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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Dr. Sandesh H. Manwadkar & Mrs. Ujwala S. Manwadkar**

Commercial Shop No. 4, Ground Floor, Plot No. 200 & 201, Sector 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, Navi Mumbai, PIN – 400 706, State - Maharashtra, India.

Latitude Longitude : 19°2'28.0"N 73°0'36.6"E

Intended User:

Cosmos Bank
Airoli Branch

Shop No -9, Yashashree Residency, plot no 6, Sector no 16, Airoli Mulund Link road, Navi Mumbai 400708

Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
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Regd. Office

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📞 **+91 2247495919**

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VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 4, Ground Floor, Plot No. 200 & 201, Sector 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, Navi Mumbai, PIN – 400 706, State - Maharashtra, India belongs to **Dr. Sandesh H. Manwadkar & Mrs. Ujwala S. Manwadkar**.

Boundaries of the property

North : Sujata Apartment
South : Balaji Apartment
East : Internal Road
West : Internal Road

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 **₹ 23,75,400.00 (Rupees Twenty Three Lakhs Seventy Five Thousands Four Hundred 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



Commercial Shop No. 4, Ground Floor, Plot No. 200 & 201, Sector 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, Navi Mumbai, PIN – 400 706, 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 16.08.2024 for Housing Loan Purpose.
1	Date of inspection	11.08.2024
3	Name of the owner / owners	Dr. Sandesh H. Manwadkar & Mrs. Ujwala S. Manwadkar
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: Commercial Shop No. 4, Ground Floor, Plot No. 200 & 201, Sector 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, Navi Mumbai, PIN – 400 706, State - Maharashtra, India. Contact Person : Dr Sandesh Manwadkar Edu Loan (Representative) Contact No. 8097060012
6	Location, Street, ward no	Village - Sarsole, Nerul District - Thane
7	Survey / Plot No. of land	Village - Sarsole, Plot No - 200 & 201
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 111.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 111.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Sarsole, Nerul Taluka - Thane, District - Thane, Pin - PIN – 400 706
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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - AS per NMMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Vacant
	(ii) Portions in their occupation	Fully Vacant
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	8,000.00 (Expected rental income per month)
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business 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	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs 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	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 Commercial 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 – 2016 (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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Airoli Branch Branch to assess Fair Market Value as on 16.08.2024 for Commercial Shop No. 4, Ground Floor, Plot No. 200 & 201, Sector 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, Navi Mumbai, PIN – 400 706, State - Maharashtra, India belongs to **Dr. Sandesh H. Manwadkar & Mrs. Ujwala S. Manwadkar**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.2930/2013 Dated 02.04.2013 between M/s. N. B. P. Developers (The Developers) And Dr. Sandesh H. Manwadkar & Mrs. Ujwala S. Manwadkar(The purchaser).
2)	Copy of Commencement Certificate No.not visible Dated 17.09.2004 issued by Navi Mumbai Municipal Corporation..

Location

The said building is located at bearing Plot No - 200 & 201 in Sector - 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, PIN – 400 706. The property falls in Commercial Zone. It is at a traveling distance 1.4 Km from Nerul 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 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Commercial purpose. Ground Floor is having 4 Commercial Shop. The building is without lift.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor This Commercial Shop is Vitrified Tile Flooring, MS Rolling Shutter, N.A., Concealed Electrificationetc.

Valuation as on 16th August 2024

The Built Up Area of the Commercial Shop	:	111.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2016 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	8 Years
Cost of Construction	:	111.00 Sq. Ft. X ₹ 2,500.00 = ₹ 2,77,500.00
Depreciation $\{(100 - 10) \times (8 / 60)\}$:	12.00%



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Amount of depreciation	:	₹ 33,300.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,62,300/- per Sq. M. i.e. ₹ 15,078/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,53,852/- per Sq. M. i.e. ₹ 14,293/- per Sq. Ft.
Value of property as on 16th August 2024	:	111.00 Sq. Ft. X ₹ 21,700 = ₹24,08,700.00

(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 16th August 2024	:	₹ 24,08,700.00 - ₹ 33,300.00 = ₹ 23,75,400.00
Total Value of the property	:	₹ ₹ 23,75,400.00
The realizable value of the property	:	₹21,37,860.00
Distress value of the property	:	₹19,00,320.00
Insurable value of the property (111.00 X 2,500.00)	:	₹2,77,500.00
Guideline value of the property (111.00 X 14293.00)	:	₹12,78,609.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 4, Ground Floor, Plot No. 200 & 201, Sector 6, Village - Sarsole, Nerul, Taluka - Thane, District - Thane, Navi Mumbai, PIN – 400 706, State - Maharashtra, India for this particular purpose at **₹ 23,75,400.00 (Rupees Twenty Three Lakhs Seventy Five Thousands Four Hundred Only)** as on 16th 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 of the property as on **16th August 2024** is **₹ 23,75,400.00 (Rupees Twenty Three Lakhs Seventy Five Thousands Four Hundred 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;



