MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Shri. Sanjay Kalsekar

Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India.

Latitude Longitude : 19°6'39.3"N 72°53'44.5"E

Intended User:

Cosmos Bank FORT BRANCH

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra 400001



Our Pan India Presence at :

NandedThaneMumbaiNashikAurangabadPune

ne VAhmeo nik ORajkot e OIndore

♀Ahmedabad
 ♀ Delhi 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/07/2024/009972/2307307 20/18-311-PSH Date: 20.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India belongs to Shri. Sanjay Kalsekar.

Boundaries of the	property
-------------------	----------

North	: Sahyadri CHSL, Building No. 32
South	: Building No. 30
East	: Road
West	: Playground

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 ₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve Thousands 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.:

Encl.: Valuation report

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 - 💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 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 \sim www.vastukala.co.in

Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, 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 20.07.2024 for Housing Loan Purpose.
1	Date of inspection	17.07.2024
3	Name of the owner / owners	Shri. Sanjay Kalsekar
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. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd." , Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India. <u>Contact Person :</u> Mr. Danish Ali (Tenant) Contact No. 8878127877
6	Location, Street, ward no	Village - Chandivali, Powai District - Mumbai Suburban District
7	Survey / Plot No. of land	CTS No - 47, 48 & 49 of Village - Chandivali, Plot No - 18 to 21 (Part)
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 190.48 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 240.00 (Area As Per Sale Deed)



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13	Roads, Streets or lanes on which the land is abutting	Village - Chandivali, PowaiTaluka - Kurla, District - Mumbai Suburban District, Pin - PIN Code - 400 072	
14	If freehold or leasehold land	Free Hold.	
15	 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 		
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. Danish Ali	
	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 / MCGM norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Danish Ali	
	(ii) Portions in their occupation	Fully Tenant Occupied	





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	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	10,000/- Expected 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 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		s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services	N. A.	
29		etails of the water and electricity charges, If any, porne by the owner	N. A.	
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.	
31		is installed, who is to bear the cost of mance and operation- owner or tenant?	N. A.	
32		mp is installed, who is to bear the cost of mance and operation- owner or tenant?	N. A.	
33	lighting	as to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.	
34		s the amount of propert <mark>y tax?</mark> Who is to bear it? et <mark>ail</mark> s with documentary proof	Information not available	
35		building 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		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.	
26	SALES	5		
37	locality addres	istances of sales of immovable property in the o on a separate sheet, indicating the Name and as of the property, registration No., sale price and f land sold.	As per sub registrar of assurance records	
38	Land r	ate adopted in this valuation	N. A. as the property under consideration is a Residential ir a building. The rate is considered as composite rate.	
39		instances are not available or not relied up on, sis of arriving at the land rate	N. A.	
40	COST	OF CONSTRUCTION		
41	Year o comple	f commencement of construction and year of etion	Year of Completion – 1992 (As per agreement)	





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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, FORT BRANCH Branch to assess Fair Market Value as on 20.07.2024 for Residential Flat Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India belongs to Shri. Sanjay Kalsekar.

We are in receipt of the following documents:

1)	Copy of Sale Deed Document No.8454/2001 Dated 21.11.2001 between Shri. Trijugi Narayan Mahadev Prasad Gupta(The Seller) And Shri. Sanjay Kalsekar(The purchaser).
2)	Copy of Society Share Certificate Document No.087 Dated 15.10.1999 And Mr. Sanjay Madhukar Kalsekar(The purchaser).
3)	Copy of Society Maintenance Bill Document No.1361 Dated 01.03.2023.

Location

The said building is located at bearing Plot No - 18 to 21 (Part) inVillage - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, PIN Code - 400 072. The property falls in Flat Zone. It is at a traveling distance 1.7 Km. from Sakinaka Metro Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Ground is having 8 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground. The Composition of Residential Flat The composition of Residential Flat is Living Room + Passage + Toilet.Living Room cum Kitchen + This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Casting Capping Electrical wiringetc.

