

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Santosh Maruti Dhindle

Residential Flat No. 508, 5th Floor, Building No A-25, **"Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd. "**, Maharashtra Nagar, Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088, State - Maharashtra, Country - India.

Latitude Longitude: 19°2'58.4"N 72°56'23.5"E

Intended User:

Cosmos Bank Zaveri Bazar Branch

19/21, Cosmos Bank Bldg, Vithalwadi Zaveri Bazar, Mumbai-400002



Our Pan India Presence at:

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Regd. Office

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



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Vastu/Mumbai/09/2024/011038/2308057 05/11-63-PRSH Date: 05.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 508, 5th Floor, Building No A-25, **"Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd."**, Maharashtra Nagar, Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088, State - Maharashtra, Country - India belongs to **Mr. Santosh Maruti Dhindle** .

Boundaries of the property

North : Internal Road

South : Internal Road

East : Shivkrupa Apartment

West : Mumbai Public school

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 ₹ 36,83,250.00 (Rupees Thirty Six Lakhs Eighty Three Thousands Two Hundred And Fifty 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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Residential Flat No. 508, 5th Floor, Building No A-25, **"Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd. "**, Maharashtra Nagar, Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088, State - Maharashtra,

Country - India Form 0-1 (See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 05.09.2024 for Housing Loan Purpose.
1	Date of inspection	04.09.2024
3	Name of the owner / owners	Mr. Santosh Maruti Dhindle
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. 508, 5 th Floor, Building No A-25, "Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd. ", Maharashtra Nagar, Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088, State - Maharashtra, Country - India. Contact Person: Mrs. Aasha Santosh Dhindle (Owner's Wife) Contact No. 9819197402
6	Location, Street, ward no	Maharashtra Nagar Village - Mandale , Mankhurd (East) District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 6/1(Part) of Village - Mandale New Survey No - 80(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. = 225.17 (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 - Mandale , Mankhurd (East)Taluka - Kurla , District - Mumbai Suburban , Pin - PIN - 400 088
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 - Mr. Santosh Maruti Dhindle
	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 - Mr. Santosh Maruti Dhindle		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(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		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		N. A.		
29		etails of the water and electricity charges, If any, orne 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		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	Has any standard rent been fixed for the premises under 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 rate adopted in this valuation		N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.		





39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2010 (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, Zaveri Bazar Branch Branch to assess Fair Market Value as on 05.09.2024 for Residential Flat No. 508, 5th Floor, Building No A-25, **"Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd. "**, Maharashtra Nagar, Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088, State - Maharashtra, Country - India belongs to **Mr. Santosh Maruti Dhindle**.

We are in receipt of the following documents:

1)	Copy of Possession Receipt Dated 27.07.2011 issued by Shivshahi Punarvasan Prakalp Limited, Mumbai (S.R. Scheme at Turbhe-Mandale, Mankhurd, Mumbai.).
2)	Copy of Society Share Certificate No.072 Dated 24.10.2023 And Mr. Santosh Maruti Dhindle(The Allottee)issued by Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd .
3)	Copy of Occupancy Certificate No.SRA / DDTP / 001 / ME / SPPL / AP / TYPE - I / TYPE - IV / TYPE - V Dated 11.08.2010 issued by Slum Rehabiliation Authority (SRA).
4)	Copy of Electricity Bill CA No.151588255 dated 23.07.2024 in the name of Mr. Santosh Maruti Dhindle issued by Adani Electricity .

Location

The said building is located at Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088. The property falls in Residential Zone. It is at a traveling distance 1.00 Km. from Mankhurd 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 Normal. The building is used for Residential purpose. 5th Floor is having 16 Residential Flat. The building is having 2 lifts.



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Residential Flat:

The Residential Flat under reference is situated on the 5th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 5th September 2024

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

Year of Construction of the building	:	2010 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	7	14 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,75,000.00
Depreciation {(100 - 10) X (14 / 60)}	:	21.00%
Amount of depreciation	:	₹ 1,41,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 51,965/- per Sq. M. i.e. ₹ 4,828/- per Sq. Ft.
Guideline rate (after depreciate)	ŀ	₹ 47,384/- per Sq. M. i.e. ₹ 4,402/- per Sq. Ft.
Value of property as on 5th September 2024	\;/	225.00 Sq. Ft. X ₹ 17,000 = ₹38,25,000.00

(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	:	₹ 38,25,000.00 - ₹ 1,41,750.00 = ₹ 36,83,250.00
Total Value of the property		₹₹ 36,83,250.00
The realizable value of the property	:	₹33,14,925.00
Distress value of the property	:	₹29,46,600.00
Insurable value of the property (270.00 X 2,500.00		₹6,75,000.00
Guideline value of the property (270.00 X 4402.00)		₹11,88,540.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 508, 5th Floor, Building No A-25, "Madhuvan Building No. 25 Co-Op. Hsg. Soc. Ltd. ", Maharashtra Nagar, Village - Mandale , Mankhurd (East), Taluka - Kurla , District - Mumbai Suburban , PIN - 400 088, State - Maharashtra, Country - India for this particular purpose at ₹ 36,83,250.00 (Rupees Thirty Six Lakhs Eighty Three Thousands Two Hundred And Fifty Only) as on 5th September 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 September 2024 is ₹ 36,83,250.00 (Rupees Thirty Six Lakhs Eighty Three Thousands Two Hundred And Fifty 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 5 th Floor
3	Year of construction	7	2010 (As per occupancy certificate)
4	Estimated future life	/:	46 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 Solid flush door, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
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 (ii) Class of fittings: Superior/Ordinary/ Poor.	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	-	As per Requirement
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary
17	Compound wall Height and length Type of construction		All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts and capacity		2 Lifts
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









