

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala

Residential Flat No. 626, 6<sup>th</sup> Floor, Building No C, Wing - G, **"Earth Residency"**, Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India.

Latitude Longitude: 19°14'26.3"N 72°51'41.5"E

### **Intended User:**

# Cosmos Bank Dahisar C M Road Branch

Harsh CHSL C M Road, Opp St Thomas High School Advadoot Nagar Dahisar East Mumbai 400068



#### Our Pan India Presence at:

NandedMumbai

💡 Aurangabad 💡 Pune

♥ Thane♥ Nashik

Rajkot

Raipur

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.

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Vastu/Mumbai/08/2024/010350/2307557 05/3-35-JAVS

Date: 05.08.2024

### **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 626, 6th Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India belongs to Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala.

Boundaries of the property

North : Slum Area

Dave Road South

East Dave Road / Slum Area

West Slum Area

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty 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



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Nanded Mumbai

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Residential Flat No. 626, 6<sup>th</sup> Floor, Building No C, Wing - G, **"Earth Residency"**, Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, 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 05.08.2024 for Housing Loan Purpose.		
1	Date of inspection	03.08.2024		
3	Name of the owner / owners	Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala		
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 Flat No. 626, 6 <sup>th</sup> Floor, Building N C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Dee Narayan Dube Road, Village - Dahisar, Municipality War No. R/N, Taluka - Borivali, District - Mumbai Suburbar Dahisar (East), Mumbai, PIN - 400 068, State Maharashtra, India.  Contact Person: Mr. Hitesh Gala (Owner's Brother) Contact No. 9819110957		
6	Location, Street, ward no	Municipality Ward No - R/N, Ratan Nagar, Ambawadi Village - Dahisar, District - Mumbai Suburban		
7	Survey / Plot No. of land	CTS No - 1805, 1806, 1807 (B) of Village - Dahisar New Survey No - 222/6, 231, 238/4		
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. = 233.97 (Area as per Site measurement)  Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement for sale)  Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Dahisar, Taluka - Borivali, District - Mumbai Suburban, Pin - PIN - 400 068
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?	Occupied by Builder Person
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied by Builder Person





25		s the Floor Space Index permissible and stage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENT	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Occupied by Builder Person
	(ii)	Portions in their occupation	Fully Occupied by Builder Person
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	11,300.00 (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	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A.
30		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	lighting	as to bear the cost of electricity charges for got common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.
34		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available
36	,	dispute between landlord and tenant regarding and in a court of rent?	N. A.
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	3	
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 ra	ate 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 – 2011 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	TM)

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dahisar C M Road Branch Branch to assess Fair Market Value as on 05.08.2024 for Residential Flat No. 626, 6<sup>th</sup> Floor, Building No C, Wing - G, **"Earth Residency"**, Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India belongs to **Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala**.

#### We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.8926/2024 Dated 25.05.2024 between M/s. Earth Estate Developers Pvt. Ltd.(The Developers) And Shri. Girish Harkhachand Gala & Smt. Manjula Harakhchand Gala(The Flat Holder).
2)	Copy of Occupancy Certificate No. CHE/A-0005/BP(WS)/AR Dated 21.04.2011 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of Commencement Certificate No. CHE/A-005/BP(WS)/AR Dated 17.10.2001 issued by Municipal Corporation of Greater Mumbai.

#### Location

The said building is located at Municipality Ward No - R/N, Village - Dahisar, Taluka - Borivali, District - Mumbai Suburban, PIN - 400 068. The property falls in Residential Zone. It is at a traveling distance 1.8 km. from Dahisar Railway Station.

#### Building

The building under reference is having Ground + 7 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 Good. The building is used for Residential purpose. 6th Floor is having 4 Residential Flat. The building is having 1 lift.



Valuers & Appraisers
Architects &
Architects

#### **Residential Flat:**

The Residential Flat under reference is situated on the 6<sup>th</sup> Floor The composition of Residential Flat is Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Ceramic Tile Flooring, Teak wood door frame with flush shutters, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

#### Valuation as on 5th August 2024

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2011 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024		13 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation {(100 - 10) X (13 / 60)}	:	19.50%
Amount of depreciation	:	₹ 1,47,420.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,00,475/- per Sq. M. i.e. ₹ 9,334/- per Sq. Ft.
Guideline rate (after depreciate)	\ \ \	₹ 92,022/- per Sq. M. i.e. ₹ 8,549/- per Sq. Ft.
Value of property as on 5th August 2024	V	225.00 Sq. Ft. X ₹ 24,000 = ₹54,00,000.00