Valuation as on 20th July 2024

The Built Up Area of the Residential F	Flat	:	240.00 Sq. Ft.	
	^{Since 1989} Vastukala Consulto	an [.]	ts (I) Pvt. Ltd.	Valuers & Appraisers Architers & Interior Designers Chartered Genieers (I) Lender's Engineer
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Deduct Depreciation:

Year of Construction of the building	:	1992 (As per agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	32 Years
Cost of Construction	:	240.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,00,000.00
Depreciation {(100 - 10) X (32 / 60)}	:	48.00%
Amount of depreciation	:	₹ 2,88,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,74,560/- per Sq. M. i.e. ₹ 16,217/- per Sq. Ft.
Guideline rate (after depreciate)	÷	₹ 1,45,523/- per Sq. M. i.e. ₹ 13,520/- per Sq. Ft.
Value of property as on 20th July 2024	:	240.00 Sq. Ft. X ₹ 17,500 = ₹42,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 20th July 2024	:	₹ 42,00,000.00 - ₹ 2,88,000.00 = ₹ 39,12,000.00
Total Value of the property	•	₹₹ 39,12,000.00
The realizable value of the property	:	₹35,20,800.00
Distress value of the property		₹31,29,600.00
Insurable value of the property (240.00 X 2,500.00	:	₹6,00,000.00
Guideline value of the property (240.00 X 13520.00)	:	₹32,44,800.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat Residential Flat No. 002, Ground Floor, Building No 31-B, LIG Scheme Code No. 91/A, "Chandivali Deogiri Co-op. Hsg. Soc. Ltd.", Plot No. 18 to 21 (Part), Village - Chandivali, Powai, Taluka - Kurla, District - Mumbai Suburban District, Mumbai, PIN Code - 400 072, State - Maharashtra, India for this particular purpose at ₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve Thousands Only) as on 20th July 2024

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 20th July 2024 is ₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve 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.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters.





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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 floor	rs 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 Ground Floor
3	Year of cor	nstruction	ŀ	1992 (As per agreement)
4	Estimated	future life		28 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co frame/ stee	nstruction- load bearin <mark>g walls/RCC</mark> el frame		R.C.C. Framed Structure
6	Type of fou	undations	••	R.C.C. Foundation
7	7 Walls		:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	8 Partitions		/ <u>.</u>	6" Thk. Brick Masonery.
9	9 Doors and Windows			Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .
10	Flooring		· ·	Ceramic Tile Flooring.
11	1 Finishing		÷	Cement Plastering.
12	2 Roofing and terracing		:	R. C. C. Slab.
13	3 Special architectural or decorative features, if any		:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Casting Capping
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring



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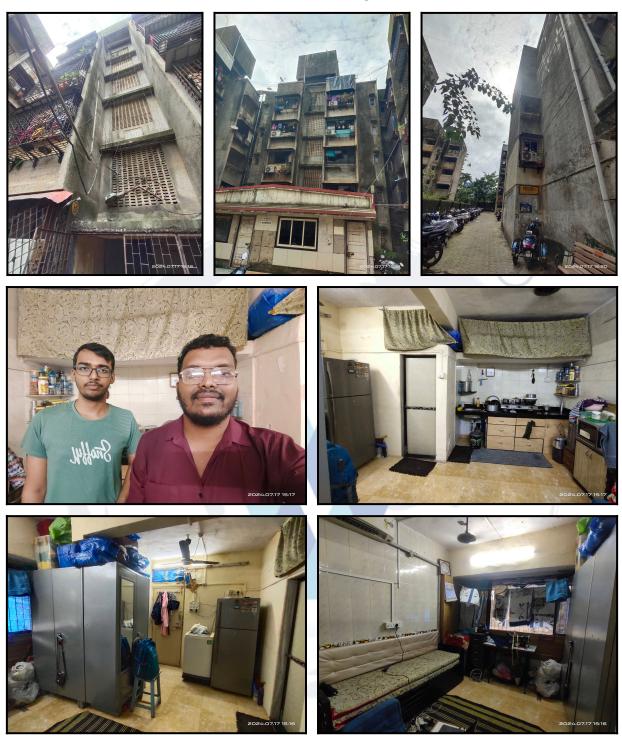
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Technical details

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 t white/ord	fittings: Superior colored / superior inary.	:	Ordinary
17	Compour Height ar Type of c		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	Not Provided TM
19	Undergro construct	und sump – capacity and type of ion	:	Connected to Municipal Sewerage System
20	Over-hea Location, Type of c		:	Connected to Municipal Sewerage System
21	Pumps- r	no. and their hors <mark>e power</mark>		May be provided as per requirement
22		nd paving within the compound ate area and type of paving		Chequred tiles in open spaces, etc.
23	-	disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System







Actual Site Photographs





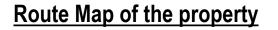


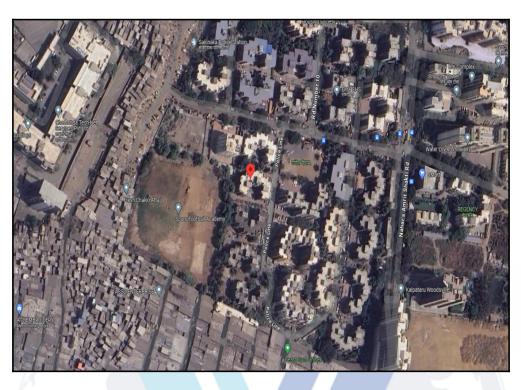












Note: Red marks shows the exact location of the property



Longitude Latitude: 19°6'39.3"N 72°53'44.5"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Sakinaka - 1.7 Km.).