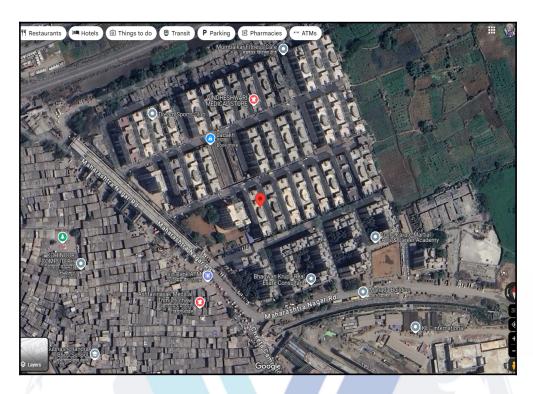




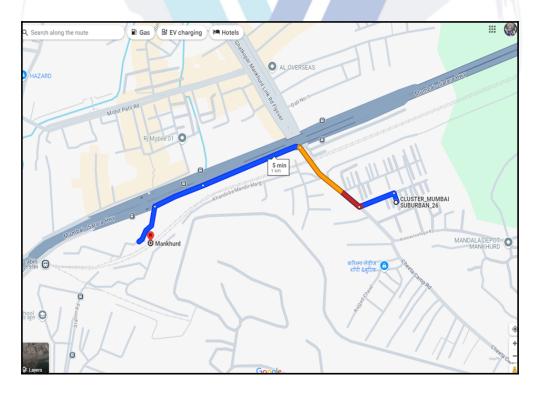




Route Map of the property



Note: Red marks shows the exact location of the property



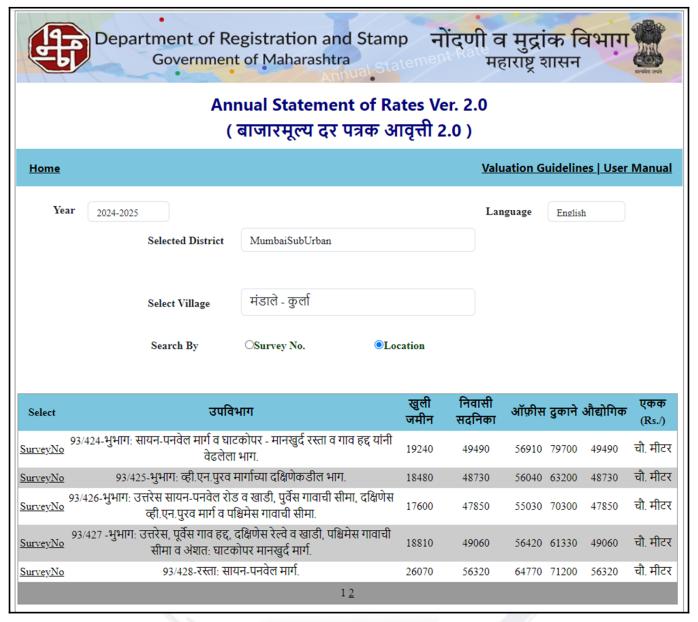
Longitude Latitude: 19°2'58.4"N 72°56'23.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mankhurd - 1.00 Km.).



Valuers & Appraisers
Architects &
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Charletted Engineers (I)
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	49490			
Increase by 5% on Flat Located on 5 th Floor	2474.5			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	51,965.00	Sq. Mtr.	4,828.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	19240			
The difference between land rate and building rate(A-B=C)	32,724.50			
Percentage after Depreciation as per table(D)	14%			
Rate to be adopted after considering depreciation [B + (C X D)]	47,384.00	Sq. Mtr.	4,402.00	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



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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% 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	

