

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner : **Smt. Sharda Kaniyalal Gandhi**

Residential Flat No. 301, 3<sup>rd</sup> Floor, Building No C/6, "**Nayandeep Shantinagar Co-Op. Hsg. Soc. Ltd.**", Sector VI, Shanti Nagar, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India.

Latitude Longitude : 19°16'52.2"N 72°51'50.6"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](mailto:mumbai@vastukala.co.in)

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## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/12/2024/013161/2309795

26/15-493-PRRJNR

Date: 26.12.2024

### VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3<sup>rd</sup> Floor, Building No C/6, "Nayandeep Shantinagar Co-Op. Hsg. Soc. Ltd.", Sector VI, Shanti Nagar, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to **Smt. Sharda Kaniyal Gandhi**.

Boundaries of the property

North : Anant Road  
South : Internal Road  
East : Kalpana CHSL  
West : Shri Guru Nanak Darbar

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 **₹ 45,43,500.00 (Rupees Forty Five Lakhs Forty Three Thousands Five 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.**

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.26 16:42:28 +05'30'

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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#### Regd. Office

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Powai, Andheri East, **Mumbai**: 400072, (M.S), India

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Residential Flat No. 301, 3<sup>rd</sup> Floor, Building No C/6, "Nayandeep Shantinagar Co-Op. Hsg. Soc. Ltd.", Sector VI, Shanti Nagar, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, 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 26.12.2024 for Housing Loan Purpose.
1	Date of inspection	24.12.2024
3	Name of the owner / owners	<b>Smt. Sharda Kaniyalal Gandhi</b>
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	<b>Address:</b> Residential Flat No. 301, 3 <sup>rd</sup> Floor, Building No C/6, "Nayandeep Shantinagar Co-Op. Hsg. Soc. Ltd.", Sector VI, Shanti Nagar, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India.  <b>Contact Person :</b> Mr. Bhavesh Gandhi (Owner's Relative ) Contact No. 9930332209
6	Location, Street, ward no	Shanti Nagar Village - Bhayander, Mira Road (East) District - Thane
7	Survey / Plot No. of land	Village - Bhayander New Survey No - 735(Part) & 128(Part)
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<b>Carpet Area in Sq. Ft. = 331.83 (Area as per Site measurement)</b>  <b>Built Up Area in Sq. Ft. = 390.00 (Area As Per Gift Deed)</b>

13	Roads, Streets or lanes on which the land is abutting	Village - Bhayander, Mira Road (East) Taluka - Thane, District - Thane, Pin - PIN - 401 107
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.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	<b>Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)</b>	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Smt. Sharda Kaniyalal Gandhi
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Smt. Sharda Kaniyalal Gandhi
(ii)	Portions in their occupation	Fully Owner Occupied
(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	10,600.00 (Expected 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		<b>SALES</b>	
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		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	Year of Completion – 1988 (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.
<b>Remark:</b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch Branch to assess Fair Market Value as on 26.12.2024 for Residential Flat No. 301, 3<sup>rd</sup> Floor, Building No C/6, "**Nayandeep Shantinagar Co-Op. Hsg. Soc. Ltd.**", Sector VI, Shanti Nagar, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to **Smt. Sharda Kaniyalal Gandhi**.

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

1)	Copy of Gift Deed Dated 11.11.2022 between Mr. Bharat Parshotam Shah(The Donor) And Smt. Sharda Kaniyalal Gandhi (The donee) (5 pages from documents) .
2)	Copy of Occupancy Certificate No.Not legible Dated 23.06.1988 issued by Mira Bhayander Municipal Corporation.

### Location

The said building is located at Sector - VI, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107. The property falls in Residential Zone. It is at a traveling distance 1.00 Km. from Mira Road Railway Station.

### 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" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. 3rd Floor is having 4 Residential Flat. The building is without lift.

### Residential Flat:

The Residential Flat under reference is situated on the 3<sup>rd</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

### Valuation as on 26th December 2024

The Built Up Area of the Residential Flat	:	390.00 Sq. Ft.
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### Deduct Depreciation:

Year of Construction of the building	:	1988 (As per occupancy certificate)
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Expected total life of building	: 60 Years
Age of the building as on 2024	: 36 Years
Cost of Construction	: 390.00 Sq. Ft. X ₹ 2,500.00 = ₹ 9,75,000.00
Depreciation $\{(100 - 10) \times (36 / 60)\}$	: 54.00%
Amount of depreciation	: ₹ 5,26,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 84,900/- per Sq. M. i.e. ₹ 7,887/- per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 67,692/- per Sq. M. i.e. ₹ 6,289/- per Sq. Ft.
Value of property	: 390.00 Sq. Ft. X ₹ 13,000 = ₹50,70,000
Total Value of property as on 26th December 2024	: ₹50,70,000.00

