

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Mahesh Lavu Naik

Residential Flat No. 104, 1st Floor, Building No 5/5C/1, "Bhagyoday Co-Op. Hsg. Soc. Ltd.", Mhada Scheme Code No 284, Vinoba Bhave Nagar, Municipality Ward No. L, Kurla (West), Taluka - Kurla, District - Mumbai Suburban, PIN - 400 070, State - Maharashtra, Country - India.

Latitude Longitude: 19°4'24.4"N 72°53'4.9"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -400 028, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded

Aurangabad Pune

Mumbai

Thane Nashik

Ahmedabad Opelhi NCR

Rajkot 💡 Raipur

Jaipur

Regd. Office

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

+91 2247495919

🚩 mumbai@vastukala.co.in www.vastukala.co.in



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Vastu/Mumbai/07/2024/009751/2307134 09/2-138-PRRJSK Date: 09.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 104, 1st Floor, Building No 5/5C/1, "Bhagyoday Co-Op. Hsg. Soc. Ltd.", Mhada Scheme Code No 284, Vinoba Bhave Nagar, Municipality Ward No. L, Kurla (West), Taluka - Kurla, District - Mumbai Suburban, PIN - 400 070, State - Maharashtra, Country - India belongs to Mr. Mahesh Lavu Naik.

Boundaries of the property

: Internal Road North

South : Al-Barkaat Malik Muhammad Islam English School

East Building No. 6-B

West Sai Siddhi Building

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 ₹ 59,09,285.00 (Rupees Fifty Nine Lakhs Nine Thousand Two Hundred And Eighty Five 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/67/ 2019-20

Encl.: Valuation report





Our Pan India Presence at:

Nanded Mumbai

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Residential Flat No. 104, 1st Floor, Building No 5/5C/1, "Bhagyoday Co-Op. Hsg. Soc. Ltd.", Mhada Scheme Code No 284, Vinoba Bhave Nagar, Municipality Ward No. L, Kurla (West), Taluka - Kurla, District - Mumbai Suburban, PIN - 400 070, 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 09.07.2024 for Bank Loan Purpose.
1	Date of inspection	06.07.2024
3	Name of the owner / owners	Mr. Mahesh Lavu Naik
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. 104, 1st Floor, Building No 5/5C/1, "Bhagyoday Co-Op. Hsg. Soc. Ltd.", Mhada Scheme Code No 284, Vinoba Bhave Nagar, Municipality Ward No. L, Kurla (West), Taluka - Kurla, District - Mumbai Suburban, PIN - 400 070, State - Maharashtra, Country - India. Contact Person: Mr. Naresh Ghonge (Tenant) Contact No. 9969032317
6	Location, Street, ward no	Vinoba Bhave Nagar
7	Survey / Plot No. of land	CTS No - 915(Part), 917(Part), 918(Part) & others of
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. = 269.18 (Area as per Site measurement) Carpet Area in Sq. Ft. = 269.00 (Area As Per Provisional Offer Letter) Built Up Area in Sq. Ft. = 322.80 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Taluka - Kurla , District - Mumbai Suburban , Pin - PIN - 400 070
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 - Mr. Naresh Ghonge
	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 MHADA norms Percentage actually utilized – Details not available		
26	RENTS	s			
	(i) Names of tenants/ lessees/ licensees, etc T		Tenant Occupied - Mr. Naresh Ghonge		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	17,500/- 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?	Information not available		
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, sorne by the owner	N. A.		
30		e tenant to bear the whole or part of the cost 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		ouilding insured? If so, give the policy no., it for which it is insured and the annual premium	Information not available		
36	,	dispute between landlord and tenant regarding ending 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	istances of sales of immovable property in the on a separate sheet, indicating the Name and is of the property, registration No., sale price ea 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 commencement of construction and year of completion	Year of Completion – 2014 (As per site information)
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, Dadar Branch Branch to assess Fair Market Value as on 05.07.2024 for Residential Flat Residential Flat No. 104, 1st Floor, Building No 5/5C/1, "Bhagyoday Co-Op. Hsg. Soc. Ltd.", Mhada Scheme Code No 284, Vinoba Bhave Nagar, Municipality Ward No. L, Kurla (West), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 070, State - Maharashtra, Country - India belongs to Mr. Mahesh Lavu Naik.