Ready Reckoner Rate

Department of Re Governmen	egistration and s t of Maharashtra	Stamp नोंद्र ब्राडावरणकार	णी व मुद्रां महाराष्ट्र व	क विभाग शासन	I CHAR THE
	nual Statement बाजारमूल्य दर पत्र				
Home			<u>Valuation G</u>	uidelines Use	<u>r Manual</u>
Year 2024-2025 Selected District	MumbaiSubUrban		Language	English	
Select Village	चांदिवली - कुर्ला				
Search By	©Survey No.	OLocation			
Enter Survey No	47	Sea	arch		
उपविभाग	खुली जमीन निवासी सदनि	का ऑफ़ीस दुकाने अ	गैद्योगिक एकक (Rs./) Attribute	
115/542 -भुभाग: चांदीवली गावातील सर्व मिळकती.	83820 174560	210860 229810	189920 चौ. मे	ोटर सि.टी.एस. नं	बर
Stamp Duty Ready Reckoner Market Value F	Rate for Flat	174560		1/	
No Increase onFlat Located on Ground Floor		-		- 1	
Stamp Duty Ready Reckoner Market Value Increase/Decrease) (A)	e Rate (After	1,74,560.00	Sq. Mtr.	16,217.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value R	ate for Land (B)	83820		/	

The difference between land rate and building rate(A-B=C) 90,740.00 Image: Constraint of the second se

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%
Depr	eciation Percentage Table	

Completed Age of Building in Years

Value in percent after depreciation



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	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







Price Indicators

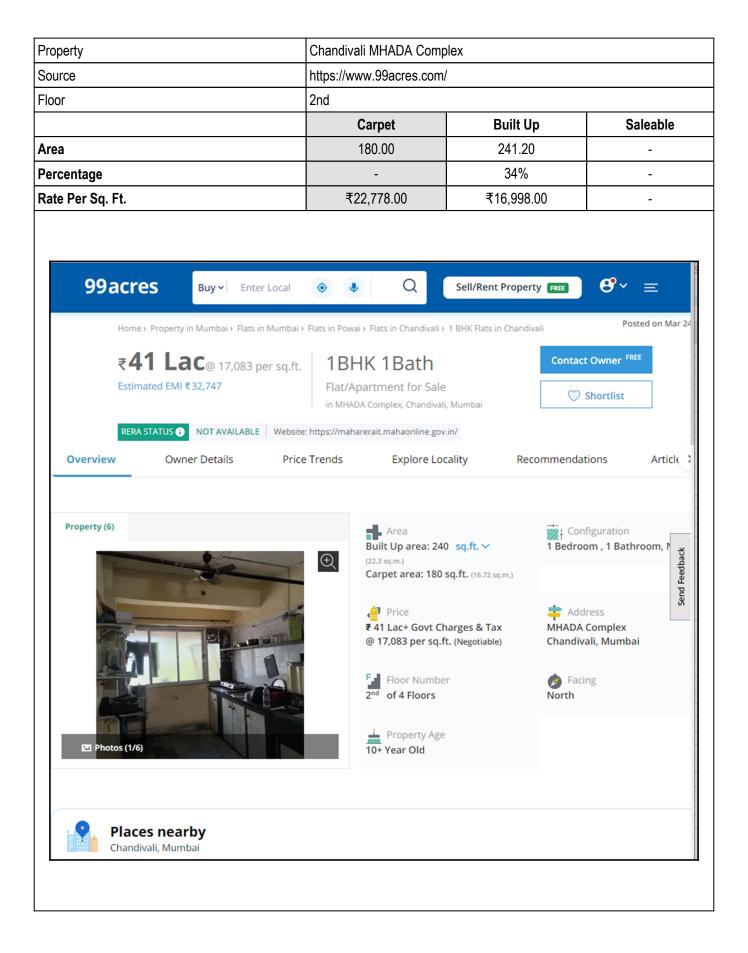
Property	Panchvati Apartment, Chandivali Nobroker.com				
Source					
Floor	Middle				
	Carpet		Built Up	Saleable	
Area	200.00		240.00	-	
Percentage	-		20%	-	
Rate Per Sq. Ft.	₹21,250.	00	₹17,708.00	-	
🛞 NOBROKER		Pay Rent P	ost Your Property Sign	up Login 🍼 🔳 Menu	
Resale Chandivali near DMart	nt For Sale I	₹ 42.5 Lacs Negotiable	₹ 24,358/Month Estimated EMI ∽	240 Need Home Loan ? Sq.Ft Apply Loan	
Home / Flats for Sale in Mumbai / Flats for Sale in Powai / 1rk Fla	t for Sale in Powai / Property Detail	5			
Photos Cocation	Pro-	Shortlist	1 Bedroom	Feb 26, 2024 Posted On	
			1 Bathroom	Possession	
		SK	NA Balcony	Panchavati Apartm	
			Rar Parking	Power Backup	
			Get Owner Deta	ils 🗮 🗊	
& NOBROKER					
	+2		Report what was in the second seco	not correct in this	
	The second secon	APR .	Listed by Broker	Sold Out	
	Perk		Wrong Info	Sold Out	
			Price trends by NBEstimate	Check Now	
Nearby: Symphony IT Park Hiranandani Lighthall DMart	Sigree Global Grill Sakinaka	Metro Station			
Overview			Activity On	This Property	
Age of Building >10 Years	Ownership Type S	elfOwned	Q 0 Unique Views	C 0 & 0 Shortlists Contacted	
Maintenance ₹4.2 Per Sq.Ft/M Charges	Flooring M	arble/Granite		Powered By : NBEstimate	
Builtup Area 240 Sq.Ft	Carpet Area 1	30 Sq.Ft	Similar Pro	operties	



