

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Yasmeen Nelson Daniel

Residential Flat No. 409, 4th Floor, Wing - T, **"Sapphire - Dotom Isle"**, Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, State - Maharashtra, Country - India.

Latitude Longitude: 19°12'11.3"N 72°49'20.4"E

Intended User:

Cosmos Bank Colaba Branch

8, SHree Sadan ,Lala Nigam Road, Coloba Mumbai 400005



Our Pan India Presence at:

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♥ Thane♥ Nashik

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Q Delhi NCRQ Raipur

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/02/2025/014350/2310662 20/15-312-PRRJ Date: 20.02.2025

VALUATION OPINION REPORT

This is to certify that the under construction property bearing Residential Flat No. 409, 4th Floor, Wing - T, **"Sapphire - Dotom Isle"**, Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, State - Maharashtra, Country - India belongs to **Yasmeen Nelson Daniel**.

Boundaries of the property

North : Internal Road

South : Shakti Complex

East : Internal Road

West : Open Plot

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 ₹ 1,23,27,000.00 (Rupees One Crore Twenty Three Lakhs Twenty Seven Thousands Only) After completion of construction works. As per Site Inspection 24% Construction Work is Completed.

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

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Encl.: Valuation report



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Residential Flat No. 409, 4th Floor, Wing - T, **"Sapphire - Dotom Isle"**, Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, 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 20.02.2025 for Bank Loan Purpose.				
1	Date of inspection	18.02.2025				
3	Name of the owner / owners	Yasmeen Nelson Daniel				
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. 409, 4 th Floor, Wing - T, "Sapphire - Dotom Isle", Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, State - Maharashtra, Country - India. Contact Person: Miss. Bhagyashree (Customer Relationship Manager) Contact No. 9004687769				
6	Location, Street, ward no	Bhoomi Park Road, Opp. Billabong International School Village - Malvani, Malad (West) District - Mumbai Suburban				
7	Survey / Plot No. of land	CTS No - 6A(Part) of Village - Malvani New Survey No - 263				
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. = 587.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 645.70 (Carpet Area + 10%)				





13	Roads, Streets or lanes on which the land is abutting	Village - Malvani, Malad (West)Taluka - Borivali, District - Mumbai Suburban, Pin - PIN - 400 095		
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?	Building is under construction		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Building is under construction		
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			
	(i) Names of tenants/ lessees/ licensees, etc	Building is under construction		
	(ii) Portions in their occupation	Fully Building is under construction		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	25,700.00 (Expected rental income per month after completion of construction works)		



Since 1989





	(iv)	Gross amount received for the whole property	N.A.			
27		of the occupants related to, or close to ss 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		etails of the water and electricity charges, If any, orne by the owner	N. A.			
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.			
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.			
32		np is installed, who is to bear the cost of nance 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					
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	COST	OF CONSTRUCTION				
41	Year of comple	commencement of construction and year of tion	Building is under construction			
42	What was the method of construction, by contract/By employing Labour directly/ both?		N. A.			



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Architects &
Architects

43	For items of work done on contract, produce copies of agreements For items of work done by engaging Labour directly,	N. A.
	give basic rates of materials and Labour supported by documentary proof.	
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Colaba Branch Branch to assess Fair Market Value as on 20.02.2025 for Residential Flat No. 409, 4th Floor, Wing - T, **"Sapphire - Dotom Isle"**, Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, State - Maharashtra, Country - India belongs to **Yasmeen Nelson Daniel**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.21617 / 2024 Dated 30.12.2024 between M/s. Dotom Real Estate (The Promoter) And Yasmeen Nelson Daniel (The Purchaser).
2)	Copy of Approved Building Plan No.SRA / ENG / 1936 / PN / STGL / AP Dated 09.05.2023 issued by Slum Rehabiliation Authority (SRA).
3)	Copy of Amended Commencement Certificate No.SRA / ENG / 1936 / PN / STGL / AP Dated 10.03.2023 issued by Slum Rehabiliation Authority (SRA).
4)	Copy of RERA Certificate No.P51800051190 Dated 24.04.2024 issued by Maharashtra Real Estate Regulatory Authority.

Location

The said building is located at Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095. The property falls in Residential Zone. It is at a traveling distance 2.1 Km. from Dahanukarwadi Metro Station.

Building

The building under reference is having 1 basement + Ground + 2 Podium + 1 Amenity Floor + 29 Upper Floors. It is a Proposed R.C.C Framed Structure with 9" thick external walls and Building Under Construction walls. The external condition of building is Building is under construction . The building is used for Residential purpose. 4th Floor is having 9 Residential Flat. The building is having 5 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor As per Approved Building Plan, the composition of Flat will be 2 Bedrooms + Living Room + Kitchen + Passage + 2 Toilets. (i.e. 2BHK). This Residential Flat is Proposed Vitrified tiles flooring, Proposed Teak wood door frame with flush doors, Proposed Powder coated aluminium sliding windows, Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with Concealed.etc.

Valuation as on 20th February 2025



Since 1989





The Carpet Area of the Residential Flat	:	587.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Building is under construction
Expected total life of building	:	60 Years
Age of the building	:	Building is under constructions
Cost of Construction	:	645.70 Sq. Ft. X ₹ 3,000.00 = ₹ 19,37,100.00
Depreciation {(100 -) X (0 / 60)}	:	Building is under construction.
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	78.	₹ 1,12,570/- per Sq. M. i.e. ₹ 10,458/- per Sq. Ft.
Guideline rate (after depreciate)	:	Building is under construction
Value of property	:	587.00 Sq. Ft. X ₹ 21,000 = ₹1,23,27,000
Total Value of property as on 20th February 2025	:	₹1,23,27,000.00

(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 20th February 2025	:/	₹ 1,23,27,000.00
Total Value of the property	X	₹ 1,23,27,000.00
The realizable value of the property	:	₹1,10,94,300.00
Distress value of the property	:	₹98,61,600.00
Insurable value of the property (645.70 X 3,000.00)	:/	₹19,37,100.00
Guideline value of the property (645.70 X 10458.00)	/ :	₹67,52,731.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 409, 4th Floor, Wing - T, "Sapphire - Dotom Isle", Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, State - Maharashtra, Country - India for this particular purpose at ₹ 1,23,27,000.00 (Rupees One Crore Twenty Three Lakhs Twenty Seven Thousands Only) as on 20th February 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 20th February 2025 is ₹ 1,23,27,000.00 (Rupees One Crore Twenty Three Lakhs Twenty
 Seven Thousands 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.



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Architects & Affective Statement of the Consultant of the Consu

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

Main Building

Technical details

1	No. of floors and height of each floor	30	:	1 basement + Ground + 2 Podium + 1 Amenity Floor + 29 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 4 th Floor		
3	Year of construction			Building is under construction		
4	Estimated future life		:	0 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of construction- load bearing walls/RC frame/ steel frame	C		Proposed R.C.C Framed Structure		
6	Type of foundations			Proposed R.C.C. Foundation		
7	Walls			Building is under construction		
8	Partitions		:	Building Under Construction.		
9	Doors and Windows		:	Proposed Teak wood door frame with flush doors, Proposed Powder coated aluminium sliding windows, .		
10	Flooring			Proposed Vitrified tiles flooring.		
11	Finishing		:	Proposed Cement Plastering.		
12	Roofing and terracing			Proposed R.C.C. Slab.		
13	Special architectural or decorative features, if any		:	No		
14	(i) Internal wiring – surface or cond	uit		Proposed Concealed plumbing with C.P. fittings. Proposed		
	(ii) Class of fittings: Superior/Ordina Poor.	ry/		Electrical wiring with Concealed.		