We are in receipt of the following documents::

1)	Copy of MHADA Allotment Letter No.UPMA (PNN) / Scheme No. 284 / Sanvarg - GP - 16 / 308 / 2014 Dated 07.08.2014 And Mr. Mahesh Lavu Naik(The Allottee) issued by Maharashtra Housing And Area Development Authority.			
2)	Copy of MHADA No Objection Certificate dated 06.02.2014 in the name of Mr. Mahesh Lavu Naik issued by Maharashtra Housing and Area Development Authority.			
3)	Copy of Provisional Offer Letter dated 18.12.2013 in the name of Mr. Mahesh Lavu Naik issued by Maharashtra Housing and Area Development Authority.			
4)	Copy of First Intimation of Allotment Tenenment Letter dated 19.06.2012 in the name of Mr. Mahesh Lavu Naik issued by Maharashtra Housing and Area Development Authority.			

Location

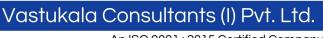
The said building is located at Sector - 104, , Kurla (West), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 070. The property falls in Flat Zone. It is at a traveling distance 1.3 Km. from Kurla Railway Station.

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 walls. The external condition of building is Good. The building is used for Residential purpose. 1st is having 6 Residential Flat.



Since 1989



The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 1st. The Composition of Residential Flat 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, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 9th July 2024

The Built Up Area of the Residential Flat	:	323.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	Ä	2014 (As per site information)
Expected total life of building	:	60 Years TM
Age of the building as on 2024	:	10 Years
Cost of Construction	:	322.80 Sq. Ft. X ₹ 2,700.00 = ₹ 8,71,560.00
Depreciation {(100 - 10) X (10 / 60)}	:	15.00%
Amount of depreciation	:	₹ 1,30,815.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	· ·	₹ 81,862/- per Sq. M. i.e. ₹ 7,605/- per Sq. Ft.
Guideline rate (after depreciate)	V	₹ 76,986/- per Sq. M. i.e. ₹ 7,152/- per Sq. Ft.
Value of property as on 9th July 2024	1	323.00 Sq. Ft. X ₹ 18,700 = ₹60,40,100.00

(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)

Fair value of the property as on 9th July 2024		₹ 60,40,100.00 - ₹ 1,30,815.00 = ₹ 59,09,285.00
Total Value of the property	:	₹60,40,100.00
The realizable value of the property	:	₹53,18,357.00
Distress value of the property	:	₹47,27,428.00
Insurable value of the property (322.80 X 2,700.00	:	₹8,71,560.00
Guideline value of the property (322.80 X 7152.00)	:	₹23,08,666.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 104, 1st Floor, Building No 5/5C/1, "Bhagyoday Co-Op. Hsg. Soc. Ltd.", Mhada Scheme Code No 284, Vinoba Bhave Nagar, Municipality Ward No. L, Kurla (West), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 070, State - Maharashtra, Country - India for this particular purpose at ₹ 59,09,285.00 (Rupees Fifty Nine Lakhs Nine Thousand Two Hundred And Eighty Five Only) as on 9th July 2024

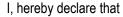


Valuers & Appraisers
Architect & Granters (i)
For Committee (in Committe

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 9th July 2024 is ₹ 59,09,285.00 (Rupees Fifty Nine Lakhs Nine Thousand Two Hundred And Eighty Five 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- VALUATION



- 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 1 st Floor
3	Year of construction		2014 (As per site information)
4	Estimated future life		50 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 .
8	Partitions	:	
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.



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company

Technical details

Main Building

12	Roofing and terracing		:	R. C. C. Slab.
13	Special a	architectural or decorative features, if any	:	No
14	(i) Internal wiring – surface or conduit		:	Concealed electrification
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Concealed plumbing
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals	Ħ	
	(iv)	No. of sink		TM
16	Class of fittings: Superior colored / superior white/ordinary.		:	Superior White
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		1	Not Provided
19	Underground sump – capacity and type of construction		·	Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction			Connected to Municipal Sewerage System
21	Pumps- no. and their horse power		:,	May be provided as per requirement
22		nd paving within the compound nate area and type of paving	/ :	Chequred 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