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Sale Instances

Property		Chandivali MHADA Col	Chandivali MHADA Colony				
Source		Index no.2	Index no.2				
Floor		3rd	3rd				
		Carpet	Built Up	Saleable			
Area		225.00	270.00	-			
Percentag	je	-	20%	-			
Rate Per S	Sq. Ft.	₹18,049.00	₹15,041.00	-			
Г							
	18/07/2024, 17:46	igr_15	181				
	15181391 11-07-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. दस्त क्रमांक : 15181/2024 नोदंणी : Regn:63m	~			
		गावाचे नाव : चांदिवर्ल	f				
	(1)विलेखाचा प्रकार अँग्रीमेंट टू सेल						
	(2)मोबदला	3150000					
	(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4060967.04					
	(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदनिका क्रं. 304 तिसरा मजला इमारत क्र. 10/ई-1 विंग,श्री माऊली 10/ई-1 एस.आर.ए सहकारी गृहनिर्माण संस्था मर्या,नोंदणी क्रं. एम.यु.एम/एम.आर.ए/ एच.एस.जी/(टी.सी)12544/2015 ब्लॉक क्रं. संघर्ष नगर चांदिवली फार्म रोड अंधेरी पूर्व मुंबई-400072,सदर सदनिका एकूण क्षेत्रफळ 225 चौ. फूट कार्पेट एरिया आहे. आणि इमारतीचे बांधकाम वर्ष 2010 येणारा घसारा 14 टक्के.((C.T.S. Number : 11/A;))					
	(5) क्षेत्रफळ	25.09 चौ.मीटर					
	(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	(6)आकारणी किंवा जुडी देण्यात असेल					
	(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सुनील आनंद शिखरे वय:-59 पत्ता:-प्लॉट नं: ३०४, माळा नं: तिसरा मजला , इमारतीचे नाव: 10/ई-1 विंग,श्री माऊली 10/ई-1 एस.आर.ए सहकारी गृहनिर्माण संस्था मर्या, ब्लॉक नं: संघर्ष नगर , रोड नं: चांदिवली फार्म रोड अंधेरी पूर्व मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400072 पॅन नं:- ALKPS8355B					
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-चन्दन कुमार मुनिद्र सिंह वय:-32; पत्ता:-प्लॉट नं: वॉर्ड-०१, माळा नं: ., इमारतीचे नाव: कुंडल मधिया रामपुर, ब्लॉक नं: माधुबनी , रोड नं: बिहार, बिहार, ंआढूबाणी. पिन कोड:-847225 पॅन नं:-HYLPS2236C					
	(9) दस्तऐवज करुन दिल्याचा दिनांक	08/07/2024					
	(10)दस्त नोंदणी केल्याचा दिनांक	08/07/2024					
	(11)अनुक्रमांक,खंड व पृष्ठ	15181/2024					
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	245000					
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000					



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 20th 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.

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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 ₹ 39,12,000.00 (Rupees Thirty Nine Lakhs Twelve 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.:



