MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Jagruti Santosh Bhoir & Dr. Santosh Gajanan Bhoir

Residential Flat No. 104, 1st Floor, Gurukrupa Apartment No. 2, "New Gurukrupa Co-Op. Hsg. Soc. Ltd.", Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN - 421 301, Maharashtra, India.

#### Latitude Longitude - 19°15'01.2"N 73°08'29.6"E

#### **Intended Users:**

**Cosmos Bank** Naupada Branch Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, Maharashtra, India.



#### Our Pan India Presence at :

Nanded **Q** Thane ♀Ahmedabad ♀Delhi NCR Q Mumbai **Q** Nashik 💡 Rajkot 💡 Raipur ♀ Aurangabad ♀ Pune ♀Indore 💡 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



MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank/ Naupada Branch / Mrs. Jagruti Santosh Bhoir (013128/2309719)

Page 2 of 19

Vastu/Mumbai/12/2024/013128/2309719 21/10-417-PRSK Date: 21.12.2024

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 104, 1<sup>st</sup> Floor, Gurukrupa Apartment No. 2, **"New Gurukrupa Co-Op. Hsg. Soc. Ltd."**, Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN – 421 301, Maharashtra, India belongs to **Mrs. Jagruti Santosh Bhoir & Dr. Santosh Gajanan Bhoir.** 

Boundaries of the property.

North:Om Gurukrupa CHSLSouth:Bhiwandi Murbad RoadEast:Chavan AdvaitamWest:Club Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 68,09,062.00 (Rupees Sixty Eight Lakh Nine Thousand Sixty Two Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

#### Director

Auth. Sign.



Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Encl.: Valuation report



#### Our Pan India Presence at :

Nanded	💡 Thane	💡 Ahmedabad	9
Mumbai	💡 Nashik	💡 Rajkot	9
Aurangabad	💡 Pune	Indore	9

#### **Regd. Office**

Delhi NCR

Raipur

Jaipur

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

#### Valuation Report of Residential Flat No. 104, 1<sup>st</sup> Floor, Gurukrupa Apartment No. 2, "**New Gurukrupa Co-Op. Hsg. Soc. Ltd.**", Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, <u>PIN – 421 301, Maharashtra, India.</u>

Form 0-1

(See Rule 8 D)

# REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

#### GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 21.12.2024 for Bank Loan Purpose
2	Date of inspection	17.12.2024
3	Name of the owner/ owners	Mrs. Jagruti Santosh Bhoir & Dr. Santosh Gajanan Bhoir
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of Ownership shares not available
5	Brief description of the property	Address: Residential Flat No. 104, 1st Floor, Gurukrupa Apartment No. 2, <b>"New Gurukrupa Co- Op. Hsg. Soc. Ltd."</b> , Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN – 421 301, Maharashtra, India. Contact Person: Mrs. Jagruti Santosh Bhoir (Owner) Contact No.: 9769771278
6	Location, street, ward no	Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN – 421 301
	Survey/ Plot no. of land	Survey No. 15, Hissa No. 3 of Village – Chikanghar
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Total Carpet Area in Sq. Ft. = 997.00 (Area as per actual site measurement for Flat No. I-101 & 104)
		Built Up Area in Sq. Ft. = 675.00