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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 Commercial Shop Situated on Ground Floor
3	Year of construction	:	2016 (As per site information)
4	Estimated future life	:	52 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	:	MS Rolling Shutter, N.A., .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No
14	(i) Internal wiring – surface or conduit	:	Concealed Electrification
	(ii) Class of fittings: Superior/Ordinary/Poor.		
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 fittings: Superior colored / superior white/ordinary.	:	Ordinary
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	:	Not Provided

Technical details**Main Building**

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	:	Chequered 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



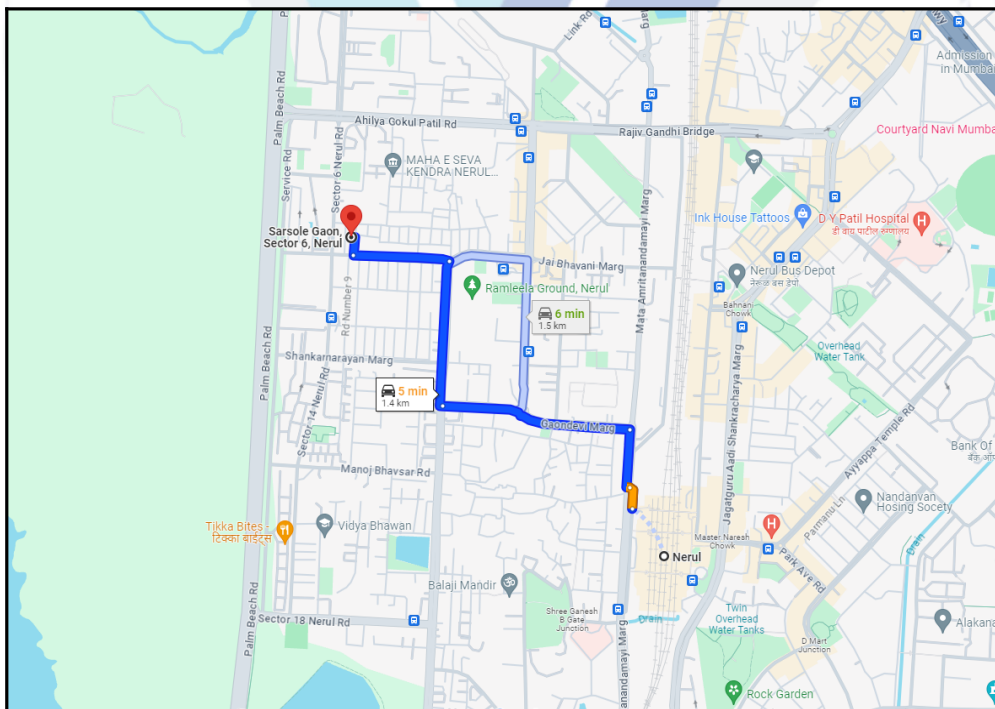
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°2'28.0"N 73°0'36.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Nerul - 1.4 Km).

Ready Reckoner Rate

DIVISION / VILLAGE : NERUL Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban Area		Local Body Type	Class "C" Corporation		
Local Body Name	Navi Mumbai Municipal Corporation					
Land Mark	Land : Nerul Node Sector No. 6, Balance Land Excluding Land in Sector No. 6A.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
26	26/274	56700	129800	149300	162300	149300
(Record Not Available)						
≡ Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Shop	162300			
Increase by 80% on Shop Located on Ground Floor	32460		TM	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,29,840.00	Sq. Mtr.	12,063.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	56700			
The difference between land rate and building rate(A-B=C)	73,140.00			
Percentage after Depreciation as per table(D)	8%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,53,852.00	Sq. Mtr.	14,293.00	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	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

Price Indicators

Property	Shop		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	110.00	132.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹31,818.00	₹26,515.00	-

magicbricks
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property FREE

Posted on: Aug 13, 24
Property ID:

₹35.0 Lac ₹16667/sqft EMI - ₹16k | [Get Loan offers from 34+ banks](#)

Commercial Shop For Sale in **Shiravane, Navi Mumbai**

🏡 Overlooking Main Road
🏠 Unfurnished
🕒 East Facing

Super Area 210 sqft ₹16,667/sqft	Carpet Area 110 sqft ₹31,818/sqft	Property Age 5 to 10 years
Units On Floor 2	Suitable For Grocery Shop, Meat Shop, Clinic, Stationary Shop, Mobile Shop, Clothes Shop, Footwear Shop, Chemist Shop, Salon/Spa	Maintenance Charges 1 Monthly

Pantry
Dry Pantry

🟢 Main Road Facing
🟢 Virtual Space Option Available

Contact Owner
Get Phone No.
👤 Last contact made 3 days ago

Contact Owner

akash -91-92XXXXXXX

Get Phone No.