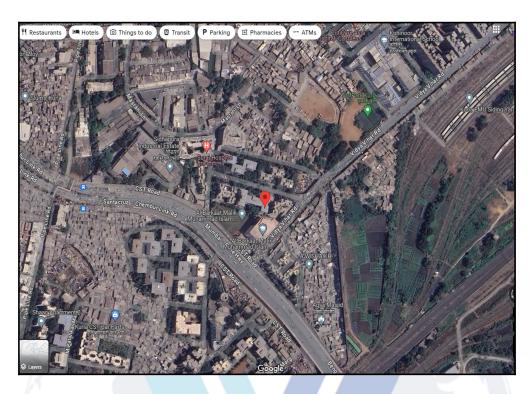
Actual Site Photographs



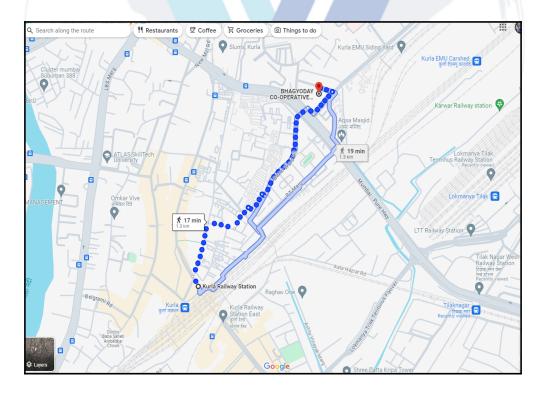




Route Map of the property



Note: Red marks shows the exact location of the property



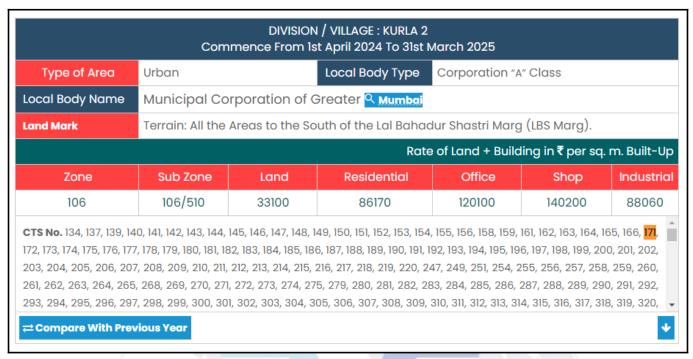
Longitude Latitude: 19°4'24.4"N 72°53'4.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kurla - 1.3 Km.).



Valuers & Appraisers
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	86170			
Decrease by 5% on Flat Located on 1st Floor	4308.5			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	81,862.00	Sq. Mtr.	7,605.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	33100		')	
The difference between land rate and building rate(A-B=C)	48,761.50			
Percentage after Depreciation as per table(D)	10%		73/	
Rate to be adopted after considering depreciation [B + (C X D)]	76,986.00	Sq. Mtr.	7,152.00	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%

Depreciation Percentage Table

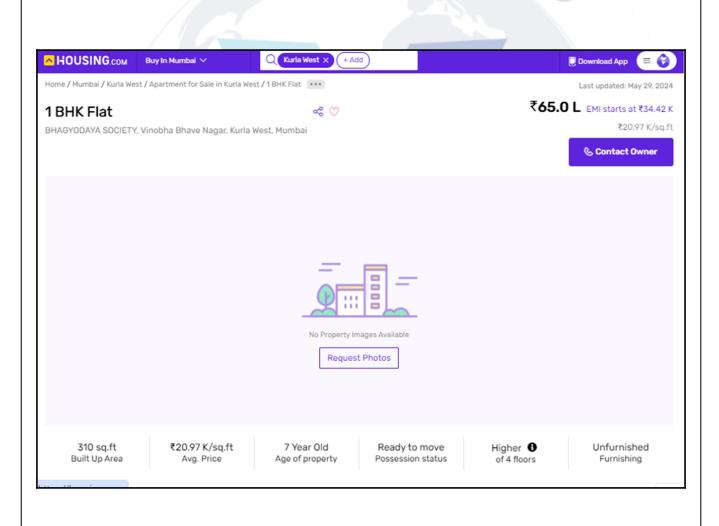
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	depreciation is to be considered. However	After initial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



Valuers & Appraisers
Architects &
Interior Designers
Chartered Engineers (I)
TEV Consultants
Lender's Engineer

