

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Santosh Ashok Ghadge & Mrs. Komal Santosh Ghadge

Residential Room No. B-15, **"Charkop Indraprastha Co-Op. Hsg. Soc. Ltd.",** Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.

Latitude Longitude - 19°09'59.4"N 72°58'03.1"E

Intended User Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



Our Pan India Presence at:

NandedMumbai

Aurangabad Pune

 Rajkot

Jaipur

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.

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Santosh Ashok Ghadge (014314/2310787)

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Vastu/Mumbai/02/2025/014314/2310787 28/07-437-PRV Date: 28.02.2025

VALUATION OPINION REPORT

The property bearing Residential Room No. B-15, "Charkop Indraprastha Co-Op. Hsg. Soc. Ltd.", Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country – India belongs to Mr. Santosh Ashok Ghadge & Mrs. Komal Santosh Ghadge.

Boundaries of the property.

North Plot No. 860

South Residential Bungalow Residential Rooms East

West Internal 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 ₹ 81,51,769.00 (Rupees Eighty One Lakh Fifty One Thousand Seven Hundred Sixty Nine 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 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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Read. Office

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

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Valuation Report of Residential Room No. B-15, "Charkop Indraprastha Co-Op. Hsg. Soc. Ltd.", Plot No. 861,

RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai - 400 067,

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 the Fair Market Value as on 28.02.2025 for Bank Loan Purpose		
2	Date of inspection	15.02.2025		
3	Name of the owner/ owners	Mr. Santosh Ashok Ghadge & Mrs. Komal Santosh Ghadge		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Room No. B-15, "Charkop Indraprastha Co-Op. Hsg. Soc. Ltd.", Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India. Contact Person: Mr. Mahendra Das (Agent) Contact No. 9821955186		
6	Location, street, ward no	Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai – 400 067		
	Survey/ Plot no. of land	Survey No. 41, Plot No. 861 of Village Charkop		
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 as per measurement are as under: Floor Carpet area (Sq. Ft.) Ground 169.00 1st Floor 170.00 Varanda & Back 67.00 Site Extra Space		



Walers & Appraisers

Walers & Appraisers

Architects are the control beingers (i)

The Consultants

Lender's Engineer

Architects are the control beingers (ii)

The Consultants

Lender's Engineer

Architects are the control beingers (iii)

		Built Up area as per Approved Building Plan are as under:		
		Floor	Bui Sq. M.	It Up Area (Sq. Ft.)
		Ground	18.97	204.00
		1st Floor	18.06	195.00
		Total Area	37.03	399.00
13	Roads, Streets or lanes on which the land is abutting	Survey No. 41, Plot No.		llage Charkop
14	If freehold or leasehold land	Lease hold		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.		TM	
	(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			
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 availab	ole	
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 availab	ble	
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not availab	ole	<i>y</i>
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		
21	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.	Copy of Approved Bu 3793 / BP / WS / AR of MCGM		
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?	Vacant		
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index per MCGM norms	rmissible -	As per MHADA /





			Percentage actually utilized – Details not available
26	REN	TS	
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 17,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ness associates of the owner?	Information not available
28	use cook	eparate amount being recovered for the of fixtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29		details of the water and electricity ges, If any, to be borne by the owner	N. A.
30	cost	the tenant to bear the whole or part of the repairs and maintenance? Give culars	N. A.
31		ift is installed, who is to bear the cost of ntenance and operation- owner or tenant?	N. A.
32		pump is installed, who is to bear the cost maintenance and operation- owner or nt?	N. A.
33	for	has to bear the cost of electricity charges lighting of common space like entrance stairs, passage, compound, etc. owner or nt?	N. A.
34		at is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	ne building insured? If so, give the policy amount for which it is insured and the ual premium	Information not available
36		ny dispute between landlord and tenant irding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the nises under any law relating to the control ent?	N. A.
	SAL	ES	
38	in th	instances of sales of immovable property e locality on a separate sheet, indicating Name and address of the property,	As per sub registrar of assurance records



Valuers & Appraisers

Valuers & Appraisers

Valuers & Engineers (i)

