 2024 Dated 17.10.2024 between Mrs. Soni Chandu Patel nee Soni Parshuram Taraviya (The Transferor) And Mr. Jaywant Bhupendra More (The Transferee).
2)	Copy of Occupancy Certificate No.SRA / ENG / 2154 / RC / ML / AP Dated 24.10.2011 issued by Slum Rehabiliation Authority (SRA).

#### Location

The said building is located at Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092. The property falls in Residential Zone. It is at a traveling distance 850 M. from Borivali Railway Station.

#### **Building**

The building under reference is having Stilt + 10 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. 10th Floor is having 4 Residential Flat. The building is having 2 lifts.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 10<sup>th</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



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Interior Designers
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Chartered Cha

### Valuation as on 7th December 2024

The Carpet Area of the Residential Flat	:	269.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2011 (As per occupancy certificate)
Expected total life of building		60 Years
Age of the building as on 2024	:	13 Years
Cost of Construction	:	322.80 Sq. Ft. X ₹ 2,700.00 = ₹ 8,71,560.00
Depreciation {(100 - 10) X (13 / 60)}	:	19.50%
Amount of depreciation	ķ	₹ 1,70,059.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 1,49,699/- per Sq. M. i.e. ₹ 13,907/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,38,524/- per Sq. M. i.e. ₹ 12,869/- per Sq. Ft.
Value of property	:	269.00 Sq. Ft. X ₹ 18,500 = ₹49,76,500.00
Total Value of property as on 7th December 2024		₹49,76,500.00

(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 7th December 2024	4	₹ 49,76,500.00 - ₹ 1,70,059.50 = ₹ 48,06,440.00
Total Value of the property	k	₹ 48,06,440.00
The realizable value of the property	:	₹43,25,796.00
Distress value of the property	7	₹38,45,152.00
Insurable value of the property (322.80 X 2,700.00)	V:	₹8,71,560.00
Guideline value of the property (322.80 X 12869.00)	:	₹41,54,113.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing - A, "Gayatri SRA Co-Op. Hsg. Soc. Ltd.", Umeda Ashram Road, Opp. Rajda School, Shimpoli Road No. 1, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, Country -India for this particular purpose at ₹ 48,06,440.00 (Rupees Forty Eight Lakhs Six Thousand Four Hundred And Forty Only) as on 7th December 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 7th December 2024 is ₹ 48,06,440.00 (Rupees Forty Eight Lakhs Six Thousand Four Hundred And Forty Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.



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- 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		Stilt + 10 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	C	N.A. as the said property is a Residential Flat Situated on 10 <sup>th</sup> Floor
3	Year of construction		2011 (As per occupancy certificate)
4	Estimated future life		47 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 Masonery.
8	Partitions		6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows .
10	Flooring	:	Vitrified 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**

(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
Sanitary	y installations	:	As per Requirement
(i)	No. of water closets		
(ii)	No. of lavatory basins		
(iii)	No. of urinals		
(iv)	No. of sink		
Class of fittings: Superior colored / superior white/ordinary.			Ordinary
Compound wall Height and length Type of construction		:	All external walls are 9" thick and partition walls are 6" thick
No. of lifts and capacity		:	2 Lifts
Underground sump – capacity and type of construction		:	RCC Tank
Over-head tank Location, capacity Type of construction		E	RCC Tank on Terrace
Pumps- no. and their horse power		\ .	May be provided as per requirement
Roads and paving within the compound approximate area and type of paving			Chequred tiles in open spaces, etc.
Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		1	Connected to Municipal Sewerage System
	Sanitary (i) (ii) (iii) (iii) (iv)  Class of white/or Comport Height and Type of No. of lift Undergonstrut Cover-hele Location Type of Pumps-Roads and approxistic Sewage	(ii) Class of fittings: Superior/Ordinary/Poor.  Sanitary installations  (i) No. of water closets  (ii) No. of lavatory basins  (iii) No. of urinals  (iv) No. of sink  Class of fittings: Superior colored / superior white/ordinary.  Compound wall Height and length Type of construction  No. of lifts and capacity  Underground sump – capacity and type of construction  Over-head tank Location, capacity Type of construction  Pumps- no. and their horse power  Roads and paving within the compound approximate area and type of paving  Sewage disposal – whereas connected to public	(ii) Class of fittings: Superior/Ordinary/Poor.  Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink  Class of fittings: Superior colored / superior white/ordinary.  Compound wall Height and length Type of construction  No. of lifts and capacity  Underground sump – capacity and type of construction  Over-head tank Location, capacity Type of construction  Pumps- no. and their horse power  Roads and paving within the compound approximate area and type of paving  Sewage disposal – whereas connected to public :



