

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Satish Shantaram Kargutkar

Commercial Shop No. 22 A, Ground Floor, "Vijaydeep Co.-Op. Hsg. Soc. Ltd.", Nauroji Road, Municipality Ward No. A, District - Mumbai, Culaba, PIN Code - 400 005, State - Maharashtra, India.

Latitude Longitude: 18°54'59.0"N 72°49'42.5"E

Intended User:

Cosmos Bank Colaba Branch

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



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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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



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Thane/09/2024/011014/2308058 05/12-64-PSBS Date: 05.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 22 A, Ground Floor, "Vijaydeep Co.-Op. Hsg. Soc. Ltd.", Nauroji Road, Municipality Ward No. A, District - Mumbai, Culaba, PIN Code - 400 005, State - Maharashtra, India belongs to Shri. Satish Shantaram Kargutkar.

Boundaries of the property

North : Indumati Sakharkar Marg

South : 2nd Koli Lane

East : Road / Chandrabhaga Kute Chawl

West : Road / Paras Bhavan

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 ₹ 23,98,260.00 (Rupees Twenty Three Lakhs Ninety Eight Thousands Two Hundred And Sixty 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.

Valuers & Appraisers
Architects &
Interior Designers
Consultants
Leader's Engineer
L

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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Commercial Shop No. 22 A, Ground Floor, "Vijaydeep Co.-Op. Hsg. Soc. Ltd.", Nauroji Road, Municipality Ward No. A, <u>District - Mumbai, Culaba, PIN Code - 400 005, State - Maharashtra, India</u>

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 05.09.2024 for Housing Loan Purpose.
1	Date of inspection	03.09.2024
3	Name of the owner / owners	Shri. Satish Shantaram Kargutkar
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: Commercial Shop No. 22 A, Ground Floor, "Vijaydeep CoOp. Hsg. Soc. Ltd.", Nauroji Road, Municipality Ward No. A, District - Mumbai, Culaba, PIN Code - 400 005, State - Maharashtra, India. Contact Person: Mr. Rajendra Kambli (Owner's Relative) Contact No. 8080872515
6	Location, Street, ward no	Municipality Ward No - A, District - Mumbai
7	Survey / Plot No. of land	10
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. = 41.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 41.00 (Area As Per Sale Deed) Built Up Area in Sq. Ft. = 49.20 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	District - Mumbai, Pin - PIN Code - 400 005







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?	Owner Occupied - Shri. Satish Shantaram Kargutkar			
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied			
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per Local norms Percentage actually utilized – Details not available			
26	RENTS				
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Shri. Satish Shantaram Kargutkar			
	(ii) Portions in their occupation	Fully Owner Occupied			
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	8,200.00 (Expected rental income per month)			
	(iv) Gross amount received for the whole property	N.A.			



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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 – 1994 (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.
	·	



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Architects &
Architects

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, Colaba Branch Branch to assess Fair Market Value as on 05.09.2024 for Commercial Shop No. 22 A, Ground Floor, "Vijaydeep Co.-Op. Hsg. Soc. Ltd.", Nauroji Road, Municipality Ward No. A, District - Mumbai, Culaba, PIN Code - 400 005, State - Maharashtra, India belongs to Shri. Satish Shantaram Kargutkar.

We are in receipt of the following documents:

1)	Copy of Sale Deed No.N.A. Dated 18.12.2008 between Smt. Vidya Bharat Singh(The Vendor) And Shri. Satish Shantaram Kargutkar(The purchaser).
2)	Copy of MHADA Letter Document No.D&P / UMA / S.K./913 / 10 Dated 18.09.2010 issued by Mumbai Building Repairs & Reconstruction Board (MBRRB)
3)	Copy of Intimation Letter Dated 16.10.2000 issued by Mumbai Building Repairs & Reconstruction Board .
4)	Copy of Possession Receipt Dated 24.11.2000issued by Mumbai Building Repairs & Reconstruction Board (MBRRB)
5)	Copy of Letter Dated 06.09.2000issued by Mumbai Building Repairs & Reconstruction Board (MBRRB)

Location

The said building is located at Municipality Ward No - A, District - Mumbai, PIN Code - 400 005. The property falls in Commercial Zone. It is at a traveling distance 2.6 Km from Churchgate Railway Station.