(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)

<b>Fair value of the property as on 26th December 2024</b>	: <b>₹ 50,70,000.00 - ₹ 5,26,500.00 = ₹ 45,43,500.00</b>
<b>Total Value of the property</b>	: <b>₹ 45,43,500.00</b>
<b>The realizable value of the property</b>	: <b>₹40,89,150.00</b>
<b>Distress value of the property</b>	: <b>₹36,34,800.00</b>
<b>Insurable value of the property (390.00 X 2,500.00)</b>	: <b>₹9,75,000.00</b>
<b>Guideline value of the property (390.00 X 6289.00)</b>	: <b>₹24,52,710.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3<sup>rd</sup> Floor, Building No C/6, "Nayandeep Shantinagar Co-Op. Hsg. Soc. Ltd.", Sector VI, Shanti Nagar, Village - Bhayander, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India for this particular purpose at **₹ 45,43,500.00 (Rupees Forty Five Lakhs Forty Three Thousands Five Hundred Only)** as on 26th 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 **26th December 2024** is **₹ 45,43,500.00 (Rupees Forty Five Lakhs Forty Three Thousands Five 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.



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**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 + 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 3 <sup>rd</sup> Floor				
3	Year of construction	: 1988 (As per occupancy certificate)				
4	Estimated future life	: 24 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 with window grills, .				
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.					



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**Technical details****Main Building**

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 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		:	Not Provided
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

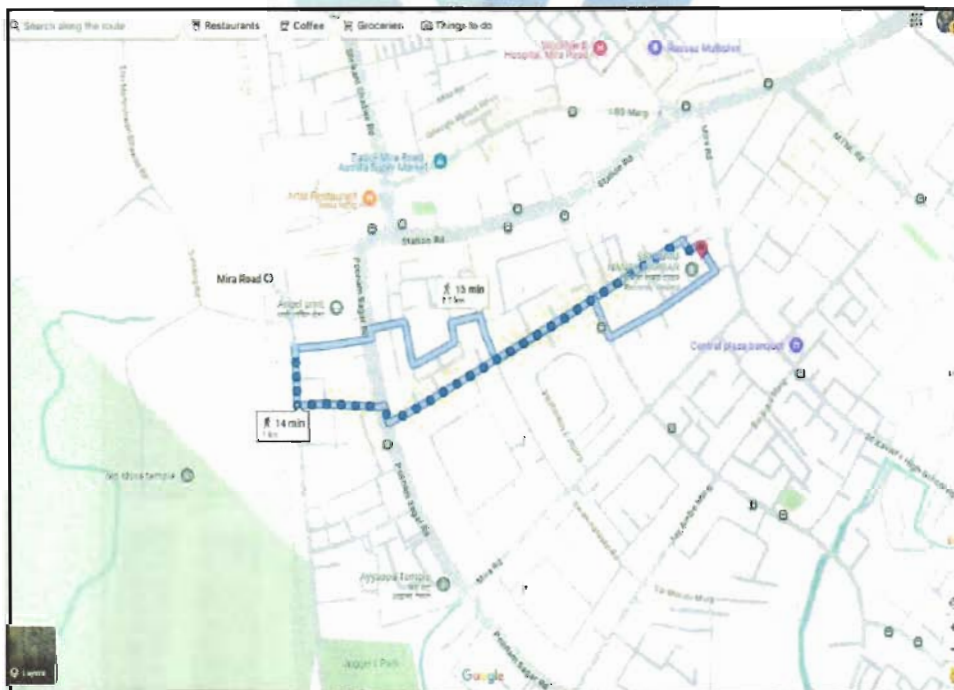
### Actual Site Photographs



## Route Map of the property




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



**Longitude Latitude: 19°16'52.2"N 72°51'50.6"E**

**Note:** The Blue line shows the route to site distance from nearest Railway Station (Mira Road - 1.00 Km. ).

## Ready Reckoner Rate



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

**नोंदणी व मद्रांक  
विभाग**  
महाराष्ट्र शासन

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### Valuation For Rural Area

\*\*\* Welcome to Valuation of Properties in Maharashtra \*\*\*

**Location Details**

Division Name: Kokan Help on Division

District Name: ठाणे Taluka Name: ठाणे Village/Zone Name: तीर्थे (गवड) भाईंदर

Attribute: सर्वे नंबर 120 SubZone Name: 1.13-वे; मु-विभाग हठी मीचे

Mahapalika Area: Navi Mumbai Municipal

Open Land	Residence	Office	Shop	Industry	Unit
37100	84900	97600	124200	97600	Square Meter