Since 1989



An ISO 9001: 2015 Certified Company

	I	(Area as per Agreement for Sale)
	oads, Streets or lanes on which the land is outting	Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN – 421 301
l If fr	freehold or leasehold land	Freehold
lea	leasehold, the name of Lessor/lessee, nature of ase, date of commencement and termination of ase and terms of renewal of lease.	
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	TM
	there any restriction covenant in regard to se of land? If so attach a copy of the covenant.	As per documents
	re there any agreements of easements? If so ttach a copy of the covenant	Information not available
Tov of (	oes the land fall in an area included in any own Planning Scheme or any Development Plan Government or any statutory body? If so give articulars.	Information not available
dev	as any contribution been made towards evelopment or is any demand for such ontribution still outstanding	Information not available
for	as the whole or part of the land been notified or acquisition by government or any statutory ody? Give date of the notification.	No
l Atta	ttach a dimensioned site plan	N.A.
IMI	<b>IPROVEMENTS</b>	
	ttach plans and elevations of all structures and ing on the land and a lay-out plan.	Information not available
sep	urnish technical details of the building on a eparate sheet (The Annexure to this form may e used)	Attached
l Is t	the building owner occupied/ tenanted/ both?	Owner Occupied
	the property owner occupied, specify portion nd extent of area under owner-occupation	Fully Owner Occupied
		Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available
6 <b>RE</b>	ENTS	
(i)	Names of tenants/ lessees/ licensees, etc	N.A.
(ii)	) Portions in their occupation	N.A.
Percentage actually utilized?         RENTS         (i)       Names of tenants/ lessees/ licensees, etc		norms Percentage actually utilized – Details available N.A.



Since 1989 Vastukala Consultants (I) Pvt. Ltd.



An ISO 9001 : 2015 Certified Company

Valuation Report: Cosmos Bank/ Naupada Branch / Mrs. Jagruti Santosh Bhoir (013128/2309719) Page 5 of 19

(iii) Monthly or annual rent /compensation/license fee, etc. paid by	₹ 14,000.00 Expected rental income per month
(iv) Gross amount received for the whole property	N.A.
Are any of the occupants related to, or close to business associates of the owner?	Information not available
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.
Give details of the water and electricity charges, If any, to be borne by the owner	N.A.
Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
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.
What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
SALES	
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
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.
If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
COST OF CONSTRUCTION	
Year of commencement of construction and year of completion	Year of completion – 2005 (As per Society Registration Certificate)
	/compensation/license fee, etc. paid by each(iv)Gross amount received for the whole propertyAre any of the occupants related to, or close to business associates of the owner?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 detailsGive details of the water and electricity charges, If any, to be borne by the ownerHas the tenant to bear the whole or part of the cost repairs and maintenance? Give particularsIf a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?What is the amount of property tax? Who is to bear it? Give details with documentary proofIs the building insured? If so, give the policy no., amount for which it is insured and the annual premiumIs any dispute between landlord and tenant regarding rent pending in a court of rent?Has any standard rent been fixed for the premises under any law relating to the control of rent?SALESGive 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.Land rate adopted in this valuationIf sale instances are not available or not relied up on, the basis of arriving at the land rateCOST OF CONSTRUCTION Year of commencement of construction an



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report: Cosmos Bank/ Naupada Branch / Mrs. Jagruti Santosh Bhoir (013128/2309719) Page 6 of 19

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.		
	Remarks:			
	<ol> <li>As per site inspection, Flat No. I-101 &amp; 104 are internally amalgamated to form a hospital comprising of Reception Area + Dr. Cabins + Consulting Rooms + General Wards + Special Wards + AC Deluxe Room + I.C.U. + Operation Room + Toilets + Pantry + Passage. As per agreement for sale 101 is nomenclated as I-101. It is advisable to get a clarification from the society regarding the final numbering of flat, change of used and separate entrance for the hospital.</li> </ol>			
	2. For the purpose of valuation, we have considered the aera as per agreement for sale.			

# PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch for Housing Loan as on 21.12.2024 for Residential Flat No. 104, 1<sup>st</sup> Floor, Gurukrupa Apartment No. 2, "**New Gurukrupa Co-Op. Hsg. Soc. Ltd.**", Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN – 421 301, Maharashtra, India belongs to **Mrs. Jagruti Santosh Bhoir & Dr. Santosh Gajanan Bhoir**.