Building

The building under reference is having Ground + 5 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 Commercial purpose. Ground Floor is having 20 Commercial Shop. The building is having 1 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 Electrical Wiringetc.

Valuation as on 5th September 2024

The Carpet Area of the Commercial Shop	:	41.00 Sq. Ft.
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<u>Deduct Depreciation:</u>

Year of Construction of the building	:	1994 (As per site information)
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Expected total life of building	:	60 Years		
Age of the building as on 2024	:	30 Years		
Cost of Construction		49.20 Sq. Ft. X ₹ 2,800.00 = ₹ 1,37,760.00		
Depreciation {(100 - 10) X (30 / 60)}	:	45.00%		
Amount of depreciation		₹ 61,740.00		
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 7,24,760/- per Sq. M. i.e. ₹ 67,332/- per Sq. Ft.		
Guideline rate (after depreciate)	:	₹ 5,87,687/- per Sq. M. i.e. ₹ 54,598/- per Sq. Ft.		
Value of property as on 5th September 2024		41.00 Sq. Ft. X ₹ 60,000 = ₹24,60,000.00		

(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 September 2024	:	₹ 24,60,000.00 - ₹ 61,740.00 = ₹ 23,98,260.00
Total Value of the property	:	₹₹ 23,98,260.00
The realizable value of the property	:	₹21,58,434.00
Distress value of the property	:	₹19,18,608.00
Insurable value of the property (49.20 X 2,800.00	:	₹1,37,760.00
Guideline value of the property (49.20 X 54598.00)	X	₹26,86,222.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 22 A, Ground Floor, "Vijaydeep Co.-Op. Hsg. Soc. Ltd.", Nauroji Road, Municipality Ward No. A, District - Mumbai, Culaba, PIN Code - 400 005, State - Maharashtra, India for this particular purpose at ₹ 23,98,260.00 (Rupees Twenty Three Lakhs Ninety Eight Thousands Two Hundred And Sixty Only) as on 5th September 2024

NOTES

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value
 of the property as on 5th September 2024 is ₹ 23,98,260.00 (Rupees Twenty Three Lakhs Ninety Eight Thousands
 Two Hundred And Sixty 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



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MACHINESS (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVLD

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 floo	ors and height of each floor	:	Ground + 5 Upper Floors			
2	Plinth area floor wise as per IS 3361-1966		: 注	N.A. as the said property is a Commercial Shop Situated on Ground Floor			
3	Year of co	onstruction	:	1994 (As per site information)			
4	Estimated	I future life	:	30 Years Subject to proper, preventive periodic maintenance & structural repairs			
5	Type of co	onstruction- load bearing walls/RCC eel frame	:	R.C.C. Framed Structure			
6	Type of fo	oundations	:	R.C.C. Foundation			
7	Walls		1	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.			
8	Partitions		V	6" Thk. Brick Masonery.			
9	Doors and	d Windows	()	MS Rolling Shutter, N.A., .			
10	Flooring			Vitrified Tile Flooring.			
11	Finishing		:	Cement Plastering + POP Finish.			
12	Roofing a	nd terracing	:	R. C. C. Slab.			
13	Special a	rchitectural or decorative features, if any	:	No			
14	(i)	Internal wiring – surface or conduit	:	Concealed Electrical Wiring			
	(ii)	Class of fittings: Superior/Ordinary/ Poor.					
15	Sanitary i	nstallations	:	As per Requirement			
	(i)	No. of water closets					
	(ii)	No. of lavatory basins					
	(iii)	No. of urinals					
	(iv)	No. of sink					
16	Class of f white/ordi	ittings: Superior colored / superior nary.	:	Ordinary			



Valuers & Appraisers
Architects & Interior Designers
(I)
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Interior Designers
Interior Designe

Technical details

Main Building

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	:	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		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

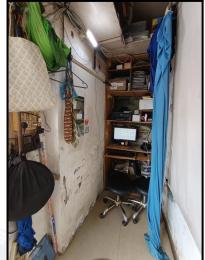




Actual Site Photographs























Actual Site Photographs





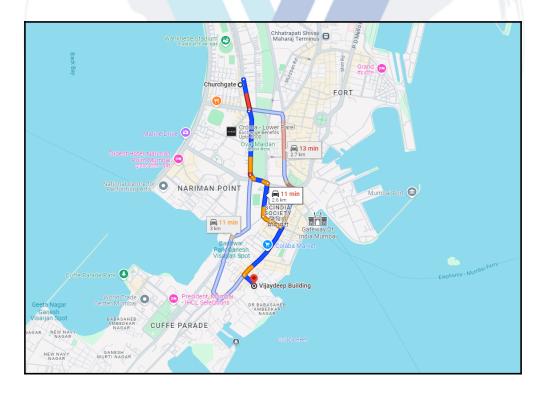




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 18°54'59.0"N 72°49'42.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Churchgate - 2.6 Km).



Valuers & Appraisers

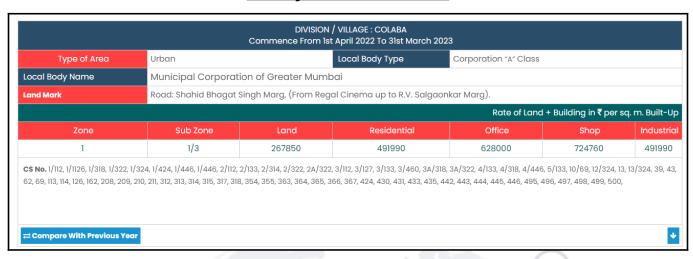
Architects &
Machiners (1)

Chartered Engineers (1)

Lander's Engineer

MH2010 PTULIS

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Shop	724760		(TM)	
No Increase onShop Located on Ground Floor	-/			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	7,24,760.00	Sq. Mtr.	67,332.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	267850			
The difference between land rate and building rate(A-B=C)	456,910.00			
Percentage after Depreciation as per table(D)	30%		7 /	
Rate to be adopted after considering depreciation [B + (C X D)]	5,87,687.00	Sq. Mtr.	54,598.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Depreciation Percentage Table

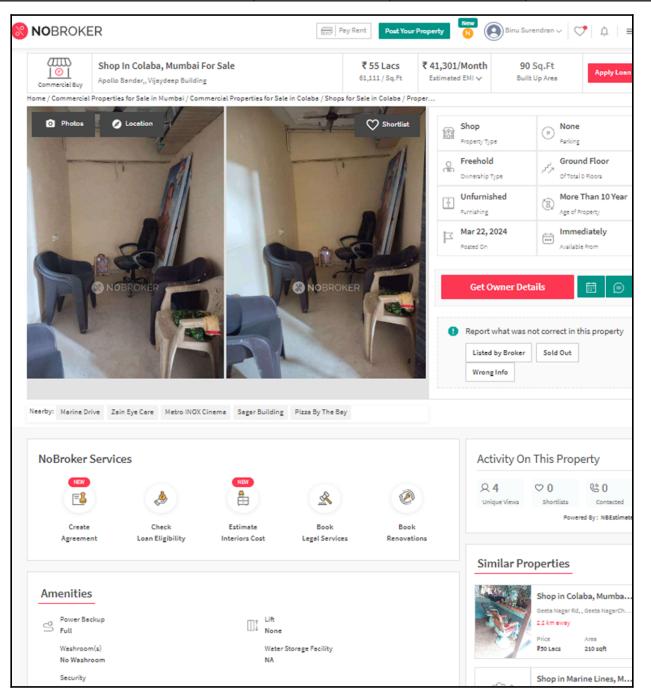
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	





