

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Parichita Vikas Singh

Residential Flat No. 706, 7th Floor, **"Sarvodaya S.R.A Co-Op. Hsg. Soc. Ltd."**, Sarvodaya Nagar, Shah Compound, Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 102, State - Maharashtra, Country - India.

Latitude Longitude: 19°8'42.1"N 72°50'11.7"E

Intended User:

Cosmos Bank Veera Desai Road Andheri (West) Branch

Shop no 7, Dhanashree Heights Building No 42, Off Veera Desai Road Andheri (West) Mumbai 400053



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Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/01/2025/013885/2310272 28/2-391-PRSH Date: 28.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 706, 7th Floor, **"Sarvodaya S.R.A Co-Op. Hsg. Soc. Ltd."**, Sarvodaya Nagar, Shah Compound, Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 102, State - Maharashtra, Country - India belongs to **Mrs. Parichita Vikas Singh**.

Boundaries of the property

North : Range Heights

South : Slum Area

East : Road

West : Slum Area

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 ₹ 47,52,640.50 (Rupees Forty Seven Lakhs Fifty Two Thousands Six 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

Encl.: Valuation report



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Residential Flat No. 706, 7th Floor, "Sarvodaya S.R.A Co-Op. Hsg. Soc. Ltd.", Sarvodaya Nagar, Shah Compound, Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 102, State - Maharashtra, Country -

<u>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 Fair Market Value as on 28.01.2025 for Housing Loan Purpose.		
1	Date of inspection	25.01.2025		
3	Name of the owner / owners	Mrs. Parichita Vikas Singh		
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. 706, 7 th Floor, "Sarvodaya S.R.A Co-Op. Hsg. Soc. Ltd.", Sarvodaya Nagar, Shah Compound, Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban , PIN - 400 102, State - Maharashtra, Country - India. Contact Person: Mr. Vikas Singh (Owner's Husband) Contact No. 9136864117		
6	Location, Street, ward no	Sarvodaya Nagar Village - Oshiwara, Jogeshwari (West) District - Mumbai Suburban		
7	Survey / Plot No. of land	CTS No - 265(Part), 266, 266/1 to 4 & others of Village - Oshiwara		
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. = 287.70 (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 - Oshiwara, Jogeshwari (West)Taluka - Andheri, District - Mumbai Suburban , Pin - PIN - 400 102
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied
	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 SRA norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	17,000/- 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	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	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
26	SALES	3	
37	locality addres	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and 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 – 2012 (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, Veera Desai Road Andheri (West) Branch to assess Fair Market Value as on 28.01.2025 for Residential Flat No. 706, 7th Floor, **"Sarvodaya S.R.A Co-Op. Hsg. Soc. Ltd."**, Sarvodaya Nagar, Shah Compound, Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban , PIN - 400 102, State - Maharashtra, Country - India belongs to **Mrs. Parichita Vikas Singh**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.31 / 2025 Dated 01.01.2025 between Mr. Sunil Surendra Baluni & Mrs. Purnima Deepak Raturi (The Transferor) And Mrs. Parichita Vikas Singh (The Transferee).
2)	Copy of Occupancy Certificate No.SRA / ENG / 1852 / KW / PL / AP Dated 11.04.2012 issued by Slum Rehabiliation Authority (SRA).

Location

The said building is located at Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 102. The property falls in Residential Zone. It is at a traveling distance 400 Mtrs. from Oshiwara Metro Station.

Building

The building under reference is having Ground + 15 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. 7th Floor is having 8 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 7th 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



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concealed etc.

Valuation as on 28th January 2025

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

Year of Construction of the building	:	2012 (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)}	Į.	19.50%
Amount of depreciation	:	₹ 1,70,059.50
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,58,844/- per Sq. M. i.e. ₹ 14,757/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,47,966/- per Sq. M. i.e. ₹ 13,747/- per Sq. Ft.
Value of property	:	269.00 Sq. Ft. X ₹ 18,300 = ₹49,22,700.00
Total Value of property as on 28th January 2025		₹49,22,700.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 28th January 2025		₹ 49,22,700.00 - ₹ 1,70,059.50 = ₹ 47,52,640.50
Total Value of the property	:	₹ 47,52,640.50
The realizable value of the property	:	₹42,77,376.00
Distress value of the property	1	₹38,02,112.00
Insurable value of the property (322.80 X 2,700.00)	:	₹8,71,560.00
Guideline value of the property (322.80 X 13747.00)	:	₹44,37,532.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 706, 7th Floor, **"Sarvodaya S.R.A Co-Op. Hsg. Soc. Ltd."**, Sarvodaya Nagar, Shah Compound, Village - Oshiwara, Jogeshwari (West), Taluka - Andheri, District - Mumbai Suburban , PIN - 400 102, State - Maharashtra, Country - India for this particular purpose at **₹ 47,52,640.50 (Rupees Forty Seven Lakhs Fifty Two Thousands Six Hundred And Forty Only)** as on 28th January 2025