# **Actual Site Photographs**











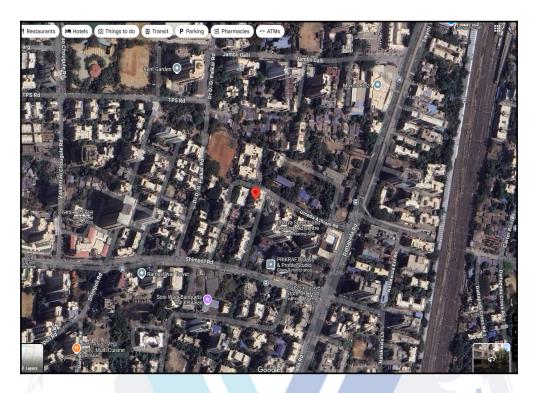




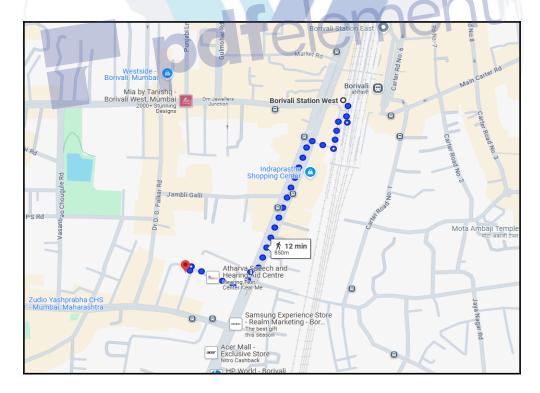




# **Route Map of the property**



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



Longitude Latitude: 19°13'28.2"N 72°51'9.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Borivali - 850 M.).



Valuers & Appraisers

Valuers & Appraisers

Chartered Engineers (1)

Lander's Engineer

MH2010 PVLL

## **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	142570			
Increase by 5% on Flat Located on 10 <sup>th</sup> Floor	7128.5	A		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,49,699.00	Sq. Mtr.	13,907.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	63740			
The difference between land rate and building rate(A-B=C)	85,958.50			
Percentage after Depreciation as per table(D)	13%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,38,524.00	Sq. Mtr.	12,869.00	Sq. Ft.