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

1	Copy of Agreement for Sale dated 08.03.2016 between Mrs. Smita Keshav Bhagwat (The Transferor)	
	And Mrs. Jagruti Santosh Bhoir & Dr. Santosh Gajanan Bhoir (The Transferee's).	
2 Copy of Building Completion Certificate No. KDMC / NRV / CC / KV / 116 dated 27.06.2011 is		
	Kalyan Dombivli Municipal Corporation.	
3	Copy of Commencement Certificate No. KDMC / NRV / BP / KV / 89 - 32 dated 02.06.2001 issued by	
	Kalyan Dombivli Municipal Corporation.	
4	Copy of Electricity Bill Consumer No. 020260395255 dated 20.11.2024 in the name of Dr. San	
	Gajanan Bhoir issued by MSEDCL.	
5	Copy of Property Tax Bill No. B41012634200 dated 30.04.2024 in the name of Mrs. Jagruti Santosh	
	Bhoir & Dr. Santosh Gajanan Bhoir issued by Kalyan Dombivli Municipal Corporation.	
6	Copy of Society Registration Certificate No. TNA / KLN / HSG / (TC) / 16038 / 2004-05 / Year 2005 dated	
	20.01.2005.	

#### LOCATION:

The said building is located at Survey No. 15, Hissa No. 3 of Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.3 Km. from Kalyan railway station.

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company



Since 1989



#### BUILDING:

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 1<sup>st</sup> floor is having 4 Residential Flats. Building having no lift.

#### **Residential Flats:**

The Residential Flat under reference is situated on the 1<sup>st</sup> Floor. As per site inspection, Flat No. I-101 & 104 are internally amalgamated to form a hospital comprising of Reception Area + Dr. Cabins + Consulting Rooms + General Wards + Special Wards + AC Deluxe Room + I.C.U. + Operation Room + Toilets + Pantry + Passage. As per agreement for sale 101 is nomenclated as I-101. It is advisable to get a clarification from the society regarding the final numbering of flat, change of used and separate entrance for the hospital. Hospital is finished with Vitrified tiles flooring, Teak Wood door frame with flush doors, Powder Coated Aluminum Sliding windows, Concealed electrification & Plumbing, Cement Plastering with POP finished.

#### Valuation as on 21st December 2024.

675.00 Sq. Ft.

#### **Deduct Depreciation:**

Value of property as on 21.12.2024		675.00 Sq. Ft. X ₹ 10,800.00 = ₹ 72,90,000.00
Prevailing market rate		₹ 10,800.00 per Sq. Ft.
		i.e., ₹ 5,358.00 per Sq. Ft.
Guideline rate obtained after depreciation	:	₹ 55,675.00 per Sq. M.
Reckoner for new property	/	i.e., ₹ 6,090.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	/:	₹ 65,550.00 per Sq. M.
Amount of depreciation	;	₹4,80,938.00
Depreciation	:	28.50%
Cost of Construction		675.00 X 2,500.00 = ₹ 16,87,500.00
Age of the building as on 2024		19 years
Expected total life of building	:	60 Years
Year of Construction of the building		2005 (As per Society Registration Certificate)

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

Depreciated fair value of the property as on 21.12.2024	:	₹ 72,90,000.00 - ₹ 4,80,938.00 =
		₹ 68,09,062.00
Total Value of the property	:	₹ 68,09,062.00
The realizable value of the property	:	₹ 61,28,156.00
Distress value of the property	:	₹ 54,47,250.00
Insurable value of the property (675.00 X 2,500.00)	:	₹ 27,72,000.00

Vastukala Consultants (I) Pvt. Ltd.



Since 1989



An ISO 9001: 2015 Certified Company

Valuation Report: Cosmos Bank/ Naupada Branch / Mrs. Jagruti Santosh Bhoir (013128/2309719) Page 8 of 19

Guideline value (675.00 X ₹ 5,358.00)	:	₹ 36,16,650.00
---------------------------------------	---	----------------

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 104, 1st Floor, Gurukrupa Apartment No. 2, "New Gurukrupa Co-Op. Hsg. Soc. Ltd.", Birla Collage Road, Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN – 421 301, Maharashtra, India this particular purpose at ₹ 68,09,062.00 (Rupees Sixty Eight Lakh Nine Thousand Sixty Two Only) as on 21<sup>st</sup> December 2024.