More Details

Price	₹35 Lac
Booking Amount	₹1.0 Lac
Facilities	Power Back Up, Security, Water Storage, Vaastu Compliant, Visitor Parking, Intercom Facility, Maintenance Staff, Waste Disposal
Address	KESAR VILLA NERUL SHIRAVANE VILLAGE NAVI MUMBAI., Shiravane, Navi Mumbai - Central Navi Mumbai, Maharashtra
Water Availability	24 Hours Available

Property	Shop		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	166.67	200.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹32,999.00	₹27,500.00	-

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Shah Jaymin

Petrol Pump Sector 44 Seawoods

Commercial Shop 200 Sq.Ft. in Nerul Sector 44a Navi Mumbai

Listing ID #6854543

₹ 55 L

Unfurnished

200 Sq.Ft. (Built-up Area)

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Valuation Report

₹1,999 ~~₹999~~

- Estimated Market Value
- Rental Value
- Govt. Value

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[View Sample Report](#)

Overview
Amenities
Agent Overview
Commute Time

Key Highlights

Are you looking for a shop for sale in Nerul Sector 44A, Navi Mumbai.

- We have just the perfect property for you! This shop is spread over an area of 200 square feet and is priced at INR 55 lakh.
- Located in a prime locality, this shop is situated on the ground floor, making it easily accessible and convenient for your business operations.
- The shop is unfurnished, allowing you to customize and design the interiors according to

Contact our Real Estate Experts

Shah Jaymin

+91982XXXXXXX

Sale Instances

Property	Sho		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	230.00	276.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,565.00	₹16,304.00	-

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05-05-2024		दुय्यम निबंधक : सह दु.नि. ठाणे 11	
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		दस्त क्रमांक : 17214/2022	
		नोदणी :	
		Regn:63m	
गावाचे नाव : सरसोळे			
(1)विलेखाचा प्रकार	अभिहस्तांतरणपत्र		
(2)मोबदला	4500000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4158378		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:-नवी मुंबई मनपाइतर वर्णन : इतर माहिती: शॉप क्र.03,तळ मजला,पॅराडाईज पॅलेस सी.एच.एस. ली.,प्लॉट नं.361 व 375,सेक्टर-6ए,जि.इ.एस.,सरसोळे,नेरुळ,नवी मुंबई 400706. क्षेत्रफळ 276 चौ.फुट बिल्टअप (230 चौ.फुट कारपेट)((Plot Number : 361 & 375 ; SECTOR NUMBER : 6A ;))		
(5) क्षेत्रफळ	276 चौ.फुट		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-विनोद कुमार सिंह - वय:-58 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सदनिका क्र.२०३, दुसरा मजला, बी-विंग, राहुल अपार्टमेंट, स्टेट बँक ऑफ इंडिया वरती, सेक्टर-१२, खारघर, नवी मुंबई ४१०२१०, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, राईगाव्(००). पिन कोड:-410210 पॅन नं:-ALAPS4505K 2): नाव:-मंजू विनोद कुमार सिंह - वय:-53 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सदनिका क्र.२०३, दुसरा मजला, बी-विंग, राहुल अपार्टमेंट, स्टेट बँक ऑफ इंडिया वरती, सेक्टर-१२, खारघर, नवी मुंबई ४१०२१०, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, राईगाव्(००). पिन कोड:-410210 पॅन नं:-ALAPS4505K		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मेहबुब इस्माईल शेख - वय:-52; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सदनिका क्र.आय-७८, २/१, पाल्म बीच रोड, एसबीआय बँक जवळ, सेक्टर-४, नेरुळ, नवी मुंबई ४००७०६, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, THANE. पिन कोड:-400706 पॅन नं:-ALAPS4505K 2): नाव:-कामरीन मेहबुब शेख - वय:-46; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सदनिका क्र.आय-७८, २/१, पाल्म बीच रोड, एसबीआय बँक जवळ, सेक्टर-४, नेरुळ, नवी मुंबई ४००७०६, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, THANE. पिन कोड:-400706 पॅन नं:-BHIPS2484P		
(9) दस्तऐवज करून दिल्याचा दिनांक	23/11/2022		
(10)दस्त नोंदणी केल्याचा दिनांक	23/11/2022		
(11)अनुक्रमांक,खंड व पृष्ठ	17214/2022		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	270000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-			
मुद्रांक शुल्क आकारताना निवडलेला	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area approved to it, or any rural area within the limits of the		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **16th 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 knowledgeable 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 **₹ 23,75,400.00 (Rupees Twenty Three Lakhs Seventy Five Thousands Four Hundred 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



Since 1989

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