(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 5th August 2024	:,	₹ 54,00,000.00 - ₹ 1,47,420.00 = ₹ 52,52,580.00
Total Value of the property	:	₹₹ 52,52,580.00
The realizable value of the property	:	₹47,27,322.00
Distress value of the property	:	₹42,02,064.00
Insurable value of the property (270.00 X 2,800.00		₹7,56,000.00
Guideline value of the property (270.00 X 8549.00)	:	₹23,08,230.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 626, 6<sup>th</sup> Floor, Building No C, Wing - G, "Earth Residency", Earth Residency (HIJ) Co-op. Hsg. Soc. Ltd. (F & G), Ratan Nagar, Ambawadi, Deep Narayan Dube Road, Village - Dahisar, Municipality Ward No. R/N, Taluka - Borivali, District - Mumbai Suburban, Dahisar (East), Mumbai, PIN - 400 068, State - Maharashtra, India for this particular purpose at ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty Only) as on 5th August 2024

#### **NOTES**

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



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of the property as on 5th August 2024 is ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty 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**

#### 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 floors and height of each floor		Ground + 7 Upper Floors			
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 6 <sup>th</sup> Floor			
3	Year of construction	:/	2011 (As per occupancy certificate)			
4	Estimated future life	<b>/</b> :	47 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 6" Thk. Brick Masonery.			
8	Partitions	:	6" Thk. Brick Masonery.			
9	Doors and Windows	•	Teak wood door frame with flush shutters, Aluminium Sliding Windows with window grills, .			
10	Flooring	:	Ceramic Tile Flooring.			
11	Finishing	:	Cement Plastering.			
12	Roofing and terracing	:	R.C.C. slab.			



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#### **Technical details**

### **Main Building**

13	Special architectural or decorative features, if any		:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink	À	
16	Class of fittings: Superior colored / superior white/ordinary.		:	(TM)
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	1Lift
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	Roads and paving within the compound approximate area and type of paving		ż	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**















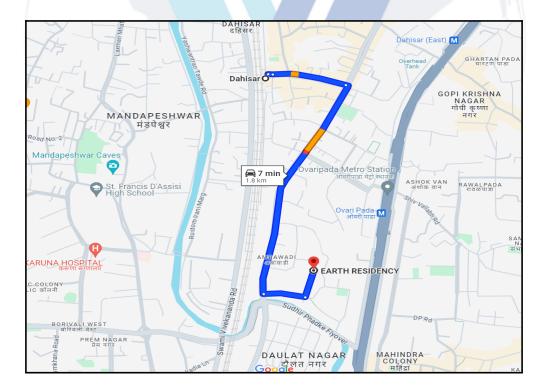




# **Route Map of the property**



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°14'26.3"N 72°51'41.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dahisar - 1.8 km.).



Valuers & Appraisers

Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

# **Ready Reckoner Rate**

DIVISION / VILLAGE : DAHISAR Commence From 1st April 2024 To 31st March 2025										
Type of Area Urban Local Body Type Corporation "A" Class										
Local Body Name Municipal Corporation of Greater Mumbai										
Land Mark	Terrain: To the North Link	Road, Swami Vivekand	and Road (S.V. Road), Express Hi	ighway and Land Enclosed to Ri	ver.					
				Rate of Lar	nd + Building in ₹ per	sq. m. Built-Up				
Zone Sub Zone Land Residential Office Shop										
89	89/412	35450	95690	110050	130800	95690				
1684, 1685, 1686, 1687, 1688, 1689, 16	90, 1691, 1692, 1693, 1694, 1695, 1696,	, 1697, 1698, 1699, 1700, 170	01, 1702, 1703, 1704, 1705, 1706, 1707, 170	08, 1709, 1710, 1711, 1712, 1713, 1714, 1715, 1	716, 1717, 1718, 1719, 1720, 1	721, 1722, 1723,				
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1804, <mark>1805</mark> , 1806, 1807A, 1807B, 1808,	1809, 1810, 1811, 1812, 1813, 1814, 1815, 1	816, 1817, 1818, 1819, 1820, 18	321, 1822, 1823, 1824, 1828, 1831, 1840, 18	342, 1843, 1844, 1845, 1846, 1847, 1857,	1858, 1859, 1860, 1861, 18	62, 1863, 1865,				
1873B, 1873C, 1877, 1885, 1886, 1887, 1										

Stamp Duty Ready Reckoner Market Value Rate for Flat	95690			
Increase by 5% on Flat Located on 6 <sup>th</sup> Floor	4784.5			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,00,475.00	Sq. Mtr.	9,334.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	35450			
The difference between land rate and building rate(A-B=C)	65,024.50			
Percentage after Depreciation as per table(D)	13%	A		
Rate to be adopted after considering depreciation [B + (C X D)]	92,022.00	Sq. Mtr.	8,549.00	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** 