Technical details

Main Building

15	Sanitary i	nstallations	:	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		: 18	All external walls are 9" thick and partition walls are 6" thick
18	No. of lifts and capacity		:	Proposed 5 Lifts TM
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-hea Location, Type of co		:	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		Proposed Connected to Municipal Sewerage System





Actual Site Photographs







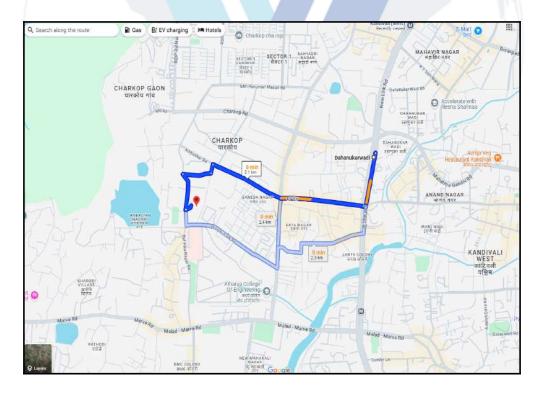




Route Map of the property



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



Longitude Latitude: 19°12'11.3"N 72°49'20.4"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Dahanukarwadi - 2.1 Km.).



Valuers & Appraisers

Architects & Marchitects & Charlest Engineers (1)

Lander's Engineer (1)

MH2010 PVCLTM

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat		112570	A		
Flat Located on 4 th Floor					
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)		1,12,570.00	Sq. Mtr.	10,458.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	7	61790			
The difference between land rate and building rate(A-B=C)	/	50,780.00		7, 1	
Percentage after Depreciation as per table(D)		100%)	
Rate to be adopted after considering depreciation [B + (C X D)]		1,12,570.00	Sq. Mtr.	10,458.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate			
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors			
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors			
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors			
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors			
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors			

Depreciation Percentage Table

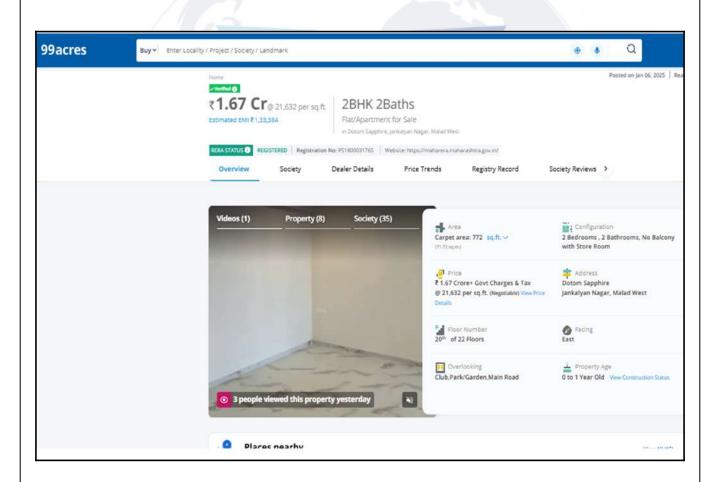
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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

Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	772.00	849.20	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹21,632.00	₹19,666.00	-

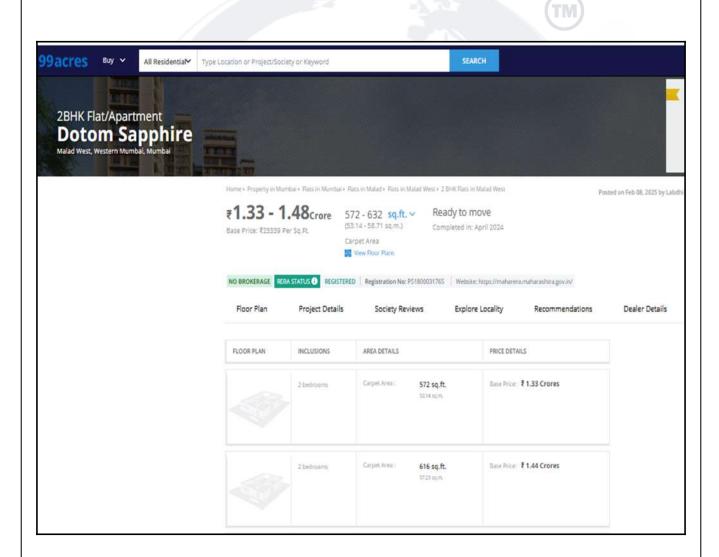






Price Indicators

Property	Residential Flat			
Source	https://www.99acres.com/			
Floor	-			
	Carpet Built Up Saleable			
Area	572.00	629.20	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹23,252.00	₹21,138.00	-	







Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	698.00	767.80	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹18,063.00	₹16,421.00	-	

344389	सूची क्र.2	दुष्पम निबंधक : सह दु.नि. बोरीवली 6	
2-02-2025		दस्त क्रमांक : 2344/2025	
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ontact concern SRO office.		Regn:63m	
	गावाचे नाव: मालवर्ण	ft .	
(1)वितेखाचा प्रकार	करारनामा		
(2)मोबदता	11866000		
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8823369.79		
(4) भू-मापन्,पोटहिस्सा व घरक्रमॉक्(असत्यास)	304,एफ विंग, माळा नं: तिसरा मज एफ विंग, ब्लॉक नं: जनकल्याण न बॉग इंटरनॅशनल स्कूल जवळ,ऑप 60.12 ची.मीटर रेरा कारपेट + बार	.pa. इतर वर्णन :सदनिका नं: अपार्टमेंट नं. जला,बिल्डींग नं.1, इमारतीचे नाव: रॉयल लगून गर,मालाड पश्चिम मुंबई -400095, रोड : बिल्ला रु मार्वे रोड, इतर माहिती: अपार्टमेंटचे क्षेत्रफळ कनीचे क्षेत्रफळ 4.73 चौ.मीटर कारपेट,सोबत । खणी.((C.T.S. Number : 6A/16A;))	
(5) প্রস্রাক্তর	64.85 चो.मीटर		
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा			
(७) दस्तरेवज करून देणा-या तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे.रिक्की रॉनी ठेव्हलपर्स चे भागीदार हिम्मत गणेशलाल कच्छारा तर्फे मुखत्यार हितेश घेलाभाई शाह वय:-48 पता:-प्लॉट नं: ऑफिस, माळा नं: सहावा मजता , इमारतीचे नाव: शाह ट्रेड सेंटर, ब्लॉक नं: माताउ पूर्व, रोठ नं: राणी सती मार्ग , महाराष्ट्र, MUMBAL पिन कोठ:-400097 पैन नं:-AAIFR9824R 2): नाव:-मे.रिक्की रॉनी ठेव्हलपर्स चे भागीदार देवेन प्रेमजी शाह तर्फे मुखत्यार हितेश घेलाभाई शाह वय:-48 पत्त:-प्लॉट नं: ऑफिस, माळा नं: सहावा मजला, इमारतीचे नाव: शाह ट्रेड सेंटर, ब्लॉक नं: माताउ पूर्व, रोठ नं: राणी सती मार्ग, महाराष्ट्र, MUMBAL पिन कोठ:-400097 पैन नं:-AAIFR9824R		
(8)दस्तऐवज करुन घेषा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	वासुदेव अपार्टमेंट , ब्लॉक ने: मालांड पश्चिम , रोड ने: रोड ने.2, मामलेतदार वाडी, महावीर क्लिनिव		
(७) दस्तऐवज करुन दिल्याचा दिनांक	30/01/2025		
(10)दस्त नोंदणी केत्याचा दिनांक	30/01/2025		
(11)अनुक्रमांक,खंड व पृष्ठ	2344/2025		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	712000		
(13)बाजारभावाप्रमाणे नोंदणी घुत्क	30000		
(14)घेरा			
मुल्यांकनासाठी विचारात घेतलेला तपश्चीतः:			





Sale Instances

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	692.00	761.20	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹18,799.00	₹17,090.00	-