Next

Stamp Duty Ready Reckoner Market Value Rate for Flat	84900			
Decrease by 15% on Flat Located on 3 <sup>rd</sup> Floor	12735			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)</b>	<b>72,165.00</b>	<b>Sq. Mtr.</b>	<b>6,704.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market value Rate for Land (B)	37100			
The difference between land rate and building rate(A-B=C)	35,065.00			
Percentage after Depreciation as per table(D)	36%			
<b>Rate to be adopted after considering depreciation [B + (C X D)]</b>	<b>67,692.00</b>	<b>Sq. Mtr.</b>	<b>6,289.00</b>	<b>Sq. Ft.</b>

### Building not having lift

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

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

### Depreciation Percentage Table

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

Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate
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## Price Indicators

Property	Residential Flat		
Source	magic bricks		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	400.00	480.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,500.00	₹13,750.00	-

magicbricks
Buy ▾
Rent ▾
Sell ▾
Home Loans ▾

₹ 66.0 Lac [EMI - ₹ 30k](#) | [Get pre-approved loan](#)

400 Sq-ft 2 BHK Flat For Sale in [Shanti Nagar Mira Road, Mumbai](#)



2 Beds
1 Bath
Semi-Furnished

Carpet Area  
**400 sqft**  
₹16,500/sqft

Status  
**Ready to Move**

Age Of Construction  
**Above 20 years**

Floor  
**4(Out of 4 Floors)**

Facing  
**East**

Transaction Type  
**Resale**

Furnished Status  
**Semi-Furnished**

+
9 Photos

✓
East Facing Property

Contact Owner

Get Phone No.

👤 Last contact made 3 days ago



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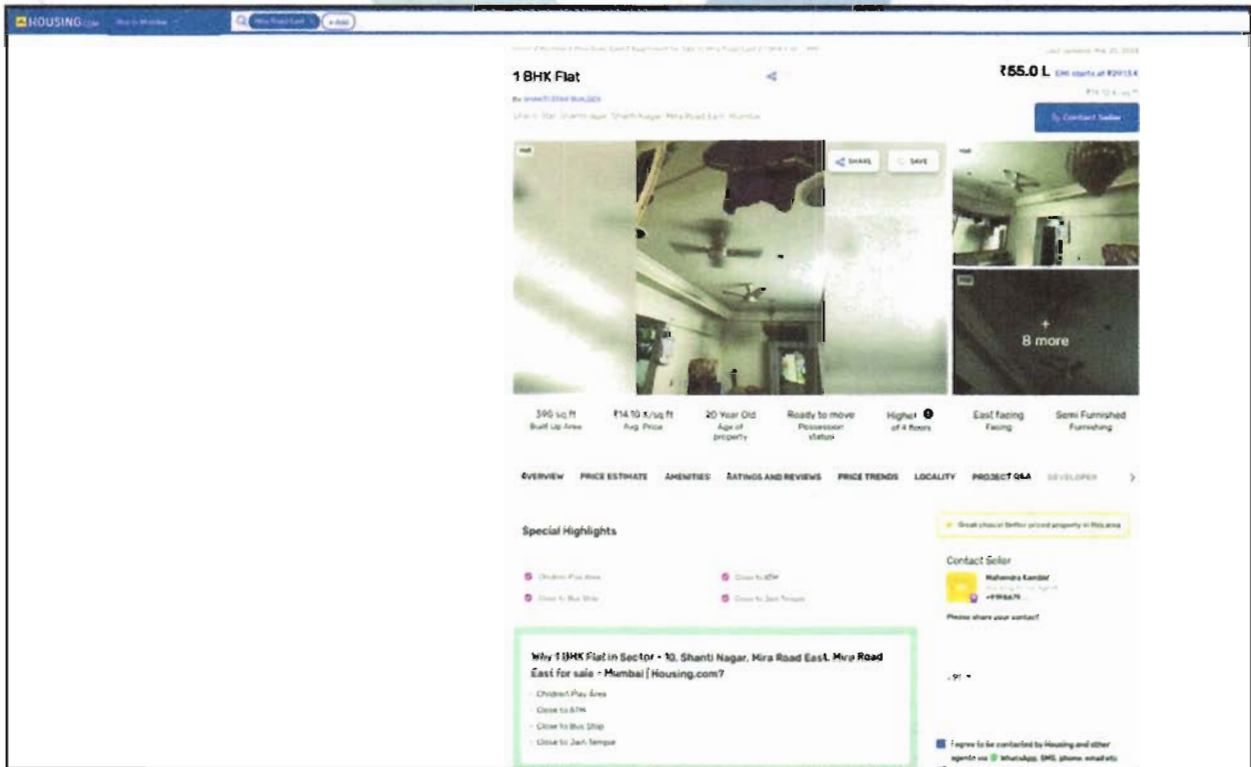
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## Price Indicators

Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	325.00	390.00	-
<b>Percentage</b>	-	%	-
<b>Rate Per Sq. Ft.</b>	₹16,923.00	₹14,103.00	-



## Sale Instances

Property	Residential Flat		
Source	<a href="https://www.99acres.com/">https://www.99acres.com/</a>		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	325.00	390.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹13,846.00	₹11,538.00	-

5577397 16-10-2024 <small>Note -Generated Through eSearch Module For original report please contact concern SRO office</small>	<b>सूची क्र.2</b>	मुख्य निवासीक सहाय्यु नि ठाणे ? एतल क्रमांक 55772024 नोंदणी Page 43m
<b>भावाचे मास - भाईदर</b>		
(1) विविधता प्रकार	करवत्तमास	
(2) मूल्यमूल्य	4500000	
(3) बाजारमूल्य/मंडळमूल्य/सहकारी/सहकारी/सहकारी अंतराची ठेकी को पट्टेदार ने मळु करावे	3230614 B	
(4) मूल्यांकन विविधता व घटकमास/अवकाश	1) पालिकाचे मास मित्रभाईदर मन्व्याद्वारा दर्शन , दुय्य मासिकी , दुय्य मासिकी दुय्य सर्वे ने 795 वे मधील सर्वे ने 128 पैके भाईदर हाई-वे विभागा क्रमांक -1,13 मध्ये मदतिका क्र.363.1 या मजला विविधता ने. सी 20,सहकार वाणिज्य सी-ओड हादकीन सोसायटी लिमिटेड,वाली नगर,सेक्टर ने. 6 मीस रोड पूर्व,ठाणे 401107. मदतिका वे क्षेत्राक-36.24 चौ मी विस्त-अन. हाचेस मदार दस्तास समुद्र केला प्रमाणे (( Survey Number :NEW 128.))	
(5) क्षेत्राक	36.24 चौ मीदर	
(6) अंतराची ठेकी दुही देवदार अंतर ठेकी		
(7) दस्तासक बाजार देवदार-11 मिटर देवदार-12 पकडामाचे मास किता विभागी मन्व्याद्वारा सुकुमनाद किता अंतर अंतरास/अंतराचे मास व ठा	1) मास -सहकार मन्व्याद्वारा कोटेशन -- 87-48 पल-वदि ने 101, मास ने 3 वा मजला, इतराची मास विविधता ने सी 20, सहाकार वाणिज्य सी-ओड हादकीन सोसायटी लिमिटेड, सहाकार ने वाली नगर, सेक्टर ने 6, रोड ने मीस रोड पूर्व, मळुगु, ठाणे. पिन कोड-401107 पिन ने -ALNDG1798L	
(8) दस्तासक बाजार देवदार-12 पकडामाचे मास किता विभागी मन्व्याद्वारा सुकुमनाद किता अंतर अंतरास/अंतराचे मास व ठा	1) मास -वित्त अंतरा मास -- 87-48 पल-वदि ने 101, मास ने 1 सा मजला, इतराची मास विविधता ने सी 20, रोड को ओड हादकीन सोसायटी लिमिटेड, सहाकार ने वाली नगर, सेक्टर ने 6, रोड ने मीस रोड पूर्व, मळुगु, ठाणे. पिन कोड-401107 पिन ने -ALNDG1798L 2) मास -सहकार अंतरा मास -- 87-38 पल-वदि ने 101, मास ने 1 सा मजला, इतराची मास विविधता ने सी 20, रोड को ओड हादकीन सोसायटी लिमिटेड, सहाकार ने वाली नगर, सेक्टर ने 6, रोड ने मीस रोड पूर्व, मळुगु, ठाणे. पिन कोड-401107 पिन ने -ALNDG1798L	
(9) दस्तासक बाजार देवदार देवदार	28-03-2024	
(10) दस्तासक बाजार देवदार देवदार	28-03-2024	
(11) अंतराक/अंतरा व दू	55772024	
(12) बाजार/अंतराचे मूलाक मूला	315000	
(13) बाजार/अंतराचे मूलाक मूला	30000	
(14) मीस		
मूलाक/अंतराची विस्तार वेळीस मदती -		
मूलाक मूला अंतरास निवारीस अंतरास -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



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## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **26th 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.



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## 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 **₹ 45,43,500.00 (Rupees Forty Five Lakhs Forty Three Thousands Five Hundred Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.26 16:42:47 +05'30'

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



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