#### **NOTES**

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 21<sup>st</sup> December 2024 is ₹ 68,09,062.00 (Rupees Sixty Eight Lakh Nine Thousand Sixty Two Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

#### PART III- DECLARATION

#### I hereby declare that

(a) The information furnished in part I is true and correct to the best of my knowledge and belief;

Vastukala Consultants (I)

(b) I have no direct or indirect interest in the property valued:

Since 1989

#### **ANNEXURE TO FORM 0-1**

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 <sup>st</sup> Floor
3	Year of construction	2005 (As per Society Registration Certificate)
4	Estimated future life	41 Years, Subject to proper, preventive periodic maintenance & structural repairs





An ISO 9001: 2015 Certified Company

Valuation Report: Cosmos Bank/ Naupada Branch / Mrs. Jagruti Santosh Bhoir (013128/2309719) Page 9 of 19

5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure		
6	Type of for	undations	R.C.C. Foundation		
7	Walls Partitions		All external walls are 9" thick and partition walls are 6" thick.		
8			6" thick brick wall		
9	Doors and	Windows	Teak wood door frame with flush		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering with POP finished		
12	Roofing ar	nd terracing	R.C.C. Slab		
13	Special are any	chitectural or decorative features, if	No		
14	(i)	Internal wiring – surface or conduit	Concealed electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15	Sanitary in	stallations			
	(i)	No. of water closets	As per Requirement		
	(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	d wall	6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and length				
	Type of co	Instruction	F.al		
18	No. of lifts	and capacity	No Lift		
19	Undergro construc	ound sump – capacity and type of tion	R.C.C tank		
20	Over-hea	ad tank	R.C.C tank on terrace		
	Location, capacity				
	Type of o	construction			
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		Cement concrete in open spaces, etc.		
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System		