NOTES

I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value
of the property as on 28th January 2025 is ₹ 47,52,640.50 (Rupees Forty Seven Lakhs Fifty Two Thousands Six
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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Valuers & Appraisers
Architects & Architects & Charlette Designers (1)
Lender's Engineer
MH2010 PTO VI

- 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 floo	ors and height of each floor	:	Ground + 15 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 7 th Floor	
3	Year of co	onstruction	:	2012 (As per occupancy certificate)	
4	Estimated	I future life	:	47 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of co	onstruction- load bearing walls/RCC eel frame	1	R.C.C. Framed Structure	
6	Type of fo	oundations	V	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	(i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Electrical wiring with	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed	



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 f white/ordi	ittings: Superior colored / superior inary.	:	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		:	2 Lifts TM
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- n	o. and their horse power		May be provided as per requirement
22		d paving within the compound ate area and type of paving	:	Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





Actual Site Photographs

















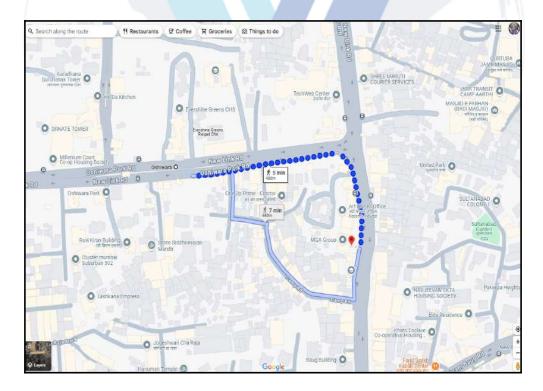




Route Map of the property



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



Longitude Latitude: 19°8'42.1"N 72°50'11.7"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Oshiwara - 400 Mtrs.).



Valuers & Appraisers

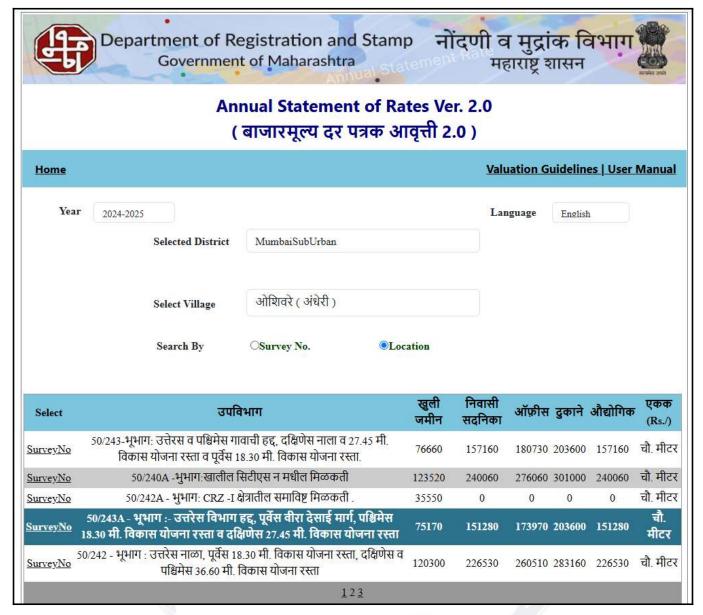
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	151280			
Increase by 5% on Flat Located on 7 th Floor	7564			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,58,844.00	Sq. Mtr.	14,757.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	75170			
The difference between land rate and building rate(A-B=C)	83,674.00			
Percentage after Depreciation as per table(D)	13%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,47,966.00	Sq. Mtr.	13,747.00	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