Price Indicators

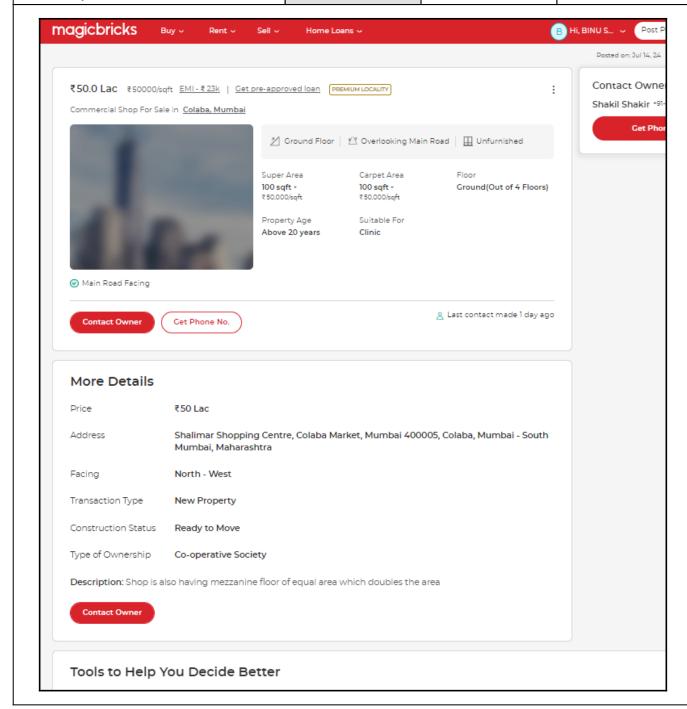
Property	Shop		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	75.00	90.00	108.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹73,333.00	₹61,111.00	₹50,926.00







Property	Shop	Shop		
Source	magic bricks	magic bricks		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	100.00	120.00	144.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹50,000.00	₹41,667.00	₹34,722.00	







Sale Instances

Property	Shop		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	116.67	140.00	168.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹47,142.00	₹39,286.00	₹32,738.00

3810509

08-03-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुय्यम निबंधक : सह दु.नि.मुंबई शहर 5

दस्त क्रमांक : 3810/2024

नोदंणी : Regn:63m

गावाचे नाव: कुलाबा र्

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	5500000
(३) बाजारभाव(भाडेपटटयाच्या	5231460
बाबतितपटटाकार आकारणी देतो की पटटेदार	
ते नमुद्र करावे)	
(४) भू-मापन,पोटहिस्सा व	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: शॉप नं 7-अ टळ मजला स्ट्रॅंड हाऊस
घरक्रमांक(असल्यास)	स्ट्रॅंड को ऑपेऱाटीव हाऊसिंग सोसायटी ती. प्लॉट नं 11 ओप्प. स्ट्रॅंड सिनेमा स्ट्रॅंड रोड कोताबा
	मुम्बई 400005((C.T.S. Number : 505 ;))
(5) क्षेत्रफळ	140 ची.फूट
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-मीना कुलदीप कवात्रा वय:-85 पत्ता:-प्लॉट नं: 29-अ, माळा नं: 4ठा मजला , इमारतीचे नाव: उषा
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	सदन , ब्लॉक नं: अ ब्लॉक नेक्स्ट टू कोलाबा पोस्ट ऑफिस , रोड नं: कोलाबा, महाराष्ट्र, मुम्बई. पिन
हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	कोड:-400005 पॅन नं:-AADPK5057E
नाव व पत्ता.	
	1): नाव:-धीरज विषनु मुलचंदानी वय:-44; पत्ता:-प्लॉट नं: 39/40, माळा नं: 4ठा मजला , इमारतीचे नाव: स्ट्रॅंड
	हाऊस , ब्लॉक नं: ओप्प. स्ट्रॅंड सिनेमा , रोड नं: स्ट्रॅंड रोड कोलाबा , , MUMBAI. पिन कोड:-400005 पॅन
असल्यास,प्रतिवादिचे नाव व पत्ता	Ħ:-ADMPM4244P
	2): नाव:-विनीता धीरज मुलचंदानी वय:-45; पत्ता:-प्लॉट नं: 39/40, माळा नं: 4ठा मजला , इमारतीचे नाव:
	स्ट्रॅंड हाऊस , ब्लॉक नं: ओप्प. स्ट्रॅंड सिनेमा, रोड नं: स्ट्रॅंड रोड कोलाबा , महाराष्ट्र, MUMBAI. पिन
	कोड:-400005 पॅन नं:-АJQРМ6264Р
(९) दस्तऐवज करुन दिल्याचा दिनांक	07/03/2024
(10)दस्त नोंदणी केल्याचा दिनांक	07/03/2024
(11) अनुक्रमांक,खंड व पृष्ठ	3810/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	330000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद	(i) within the limits of any Municipal Corporation or any Cantonment area
:-:	annexed to it.