Since 1989



An ISO 9001 : 2015 Certified Company

Page 10 of 19

## Actual site photographs



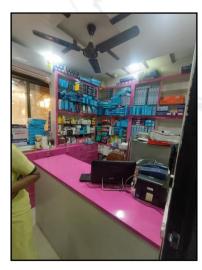












Since 1989



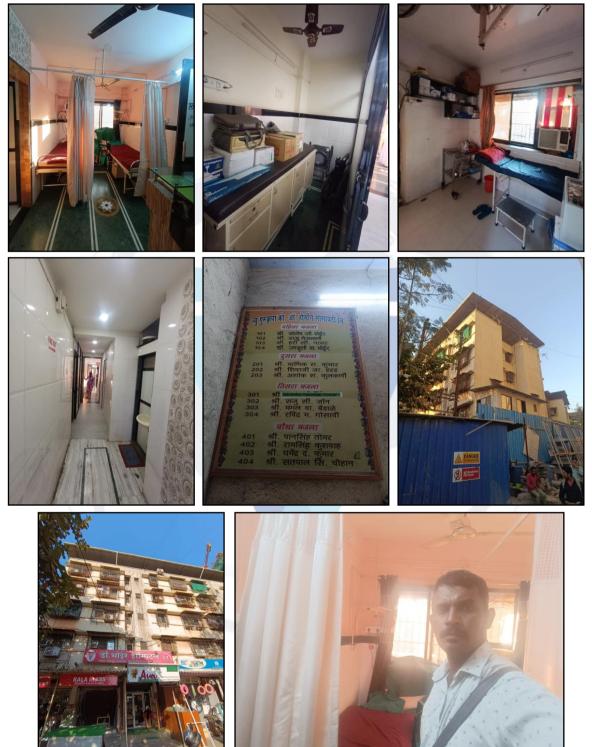






Page 11 of 19

## Actual site photographs





Since 1989



An ISO 9001 : 2015 Certified Company

**VI** Restaurants Hotels TMs 5 diea, 0 🗑 Gas 🚯 EV charging КНаракгара खडकपाडा Q. Search along the route Hotels ANNABHAU SATHE NAGAR ADHARWAD आधारवादी TAWRI PADA टावरी पाडा ultispeciality PVR Cinemax Spring Avenue Kalyan Mumb DHAKATE SHAHAD धाकटे शहाड A 16 min 3.4 km MC City Park Green Leaf Family taurant, Lounge... G ANISHA NAGAR GAURIPADA गौरीपाडा rash Aluminium ILAK NAGAF टिळक नगर SHAHAD शहाड Century Rayon Club, Shahad 0 YOGIDH योगीधाः ency Ant n 🚱 MILIND NAGAR मिलिंट नगर CHIKAN GHAR चिकन घर D-Mart B • KALYAN WEST कल्याण वेस्ट ple 🚳 Shahad Delight Oil, Cold Presse Groundnut Peanut Oil 14 3.4 km Kalyan कल्याण BHIM NAGAR भिम नगर GOVINDWADI गोविंदवाडी at 3.3 km MUKUN NAGAF मुकुंद नग SACHDEN valDHU वालधुनी aidan 🚺 SM5 Kaly Ashar Gajanand Market 🔃 ard (TXR) atya Sai atinum Hospita 0 Ambedkar Chowki KOLSEWADI कोळ सेवाडी ANANDWAD आनंदवाडी AJAD VITTHALWADI विठ्ठलवाडी KALYAN EAST Sapna Garden Croma - Ulhasr LOKGRAM लोकग्राम Vithalwadi A-1 Sweets 🙆 ए-1 स्वीटस Pawai Shiv Dham Temple 🚳 Google Miraj Cinem

# Route Map of the property <u>Site,u/r</u>

Page 12 of 19

Latitude Longitude - 19°15'01.2"N 73°08'29.6"E Note: The Blue line shows the route distance to site from nearest railway station (Kalyan – 3.3 Km.)



## **Ready Reckoner Rate**

Department of Re Governmen	egistration and t of Maharashtra	l Stamp नोंदर	गी व मुद्रांक विभाग महाराष्ट्र शासन
		t of Rates Ver. 2 पत्रक आवृत्ती 2.0 )	
Home			<u>Valuation Guidelines   User Manual</u>
Year 2024-2025			Language Enalish
Selected District	Thane		
Select Taluka	Kalyan		
Select Village	Gavache Nav : Chi	ikan Ghar (Kalyan Dorr	
Search By	Survey No.	SubZones	
Enter Survey No	15	Sea	rch
उपविभाग	खुली जमीन	निवासी सदनिका ऑफ़ीस दुव	हाने औद्योगिक एकक Attribute (Rs./)
2/12 -विभाग.9 चिकणघर (अ) नवीन मुरबाड हायवेव मिळक ती :	गर असलेल्या सर्व 24100	69000 76100 86	सर्वेक्षण 3600 76100 चौ.मीटर सर्वेक्षण

69,000.00			
3,450.00			
65,550.00	Sq. Mtr.	6,090.00	Sq. Ft.
24,100.00			
41,450.00			
81%			
57,675.00	Sq. Mtr.	5,358.00	Sq. Ft.
	3,450.00 65,550.00 24,100.00 41,450.00 81%	3,450.00           65,550.00         Sq. Mtr.           24,100.00         41,450.00           81%         41,450.00	3,450.00       Sq. Mtr.       6,090.00         65,550.00       Sq. Mtr.       6,090.00         24,100.00       41,450.00       41,450.00         81%       41,450.00       41,450.00

#### **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%

#### Table – D: Depreciation Percentage Table

Since 1989

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	

Vastukala Consultants (I) Pvt. Ltd.