Since 1989



b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	

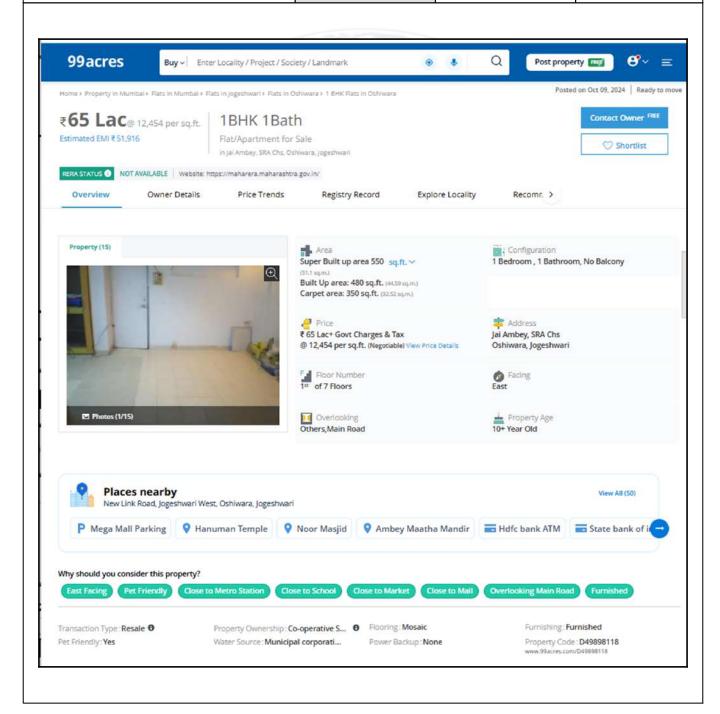






Price Indicators

Property	SRA Building, Oshiwara	SRA Building, Oshiwara, Jogeshwari West		
Source	https://www.99acres.cor	https://www.99acres.com/		
Floor	1st	1st		
	Carpet	Built Up	Saleable	
Area	350.00	420.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹18,571.00	₹15,476.00	-	

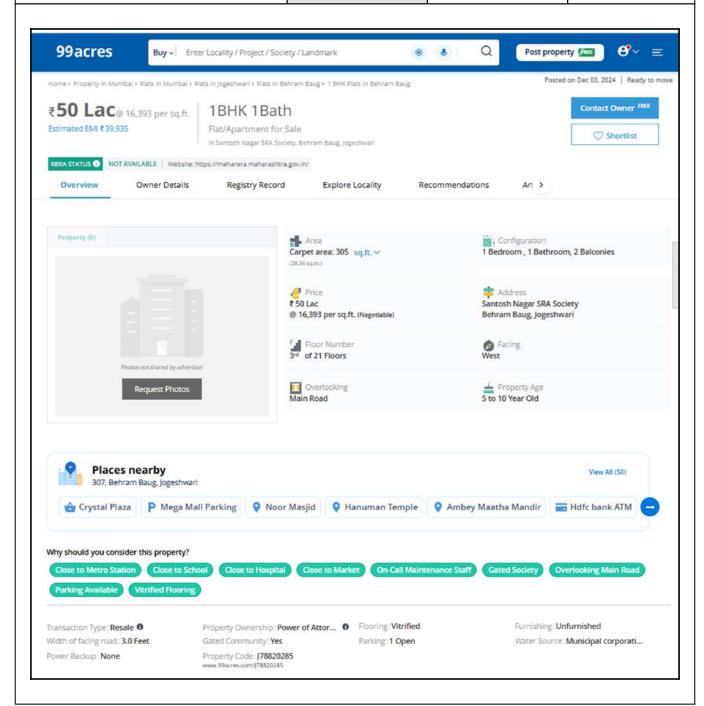






Price Indicators

Property	Behram Baug, Oshiwara	Behram Baug, Oshiwara, Jogeshwari West		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	3rd	3rd		
	Carpet	Built Up	Saleable	
Area	305.00	366.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹16,393.00	₹13,661.00	-	







Sale Instances

Property	Oshiwara, Jogeshwari West		
Source	Index no.2		
Floor	4th		
	Carpet	Built Up	Saleable
Area	327.00	392.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹18,349.00	₹15,291.00	-