Chartered Engineers (ii)

Engineers (iii)

Engineers (ii

	registration No., sale price and area of land sold.	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Room in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2006 (As per Building Completion Letter)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 28.02.2025 for Residential Room No. B-15, **"Charkop Indraprastha Co-Op. Hsg. Soc. Ltd."**, Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to **Mr. Santosh Ashok Ghadge & Mrs. Komal Santosh Ghadge.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 25.02.2025 between Mr. Ramesh Dagdu Kamble (The Transferor)
	And Mr. Santosh Ashok Ghadge & Mrs. Komal Santosh Ghadge (The Transferees)
2	Copy of Approved Building Plan No. CHE / A - 3793 / BP / WS / AR dated 01.02.2006 issued by MCGM.
3	Copy of Building Completion Letter No. CHE / A - 3739 / BP(WS) / AR dated 01.02.2006 issued by
	MCGM.
4	Copy of Electricity Bill Consumer No. 9000 0083 2642 dated 25.12.2024 in the name of Mr. Ramesh
	Dagdu Kamble issued by Tata Power.
5	Copy of Society NOC Letter dated 19.02.2025 in the name of Mr. Santosh Ashok Ghadge & Mrs. Komal
	Santosh Ghadge issued by Charkop Indraprastha Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 2.7 Km. from Kandivali West metro Station.



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Row House:

The building under reference is having Ground + 1st Upper Floor. 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.

Residential Room:

The residential room under reference is situated on the Ground + 1st Upper Floor. The residential Room is finished with Vitrified tiles flooring, Teak wood door frame with solid flush doors, Aluminum sliding windows with MS Grills & concealed electrification & concealed plumbing. 1st Floor is covered with AC Sheet Roofing.

The composition of Residential Room is as under:

Floor	Composition
Ground Floor	Living Room + Kitchen + 1 Toilet + Cupboard Area
	+ Staircase
First Floor	2 Rooms

Valuation as on 28th February 2025

The Built-Up Area of the Residential Room	:	399.00 Sq. Ft.
//7		

Deduct Depreciation:

Year of Construction of the building	V:	2006 (As per Building Completion Letter)
Expected total life of building		60 Years
Age of the building as on 2025	Y	19 years
Cost of Construction		399.00 X 2,700.00 = ₹ 10,77,300.00
Depreciation {(100-10) X 19 / 60}	:)(28.50%
Amount of depreciation		₹ 3,07,031.00
Guideline rate obtained from the Stamp Duty Ready	/:	₹ 1,38,620.00 per Sq. M.
Reckoner for new property		i.e., ₹ 12,878.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,23,551.00 per Sq. M.
		i.e., ₹ 11,478.00 per Sq. Ft.
Prevailing market rate	3.2	₹ 21,200.00 per Sq. Ft.
Value of property as on 28.02.2025	:	399.00 Sq. Ft. X ₹ 21,200.00 = ₹ 84,58,800.00

(Area of property x market rate of developed land & Residential premises as on 2022 – 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on	:	₹ 84,58,800.00 - ₹ 3,07,031.00
28.02.2025		₹ 81,51,769.00
Total Value of the property	:	₹ 81,51,769.00
The realizable value of the property	:	₹ 73,36,592.00
Distress value of the property	:	₹ 65,21,415.00



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Insurable value of the property (399.00 X 2,700.00)	:	₹ 10,77,300.00
Guideline value of the property (399.00 X 11,478.00)	:	₹ 45,79,722.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Room No. B-15, "Charkop Indraprastha Co-Op. Hsg. Soc. Ltd.", Plot No. 861, RSC - 14, Sector - 8, MHADA Layout, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India for this particular purpose at ₹ 81,51,769.00 (Rupees Eighty One Lakh Fifty One Thousand Seven Hundred Sixty Nine Only) as on 28th February 2025.