An ISO 9001 : 2015 Certified Company

Page 14 of 19

## **Price Indicators**

Property	Flat				
Source	<u>No Broker</u>				
Floor	-				
	Carpet		Built Up		Saleable
Area	541.00		650.00		-
Percentage	-		20%		-
Rate Per Sq.	13,846.00	Ŧ	11,538.00		_
Ft.	15,040.00	ì	11,550.00		
8 NOBROKE	ER		Pay Rent	Post Your Property	Sign up 🛛 Log in 🛛 🍼 📄 🚍 Menu
Resale	<b>2 BHK Flat In Sai Sankul For Sale In K</b> Barave Road, e in Mumbai / Flats for Sale in Bhoirwadi / 2bhk Fla		₹ 75 Lacs Negotiable	₹ 42,985/Month Estimated EMI ~	650 Need Home Loan ? Sq.Ft Apply Loan
Photos	Location	Tor Sale in Bhoirwadi / Prop	Shortlist	2 Bedroom	Nov 25, 2024 Posted On
-				1 Bathroom	Jan 25, 2025 Possession
		CO NOBRO	OKER	NA Balcony	Sai Sankul Apartment
				Bike and Car	+ None Power Backup
				Get Owner D	etails 📄 📄
		+6		Report what we be considered with the second sec	as not correct in this property er Sold Out
		NE		Price trends I	by NBEstimate Check Now
Nearby: HDFC Bar Lok Dhara	nk Madhav Shristi Balaji Ent And Eye Hospita a Phase 2 Garden	l SM5 Multiplex			
Overview				Activity (	On This Property
ሖ Age of	Building >10 Years	Ownership Type	Self Owned	Q 0 Unique Views	Contacted
K Mainte	enance Charges₹1.8 Per Sq.Ft/M	Flooring	NA		Powered By: NBEstimate
(B) Builtu	p Area 650 Sq.Ft	General Furnishing Status	Semi Furnish Now	Similar F	Properties
Facing	Don't Know	Floor	1/7		2 BHK Flat In Sai Para
Parkin	g Bike And Car	Gated Security	Yes	8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Kalyan-Sape Road

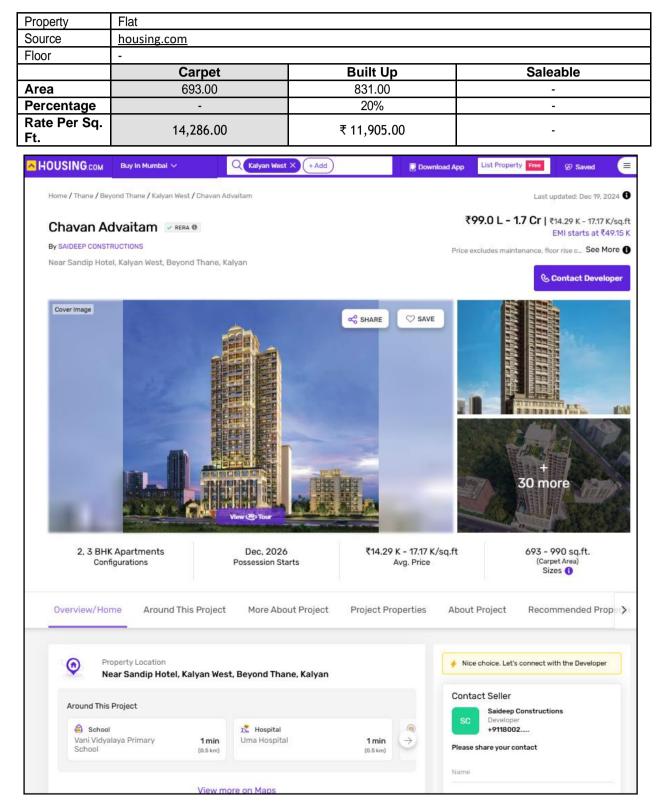


Since 1989



An ISO 9001 : 2015 Certified Company

## **Price Indicators**





Since 1989



An ISO 9001 : 2015 Certified Company

Page 16 of 19

## **Sales Instance**

Property	Flat		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	1061.00	1167.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	11,027.00	₹ 10,025.00	-