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(2)मोबदला	6000000	
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(4) भू-मापन,पोटहिस्सा व	1) पालिकेचे नाव:मुंबई मनपाइतर	वर्णन :, इतर माहिती: सदनिका नं. 341,चौथा
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	कॉम्प्लेक्स,बेहाइंड ओशिवरा पोलि	स स्टेशन,ओशिवरा,जोगेश्वरी पश्चिम मुंबई-
	400102क्षेत्र ३६० चौ फूट बिल्ट	अप((C.T.S. Number : 2B;))
(5) क्षेत्रफळ	33.46 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-रश्मी गेरा वय:-58 पत्ता:-प्लॉट नं: 341, माळा नं: चौथा मजला, बिल्डिंग नं. 3, इमारतीचे नाव: ओशिवरा नर्मदा को- ऑप. हौ. सोसा. ली., ब्लॉक नं: जोगेश्वरी पश्चिम मुंबई, रोड नं: म्हाडा गावदेवी कॉम्प्लेक्स, बेहाइंड ओशिवरा पोलिस स्टेशन, ओशिवरा, महाराष्ट्र, मुम्बई. पिन कोड:-400102 पॅन नं:-AAAPR:6930L	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	इमारतीचे नाव: ओशिवरा नर्मदा को- ऑप.	: नं: 335, माळा नं: तिसरा मजला, बिल्डिंग नं. 3, . हौ. सोसा. ली., ब्लॉक नं: जोगेश्वरी पश्चिम मुंबई, रोड नं: ररा पोलिस स्टेशन, ओशिवरा, महाराष्ट्र, मुम्बई. पिन
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/01/2025	
(10)दस्त नोंदणी केल्याचा दिनांक	20/01/2025	
(11)अनुक्रमांक,खंड व पृष्ठ	1006/2025	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	360000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		





Sale Instances

Property	Oshiwara, SRA Property		
Source	Index no.2		
Floor	12th		
	Carpet	Built Up	Saleable
Area	269.00	322.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,844.00	₹14,870.00	-

277512	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 5
06-01-2025	K-11 W. 12	दस्त क्रमांक : २७७/२०२५
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	गावाचे नाव: ओशिवर	T
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	4800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5186280	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदिनका क्रमांक 1206,12 वा मजला,रेहब बिल्डींग नं 1,ओशिवरा आदर्श बिल्डींग नं 1 एसआरए को ऑप हौ सो ली,आराधना गुरुनानक सीएचएस ली,न्यू लिंक रोड,बेहराम बाग,ओशिवरा,जोगेश्वरी पश्चिम,मुंबई 400102. सदिनकाचे क्षेत्र 269 चौ.फुट कार्पेट.((C.T.S. Number: 2/B (Part), 16, 17, 18 and 19 (Part);))	
(5) क्षेत्रफळ	30 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:-नबिदा खातून अन्सारी उर्फ पूर्वीचे नाव नबीना खातून अन्सारी वय:-54 पत्ता:-प्लॉट नं: 1206 , माळा नं: 12 वा मजला, रेहब बिल्डींग नं 1 , इमारतीचे नाव: ओशिवरा आदर्श बिल्डींग नं 1 एसआरए सीएचएस ली , ब्लॉक नं: न्यू लिंक रोड, बेहराम बाग, ओशिवरा, रोड नं: जोगेश्वरी पश्चिम, मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400102 पॅन नं:-AFUPA8767P	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मोहम्मद उमर मोहम्मद युसुफ रार वय:-73; पत्ता:-प्तॉट नं: आय-42/601, माळा नं: -, इमारतीचे नाव: पूनम सागर कॉम्प्लेक्स, ब्लॉक नं: 100 फीत रोड, समोर सेक्टर-9, शांती नगर, रोड नं: मीरा रोड पूर्व, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-ABDPM0478Q 2): नाव:-आबिद हुसैन रार वय:-64; पत्ता:-प्लॉट नं: सी-312, माळा नं: -, इमारतीचे नाव: डाय,मंड सी सीएचएस ली, ब्लॉक नं: 134, एस.व्ही.रोड, रोड नं: जोगेश्वरी पश्चिम, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400102 पॅन नं:-ABCPM3224H	
(9) दस्तऐवज करुन दिल्याचा दिनांक	06/01/2025	
(10)दस्त नोंदणी केल्याचा दिनांक	06/01/2025	
(11)अनुक्रमांक,खंड व पृष्ठ	277/2025	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	311500	
(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 28th January 2025

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.





An ISO 9001: 2015 Certified Company

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 ₹ 47,52,640.50 (Rupees Forty Seven Lakhs Fifty Two Thousands Six Hundred And Forty 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