NOTES

- I, Sharad 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 February 2025 is ₹ 81,51,769.00 (Rupees Eighty One Lakh Fifty One Thousand Seven Hundred Sixty Nine 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;
- (b) I have no direct or indirect interest in the property valued:





ANNEXURE TO FORM 0-1

Technical details Main Building

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 1st Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Room situated on Ground + 1st Upper Floor
3	Year of construction	2006 (As per Building Completion Letter)
4	Estimated future life	41 Years Subject to proper, preventive periodic
		maintenance & structural repairs
5	Type of construction- load bearing	R.C.C. Framed Structure with AC Sheet Roofing
	walls/RCC frame/ steel frame	Ŭ
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters, Aluminum sliding windows with MS Grills
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or	Concealed electrification
	conduit	
	(ii) Class of fittings: Superior/	Concealed plumbing
	Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	'
	(iii) No. of urinals	7//
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior	Ordinary
L	white/ordinary.	
17	Compound wall	Not Provided
	Height and length	
40	Type of construction	No Life
18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of	R.C.C tank
20	construction Over-head tank	R.C.C tank on terrace
20		K.G.G tank on terrace
	Location, capacity Type of construction	
21	71	May be provided as per requirement
22	Pumps- no. and their horse power Roads and paving within the compound	Cement concrete in open spaces, etc.
~~	approximate area and type of paving	Oement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System
20	public sewers, if septic tanks provided, no.	- Somiotica to Maniopai Soworage System
	and capacity	
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1





Actual site photographs























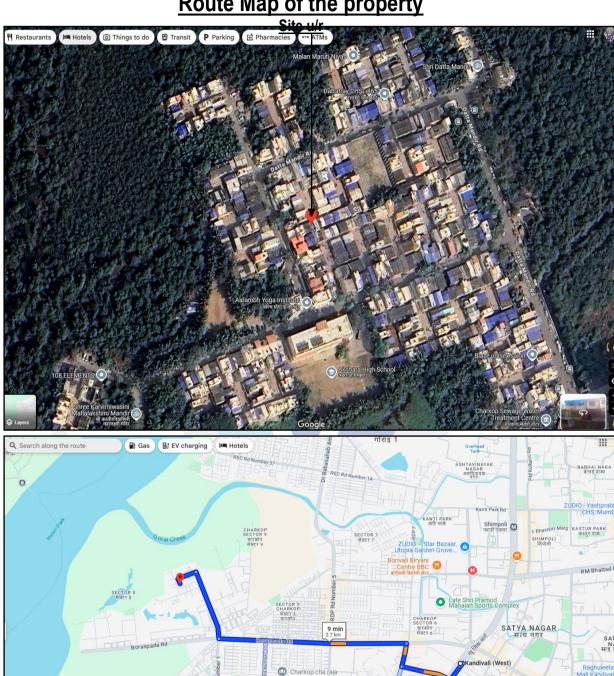




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Route Map of the property



Latitude Longitude - 19°09'59.4"N 72°58'03.1"E

12 min 3.8 km

CHARKOP चारकोप

Note: The Blue line shows the route to site from nearest metro station (Kandivali – 2.7 Km.)



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SAI NAG साइ नग

MAHAVIR NAGAR महाविर नगर

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Room	1,38,620.00			
No Reduced for Room Located on Ground Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,38,620.00	Sq. Mtr.	12,878.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	59,310.00			
The difference between land rate and building rate (A – B = C)	79,310.00		11. //	
Depreciation Percentage as per table (D) [100% - 19%]	81%		14	
(Age of the Building – 19 Years)			- 71	
Rate to be adopted after considering depreciation [B + (C x D)]	1,23,551.00	Sq. Mtr.	11,478.00	Sq. Ft.