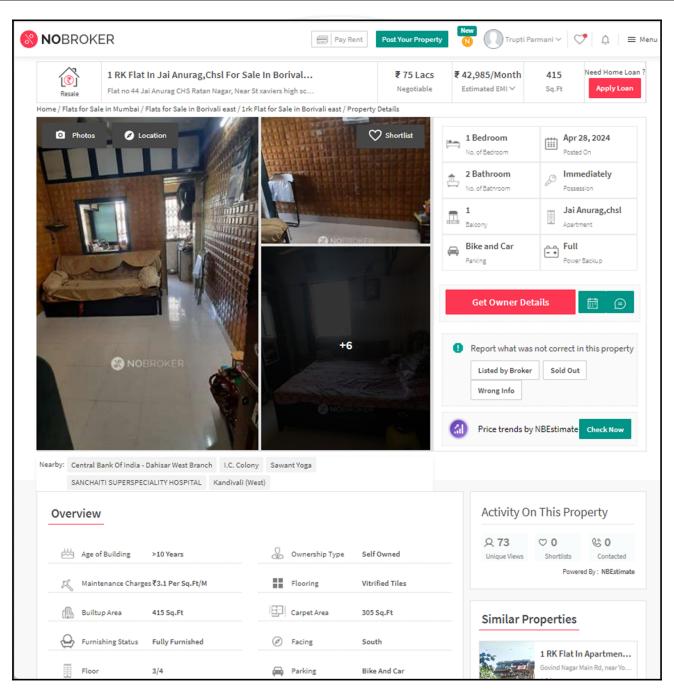
Completed Age of Building in Years	Value in percent after depreciation		
1	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





## **Price Indicators**

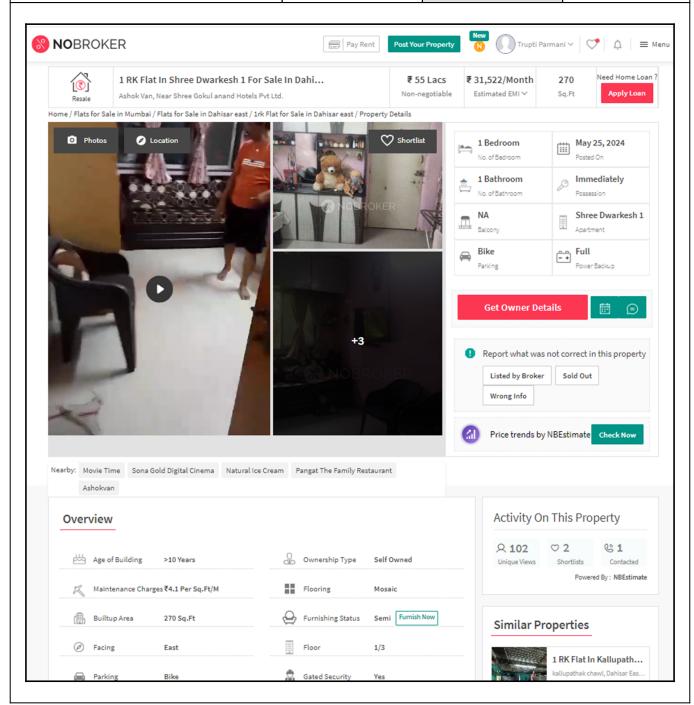
Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	305.00	366.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹24,590.00	₹20,492.00	-





Valuers & Appraisers (1)
Architects & Appraisers (2)
Architects & Appraisers (2)
Architects & Appraisers (3)
Chartered Engineers (1)
Chartered Engineers (3)
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Property	Flat		
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹24,444.00	₹20,370.00	-







# **Sale Instances**

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,889.00	₹19,074.00	-

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(2)मोबदला	5150000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2836046.4	
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(5) क्षेत्रफळ	25.08 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-रोहित रमेशचंद्र दर्जी वय:-41 पत्ता:-प्लॉट नं: पर्लंट नं एफ/123, माळा नं: 1 ला मजता इमारतीचे नाव: अर्थ रेसिडेन्सी को ऑप होसोसायटी, ब्लॉक नं: सेंट झेविअर्स स्कूलजवळ, डी. एन दुबे रोड , रतन नगर, रोड नं: दिहसर इस्ट, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400068 पॅन नं:- AHCPD3020G 2): नाव:-रमेशचंद्र शिवलाल दर्जी वय:-70 पत्ता:-प्लॉट नं: रुम नं 8, माळा नं: -, इमारतीचे नाव: अर्जुन मंगल चाळ, ब्लॉक नं: -, रोड नं: रतन नगर, दिहसर इस्ट, महाराष्ट्र, MUMBAI. पिन कोड:-400068 पॅन नं:-AHCPD3021H	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	इमारतीचे नाव: समृद्धी बिल्डींग नं 2, ब्लॉक पालघर, महाराष्ट्र, . पिन कोड: 410303 प 2): नाव:-मंजिरी सागर बटावळे वय:-3	33; पत्ता:-प्लॉट नं: फ्लॅट नं ए/306, माळा नं: 3 रा मजर 5 नं: आगाशी रोड, पद्मावती नगर,,, रोड नं: विरार वेस्ट
(9) दस्तऐवज करुन दिल्याचा दिनांक	26/09/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	26/09/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	14926/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	309000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mun area annexed to it.	nicipal Corporation or any Cantonment





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 5th August 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 ₹ 52,52,580.00 (Rupees Fifty Two Lakhs Fifty Two Thousands Five Hundred And Eighty 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