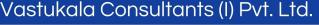
#### Multi-Storied building with Lift

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



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#### Remove Watermark N

**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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



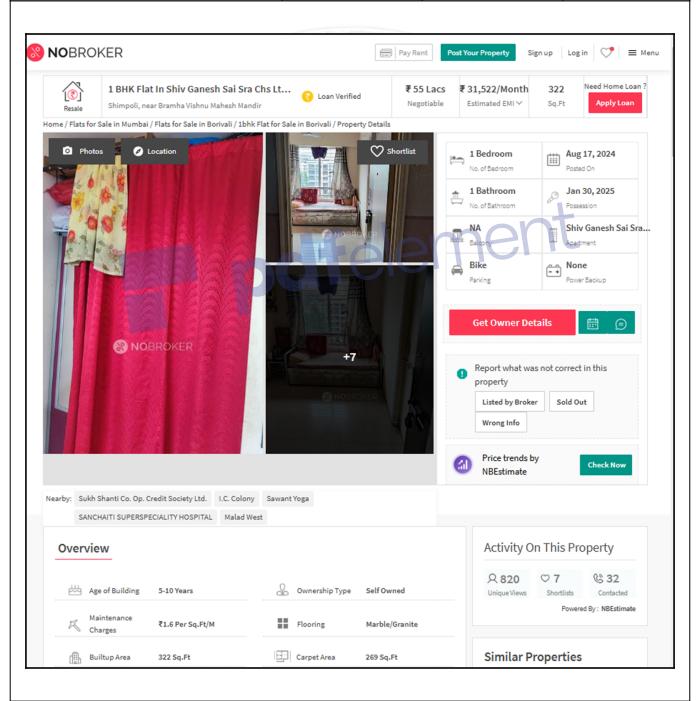




#### Remove Watermark N

## **Price Indicators**

Property	Shiv Ganesh Sai SRA CHSL., Borivali West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	269.00	322.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹20,446.00	₹17,038.00	-



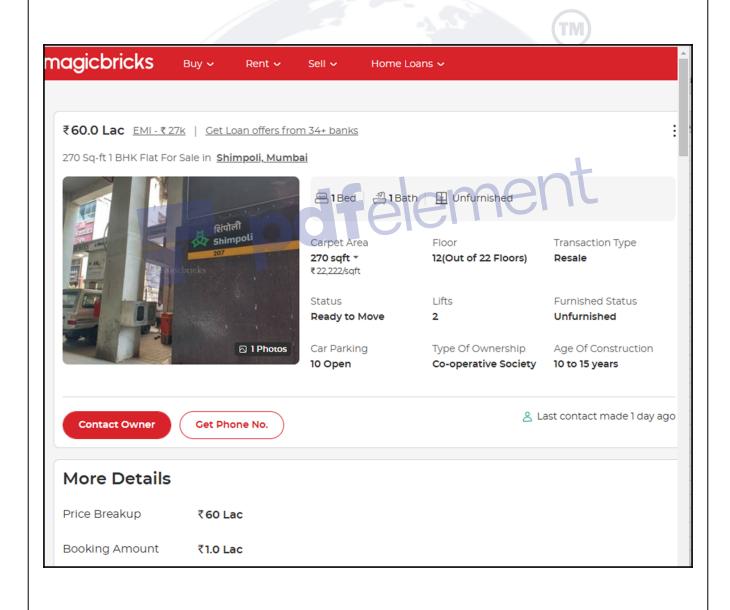


Valuers & Appraisers
Architects &
Architects

#### Remove Watermark No

## **Price Indicators**

Property	Shimpoli, Borivali West		
Source	magic bricks		
Floor	12th		
	Carpet	Built Up	Saleable
Area	270.00	324.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,222.00	₹18,519.00	-





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Gharter Designers ()
For Consultant
Lander's Engineer

# **Sale Instances**

Property	Shimpoli Road, Borivali West		
Source	Index no.2		
Floor	10th		
	Carpet	Built Up	Saleable
Area	348.00	417.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,655.00	₹16,379.00	-