Price Indicators

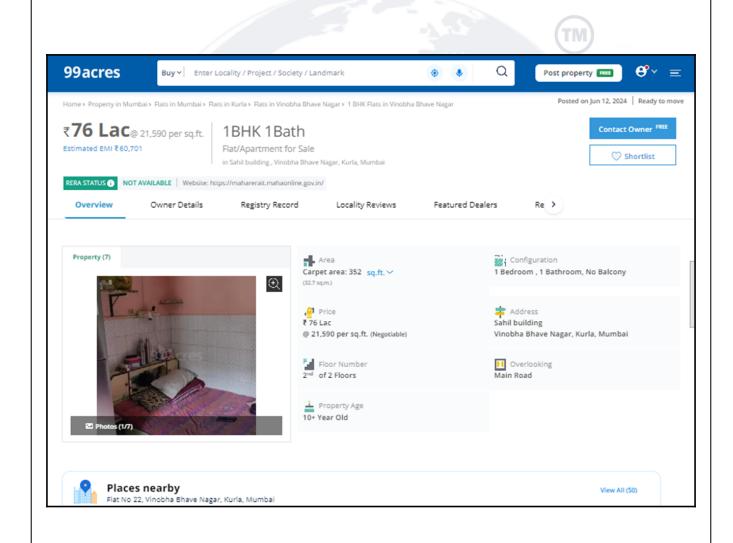
Property	Residential Flat			
Source	Housing.Com	Housing.Com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	258.33	310.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹25,162.00	₹20,968.00	-	







Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	352.00	422.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹21,591.00	₹17,992.00	-







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	269.00	322.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹21,190.00	₹17,658.00	-

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(2)मोबदला	5700000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2585100	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	305, माळा नं: 3 रा मजला बिल्डिंग सो लि, ब्लॉक नं: नविन म्हाडा एल. कुर्ला पश्चिम मुंबई 400070, इतर म फुट कारपेट 30 चौ. मीटर बिल्ट अ	pa. इतर वर्णन :सदनिका नं: टेनेमेंट / फ्लॅट नं. नं. 5 सी, इमारतीचे नाव: भाग्योदय को-ऑप हैं आय. जी. कॉलोनी विनोबा भावे नगर, रोड : ।हिती: मौजे कुर्ला-2,सदनिकेचे क्षेत्रफळ 269 चैं प((Survey Number : 171 TO 174 & 260 r : 915 TO 919 AND 922 (PART) ;))
(5) क्षेत्रफळ	269 ਜੀ.फूट	
(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.		8 पत्ताः-प्लॉट नं: रूम नं. 77 , माळा नं: ., इमारतीचे नाव: स. टी. डीपो , रोड नं: बेलासिस रोड मुंबई सेंट्रल मुंबई, पॅन नं:-AHVPG8970D
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	चुनावाला बिल्डिंग, ब्लॉक नं: समोर बी. ई. एस. टी. डेपो, रोड नं: एल. बी. एस. मार्ग कुर्ली पश्चिम मुंबई,	
(9) दस्तऐवज करुन दिल्याचा दिनांक	02/11/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	02/11/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	23584/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	342000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		

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An ISO 9001: 2015 Certified Company

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	269.00	322.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹21,933.00	₹18,278.00	-

24, 11:14 AM	igr_1492	
14922520	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.कुर्ला 5
28-02-2024		दस्त क्रमांक : 14922/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: कुर्ला	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5900000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2585100	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	405, माळा नं: ४ था मजला बिल्डिंग सो लि, ब्लॉक नं: नविन म्हाडा एल. ५ कुर्ला पश्चिम मुंबई 400070, इतर मा फुट कारपेट 30 चौ. मीटर बिल्ट अप	oa. इतर वर्णन :सदिनका नं: टेनेमेंट / फ्लॅट नं. नं 5 ओ, इमारतीचे नाव: भाग्योदय को-ऑप हौ आय. जी. कॉलोनी विनोबा भावे नगर, रोड : हिती: मौजे कुर्ला-2,सदिनकेचे क्षेत्रफळ 269 चै प्((Survey Number : 171 TO 174 & 260 : : 915 TO 919 & 922 (PART) ;))
(5) क्षेत्रफळ	269 चौ.फूट	
(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:-दिलीप दिनानाथ मांजरेकर वय:-49 पत्ता:-प्लॉट नं: रूम नं. 54 / 2 / 5 , माळा नं: ., इमारतीचे नाव: चाल नं. 69 , ब्लॉक नं: शिवड़ी कोलीवाडा जवळ हनुमान मंदिर , रोड नं: शिवड़ी मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400015 पॅन नं:-AFKPM2338G	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	इमारतीचे नाव: मंगल मूर्ती अपार्टमेंट जवळ वैभव धाबा, ब्लॉक नं: समोर सूरज अपार्टमेंट,दिवा शील	
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/07/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	13/07/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	14922/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	354000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		

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<u>DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE</u>

This exercise is to assess Fair Market Value of the property under reference as on 9th July 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.





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 ₹ 59,09,285.00 (Rupees Fifty Nine Lakhs Nine Thousand Two Hundred And Eighty Five 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/67/ 2019-20