Property	Shop		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	129.88	155.86	187.03
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹56,976.00	₹47,479.00	₹39,566.00

6008318

06-01-2024

Note:-Generated Through eSearch Module,For original report please contact

concern SRO office.

सूची क्र.2

दुय्यम निबंधक : दु.नि.मुंबई शहर 1 दस्त क्रमांक : 6008/2023

नोदंणी : Regn:63m

गावाचे नाव: कुलाबा र्

(१)विलेखाचा प्रकार	सेत डीड
(2)मोबदला	7400000
(३) बाजारभाव(भाडेपटटयाच्या	6930852
बाबतितपटटाकार आकारणी देतो की पटटेदार	
ते नमुद करावे)	
(४) भू-मापन,पोटहिस्सा व	1) पातिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: शॉप नं.20, माळा नं: तळ, इमारतीचे नाव:
घरक्रमांक(असल्यास)	विजयदीप सी एच एस, ब्लॉक नं: नवरोजी लेन,कोलाबा मार्केट,कोलाबा, रोड : मुम्बई 400005,
	इतर माहिती: .((C.T.S. Number : 261 ;))
(5) क्षेत्रफळ	14.48 चौ.मीटर
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-राजेश कजोडीमल जैन वय:-41 फ्ता:-प्लॉट नं: 39, माळा नं: 2, इमारतीचे नाव: जयदुर्ग वासुदेव
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	बिल्डिंग , ब्लॉक नं: दादी संतुक लेन , रोड नं: धोबी तलाव , महाराष्ट्र, MUMBAI. पिन कोड:-400002 पॅन नं:-
हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	AEBPJ4294A
नाव व पत्ता.	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंव	।।): नाव:-दिनेश फूलचंद गुप्ता तर्फे मुखत्यार महेश फूलचंद गुप्ता वय:-39; पत्ता:-प्लॉट नं: 13, माळा नं: -,
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	इमारतीचे नाव: जे के मेहता चाळ, ब्लॉक नं: एन ए सावंत मार्ग , रोड नं: कोलाबा, महाराष्ट्र, MUMBAI. पिन
असल्यास,प्रतिवादिचे नाव व पत्ता	कोड:-400005 पॅन नं:-AMWPG4153C
(९) दस्तऐवज करुन दिल्याचा दिनांक	01/09/2023
(10)दस्त नोंद्रणी केल्याचा दिनांक	01/09/2023
(११) अनुक्रमांक,खंड व पृष्ठ	6008/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	444000
(13)बाजारभावाप्रमाणे नोंदणी गुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
	(i) within the limits of any Municipal Corporation or any Cantonment area
::	annexed to it.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 5th September 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 ₹ 23,98,260.00 (Rupees Twenty Three Lakhs Ninety Eight Thousands Two Hundred And Sixty 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