825871	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कल्याण 2
5-09-2024 lote:-Generated Through eSearch		दस्त क्रमांक : 18258/2024
lodule,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : चिकणघ	र
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	11700000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8040125	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	कल्याण डोंबिवली महानगर पालिव व स नं 9 हि नं 3/1/2/2/क/1 व 3/1 चव्हाण अव्दैतम सदनिका क्र. 160 कारपेट व 5.76 चौ. मी. ओपन टेरे	नीइतर वर्णन :, इतर माहिती: , इतर माहिती: हा हद्दीतील मौजे चिकणघर स नं 15 हि नं 4/1 /2/2/क/2 या मिळकतीवरील इमारत क्र. 1 6 एकोणविसावा मजला क्षेत्र 92.78 चौ. मी. स असे एकुण क्षेत्र 98.54 चौ. मी.( ( Survey IER : 4/1,3/1/2/2/C/1, 3/1/2/2/C/2 ; ) )
(5) क्षेत्रफळ	98.54 चौ.मीटर	
(6)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.	वयः-43 पत्ताः-प्लॉट नंः -, माळा नंः -, इमा रामकृष्ण भवन 2, ब्लॉक नंः सन सोमण खे	रारी संस्थे तर्फे भागीदार श्री. मिलिंद साहेबराव चव्हाण रतीचे नाव: 402, माळा नं: चौथा मजला , इमारतीचे नाव: ठअर समोर, रोड नं: सहजानंद चौक, कल्याण पश्चिम, राष्ट्र, THANE. पिन कोड:-421301 पॅन नं:-
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	सावळाराम श्रुष्टि सीएचएस, आर.टी.ओ. ज THANE. पिन कोड:-421301 पॅन नं:-A 2): नाव:-शुभांगी एस. पाटील वय:-39	. पत्ताः-प्लॉट नें: -, माळा नं: -, इमारतीचे नाव: ए/२०४, वळ, कल्याण वेस्ट , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र,
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/09/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	13/09/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	18258/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	819000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mur area annexed to it.	icipal Corporation or any Cantonment



Since 1989



An ISO 9001 : 2015 Certified Company

Page 17 of 19

## **Sales Instance**

Property	Flat		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	357.00	428.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	11,753.00	₹ 9,794.00	-

587371	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कल्याण 2
5-02-2024 ote:-Generated Through eSearch lodule,For original report please ontact concern SRO office.		दस्त क्रमांक : 15873/2023 नोदंणी : Regn:63m
	गावाचे नाव : चिकणघ	र
(1)विलेखाचा प्रकार	अँग्रीमेंट टू सेल	
(2)मोबदला	4200000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2748960	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	मौजे चिकनघर कल्याण डोंबिवली जमिनीवरील श्री विघ्नहर संकुल को	लीइतर वर्णन :, इतर माहिती: , इतर माहिती: महानगरपालिका हद्दीतील सर्वे न .15 /5 या । ऑप हौसिंग सोसायटी ली मधील तळ 1.005 क्षेत्र 33 .20 चौ.मी कार्पेट( ( Survey
(5) क्षेत्रफळ	33.20 चौ.मीटर	
(6)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:-जितेश भालचंद्र मढवी वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: राम गौराई निवास, गावदेवी मंदीरा जवळ विटावा, ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:- 2): नाव:-स्नेहा जितेश मढवी वय:-27 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: राम गौराई निवास, गावदेवी मंदीरा जवळ, विटावा, ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-	
(8)दस्तऐवज करुन घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-विश्वनाथ शंकर गुप्तां वयः-44; पत्तां-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅंट न 6 तळ मजला कल्पतरू एस आरए सीएचएस एल 90 रोड गावनंपाडा मुलुंड ईस्ट मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:- 2): नाव:-अर्चना विश्वनाथ गुप्तां वय:-37; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट न 6 तळ मजला कल्पतरू एस आरए सीएचएस एल 90 रोड गावनंपाडा मुलुंड ईस्ट मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-	
(9) दस्तऐवज करुन दिल्याचा दिनांक	14/07/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	14/07/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	15873/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	294000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशीलः-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mur area annexed to it.	nicipal Corporation or any Cantonment



Since 1989 Vastukala Consultants (I) Pvt. Ltd.

Valuers & Agenerations and Activities and Activitie

An ISO 9001 : 2015 Certified Company

This exercise is to assess Fair Market Value of the property under reference as on 21st 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

- We assume no responsibility for matters of legal nature affecting the property appraised or the title 1. 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.
- It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would 4. 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.

Since 1989

6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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

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

#### VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 68,09,062.00 (Rupees Sixty Eight Lakh Nine Thousand Sixty Two Only).

### For VASTUKALA CONSULTANTS (I) PVT. LTD.

#### Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Auth. Sign.



Since 1989



An ISO 9001 : 2015 Certified Company