7065389	सूची क्र.2	दुयम निबंधक : सह दु.नि. बोरीवली 6	
3-12-2024		दस्त क्रमांक : 27065/2024	
lote:-Generated Through eSearch fodule.For original report please		नोदणी:	
ontact concern SRO office.		Regn:63m	
	गावाचे नाव: मालवर्ण	ì	
(1)वितेसाचा प्रकार	करारनामा		
(2)मोबदता	12243931		
(3) बाजारभाव(भाठेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	9546140.21		
(4) भू-मापन्,पोटहिस्सा व परक्रमांकः(असत्यास)	नं.2105,एफ विंग, माळा नं: एकविः विंग, ब्लॉक नं: मालाड पश्चिम मुंबई इंटरनेंशनल स्कूल जवळ,ऑफ मार् 59.56 चौ. मीटर रेरा कारपेट,सोबल	.pa. इतर वर्णन :सदनिका ने: अपार्टमेंट सावा मजता, इमारतीचे नाव: रॉयल लगून एफ -400095,जनकल्याण नगर, रोड : बिल्ला बॉग वें रोड, इतर माहिती: सदनिकेचे एकूण क्षेत्रफळ त बाल्कनीचे क्षेत्रफळ 4.73 चौ.मीटर रेरा । सहित,मौजे मालवणी.((C.T.S. Number :	
(5) क्षेत्रफळ	64.29 ची.मीटर		
(६)आकारणी किवा जुडी देण्यात असेत तेव्हा.			
(७) दस्त्ऐवज करुन देणा-या तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायात्याचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:मे.रिक्की रॉनी डेव्हलपर्स चे भागीदार हिम्मत गणेशलाल कच्छारा तर्फे मुखत्यार हितेष्ठ घेलाभाई शाह वय-48 पता: प्लॉट नं: ऑफिस, माळा नं: सहावा मजला , इमारतीचे नाव: शाह ट्रेड सेंटर, ब्लॉक नं: माताड पूर्व, रोड नं: राणी सती मार्ग , महाराष्ट्र, MUMBA1. पिन कोड:-400097 पॅन नं:-AAIFR9824R 2): नाव:-मे.रिक्की रॉनी डेव्हलपर्स चे भागीदार देवेन ग्रेमजी शाह तर्फे मुखत्यार हितेष्ठ घेलाभाई शाह वय:-48 पता:-प्लॉट नं: ऑफिस, माळा नं: सहावा मजला, इमारतीचे नाव: शाह ट्रेड सेंटर, ब्लॉक नं: माताड पूर्व, रोड नं: राणी सती मार्ग, महाराष्ट्र, MUMBA1. पिन कोड:-400097 पॅन नं:-AAIFR9824R		
(४)दस्तऐवज करून घेषाया पक्षकाराचे व किंवा दिवाणी न्यापालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	मार्वे हेक्न को ऑप ही सोसा ली , ब्लॉक ने: माताउ पश्चिम , रोठ ने: मार्वे रोठ,सेंट ज्यूड हायस्कुतच्य		
(१) दस्तऐवज करुन दिल्याचा दिनांक	19/12/2024		
(10)दस्त नोंदणी केत्याचा दिनांक	19/12/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	27065/2024		
(12)बाजारभावाप्रमाणे मुद्रोक शुरक	734700		
(13)बाजारभावाप्रमाणे नोंदणी छुल्क	30000		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 20th 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 there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 1,23,27,000.00 (Rupees One Crore Twenty Three Lakhs Twenty Seven Thousands 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





Extent of Work Completion

Name of Owner: Yasmeen Nelson Daniel

Property Address: Residential Flat No. 409, 4th Floor, Wing - T, "Sapphire - Dotom Isle", Bhoomi Park Road, Opp. Billabong International School, Village - Malvani, Malad (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 095, State - Maharashtra, Country - India.

As per site inspection, 21% construction work is completed.

Extent of completion as under:

Foundation	Completed	RCC plinth	Completed
Full Building RCC	Up to 5th Floors Completed	External Brickwork	Up to 5 th Floors Completed
External Plastering	Up to 5th Floors Completed	Total	24% work completed