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

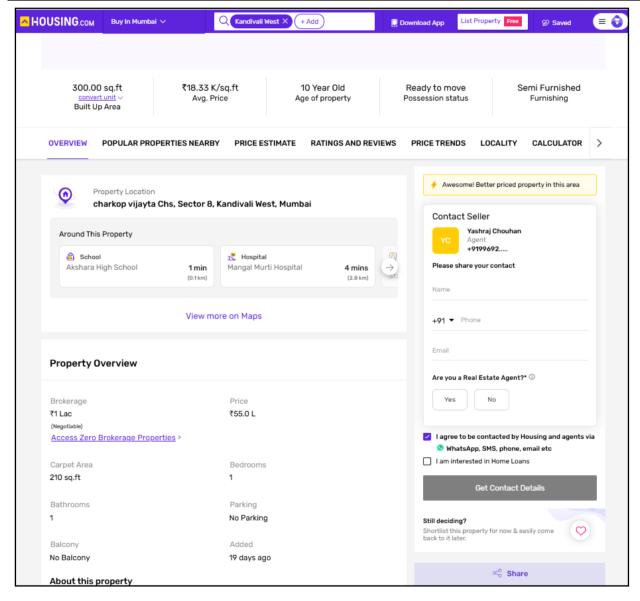
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years After initial 5 year for every year 1% depreciation 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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Valuers & Valuer

Price Indicators

Property	Room		
Source	Housing.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	210.00	252.00	-
Percentage	-	20%	•
Rate Per Sq. Ft.	26,190.00	₹ 21,825.00	-

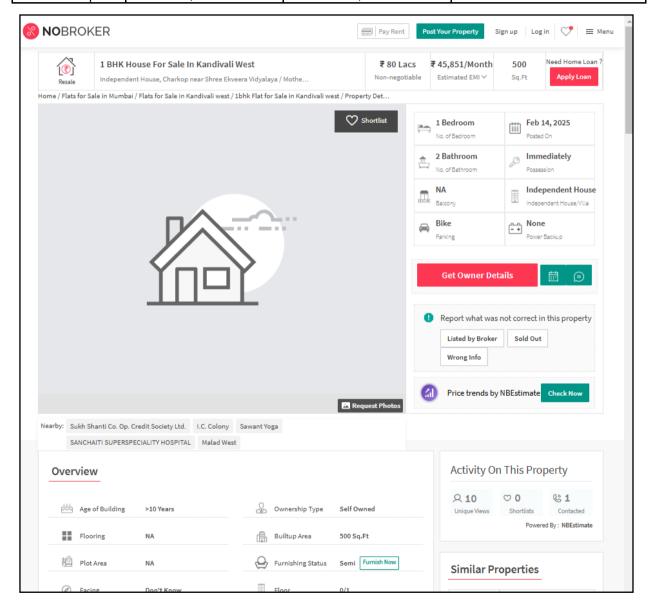






Price Indicators

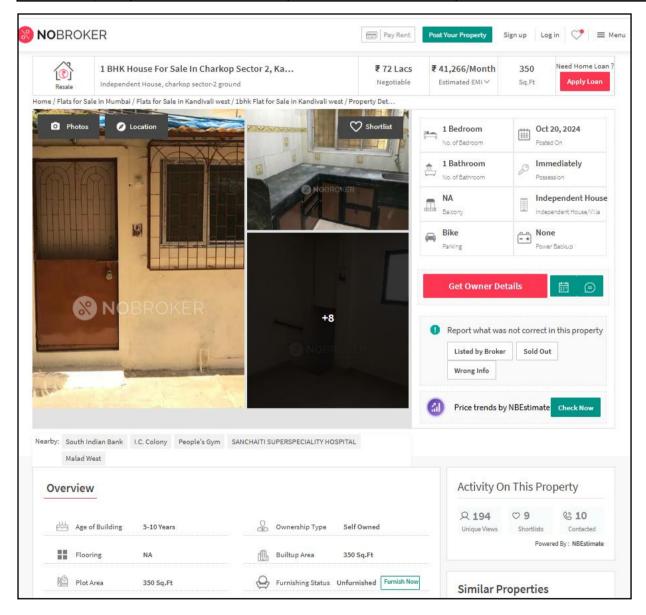
Property	Room		
Source	nobroker		
Floor	-		
	Carpet	Built Up	Saleable
Area	455.00	350.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	17,600.00	₹ 16,000.00	-





Price Indicators

Property	Room		
Source	nobroker		
Floor	-		
	Carpet	Built Up	Saleable
Area	292.00	350.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	24,686.00	₹ 20,571.00	-