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(2)मोबदला	6840000	
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(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	ने: बोरिवली पश्चिम मुम्बई 400092, रे सोबत 1 कार पार्कींग,शासन आदेश ह	ोम शिवम प्रिमायसेस सी एस एल), ब्लॉक ोड : रैयानीग्राम शिंपोली रोड,, इतर माहित क्रं मुद्रांक-2021/अनौ सं.क्रं.12/प्र.क्र.107/ ।हिला खरेदीदारा करिता 1% मुद्रांक शुल्व
(5) क्षेत्रफळ	38.85 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:-चैतन्य एंटरप्रायसेसचे भागिदार राहु पवार वय:-50 पत्ता:-प्लॉट नं: -, माळा नं: -, इ ब्लॉक नं: बोरिवती पश्चिम मुम्बई , रोड नं: आ कोड:-400103 पॅन नं:-AAQFC7460G	त एस वाडीकर तर्फे मुखत्यार अनंत शांताराम मारतीचे नाव: राधाकुंज बंगलो, मेरी लॅंड कॉप्लेक्स पसी कॉलनी, महाराष्ट्र, MUMBAI. पिन
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-कंचनबेन कनूभाय देसाई वय:-79; पत्ता:-प्लॉट नं: 1402, माळा नं: 14, इमारतीचे नाव: ओम समर्पण, ब्लॉक नं: बोरिवली पश्चिम,मुम्बई, रोड नं: शिंपोली रोड ,रयानी ग्राम , महाराष्ट्र, मुम्बई. पिन कोड:-400092 पॅन नं:-ABBPD1714G 2): नाव:-रोशनी पुलिन नाईक वय:-26; पत्ता:-प्लॉट नं: 1402, माळा नं: 14, इमारतीचे नाव: ओम समर्पण, ब्लॉक नं: बोरिवली पश्चिम मुम्बई , रोड नं: शिंपोली रोड ,रयानी ग्राम, महाराष्ट्र, MUMBAI. पिन कोड:-400092 पॅन नं:-BKGPN9463D	
(9) दस्तऐवज करुन दिल्याचा दिनांक	11/10/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	11/10/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	17171/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	342000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





# **Sale Instances**

Property	Gayatri SRA CHSL., Borivali West		
Source	Index no.2		
Floor	9th		
	Carpet	Built Up	Saleable
Area	269.00	322.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,915.00	₹14,095.00	-

7/12/2024, 14:16	igr_12345	
12345388 05-07-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 5 दस्त क्रमांक : 12345/2024 नोदंणी : Regn:63m
	गावाचे नाव : बोरीवली	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	4550000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) (4) भू-मापन,पोटहिस्सा व	4490940 1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन	-सदनिका नं १०१७ माळा नं नौवा
घरक्रमांक(अंसल्यास)	मजला, ए विंग, इमारतीचे नाव: गायत्री ए बोरिवली पश्चिम, मुंबई-400092, रोड: उ समोर, शिंपोली रोड 1, इतर माहिती: मह क्र. मुद्रांक-2021/अनौ. सं. क्र. 12/प्र. क्र. 10 सदरच्या दस्त ऐवजास 4% मुद्रांक शुल्क	स.आर.ए. को.ऑप.हौ.सो.ली., ब्लॉक नं: मेदा आश्रम रोड,राजडा स्कूलचा
(5) क्षेत्रफळ	30 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:-हर्षा जयेंद्र दोषी वय:-61 पत्ता:-प्लॉट नं: देव नगर को.ऑप.हौ.सो.ली., ब्लॉक नं: कांदिवली रोड, भाटिया स्कूलचा पाठीमागे, महाराष्ट्र, MUM AJWPD9716B	पश्चिम, मुंबई, रोड नं: ऑफ. न्यू साईबाबा नगर
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-नीलम प्रकाशचंद्र लोढा वय:-45; पता: मजला, इमारतीचे नाव: संभव दर्शन को.ऑप.ही.र जाम्बली गल्ली, जैन टेम्पलचा समोर, महाराष्ट्र, M AEBPR2117L	प्षो.ली., ब्लॉक नं: बोरिवली पश्चिम, मुंबई, रोड नं:
(9) दस्तऐवज करुन दिल्याचा दिनांक	04/07/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	04/07/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	12345/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	227500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(L)		





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

This exercise is to assess Fair Market Value of the property under reference as on 7th December 2024

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

### **UNDER LYING ASSUMPTIONS**

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





### **DECLARATION OF PROFESSIONAL FEES CHARGED**

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

#### **VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 48,06,440.00 (Rupees Forty Eight Lakhs Six Thousand Four Hundred And Forty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