Sales Instances

Property	Room		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	269.00	323.00	-
Percentage	-	20%	•
Rate Per Sq. Ft.	25,455.00	₹ 21,207.00	-

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14-12-2024	•	दस्त क्रमांक : 24253/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : चारकोण	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6850000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4158600	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: रूम नं. सी - 27, इमारतीचे नाव: चारकोप 4 साई सिद्धी को.ऑप.हौ.सोसा.लि., ब्लॉक नं: प्लॉट नं. 813,आरएससी - 1,सेक्टर - 8, रोड : चारकोप,कांदिवली प. मुंबई 400067.((Survey Number : 41 (PART) ;))	
(5) क्षेत्रफळ	30.00 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:-संदीप गणपत पवार वय:-54 पत्ता:-प्लॉट नं: रूम नं. सी - 27 , माळा नं: -, इमारतीचे नाव: चारकोप 4 साई सिद्धी को.ऑप.हौ.सोसा.लि., ब्लॉक नं: प्लॉट नं. 813, आरएससी - 1, सेक्टर - 8 , रोड नं: चारकोप, कांदिवली प. मुंबई , महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:- AVKPS6078H	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	-, इमारतीचे नाव: चारकोप 4 साई सिद्धी को.ऑप	ौ.सोसा.लि., ब्लॉक नं: प्लॉट नं. 813, आरएससी -
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/12/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	13/12/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	24253/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	411000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





Sales Instances

Property	Room		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	224.00	269.00	-
Percentage	-	20%	•
Rate Per Sq. Ft.	22,260.00	₹ 18,550.00	-

56451 03-01-2025 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली 7 दस्त क्रमांक : 56/2025 नोदंणी : Regn:63m
	गावाचे नाव : चारकोण	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4990000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3465500	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: रूम न.बी-10, इमारतीचे नाव: चारकोप शांती निवास को-ऑप हाउसिंग सोसायटी लिमीटेड, ब्लॉक नं: प्लॉट न.837 रोड न.आरएससी-12 सेक्टर-8, रोड : चारकोप कांदिवली पश्चिम मुंबई 400067((Survey Number : 41 ;))	
(5) क्षेत्रफळ	25.00 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:-विजय गोपाल नायडू वय:-54 पत्ता:-प्लॉट नं: रूम न.बी-10, माळा नं: -, इमारतीचे नाव: चारकोप शांती निवास को-ऑप हाउसिंग सोसायटी लिमीटेड , ब्लॉक नं: प्लॉट न.837 रोड न.आरएससी-12 सेक्टर-8 , रोड नं: चारकोप कांदिवली पश्चिम मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:-AEXPN2308D	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-संदीप प्रमोद बोरसे वय:-26; पत्ता:-प्लॉट नं: रूम न.बी-1, माळा नं: -, इमारतीचे नाव: चारकोप शांती निवास को-ऑप हाउसिंग सोसायटी लिमीटेड , ब्लॉक नं: प्लॉट न.837 रोड न.आरएससी-12 सेक्टर-8 , रोड नं: चारकोप कांदिवली पश्चिम मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:-CKPPB0735C 2): नाव:-हेमलता एकनाथ पाटील वय:-33; पत्ता:-प्लॉट नं: रूम न.बी-1, माळा नं: -, इमारतीचे नाव: चारकोप शांती निवास को-ऑप हाउसिंग सोसायटी लिमीटेड , ब्लॉक नं: प्लॉट न.837 रोड न.आरएससी-12 सेक्टर-8 , रोड नं: चारकोप कांदिवली पश्चिम मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:-EGXPP2031K	
(9) दस्तऐवज करुन दिल्याचा दिनांक	02/01/2025	
(10)दस्त नोंदणी केल्याचा दिनांक	02/01/2025	
(11)अनुक्रमांक,खंड व पृष्ठ	56/2025	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	299400	
(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 February 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 the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.
- 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 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 ₹ 81,51,769.00 (Rupees Eighty One Lakh Fifty One Thousand Seven Hundred Sixty Nine 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