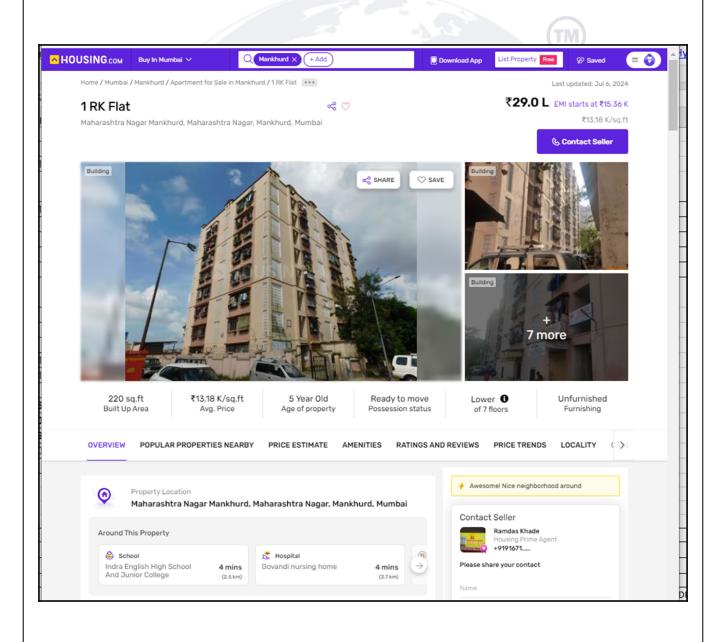






Price Indicators

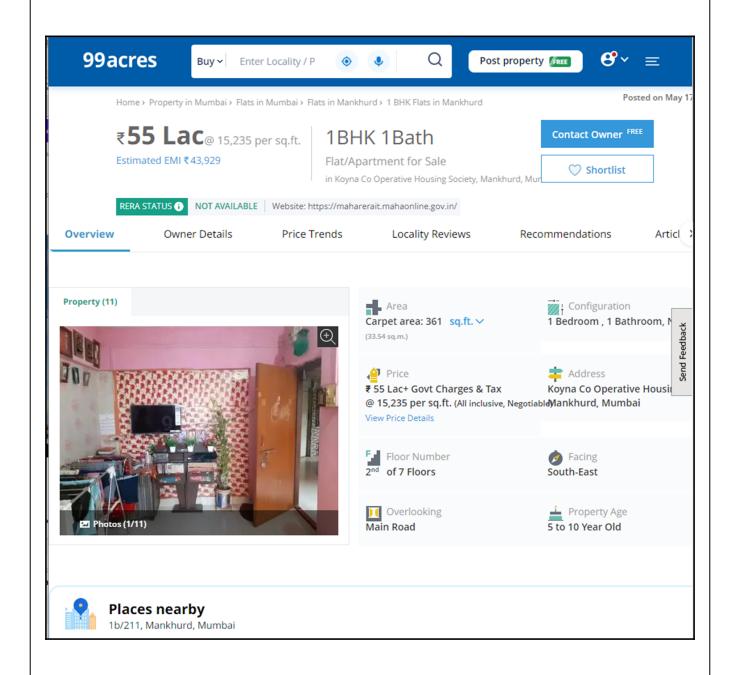
Property	Maharashtra Nagar, Mankhurd		
Source	Housing.Com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	180.00	216.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,111.00	₹13,426.00	-







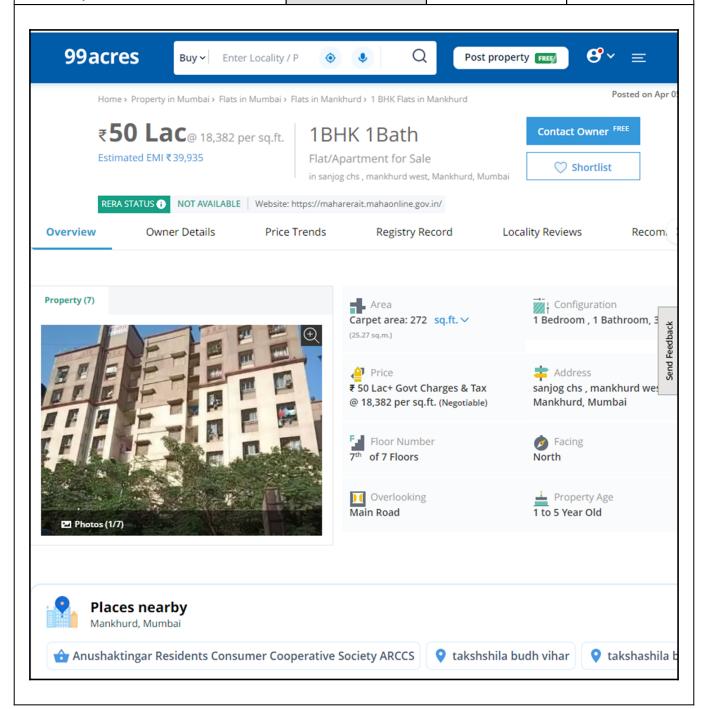
Property	Koyna CHSL., Maharas	Koyna CHSL., Maharashtra Nagar, Mankhurd		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	2nd	2nd		
	Carpet	Built Up	Saleable	
Area	361.00	433.20	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹15,235.00	₹12,696.00	-	







Property	Sanjog CHSL., Mahara	Sanjog CHSL., Maharashtra Nagar, Mankhurd		
Source	https://www.99acres.co	https://www.99acres.com/		
Floor	7th	7th		
	Carpet	Built Up	Saleable	
Area	272.00	326.40	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹18,382.00	₹15,319.00	-	





Valuers & Appraisant Architects & Interior Designers (1) FT Consultant Lender's Engineer (1) Ender's Engineer (1) FT Consultant Cons

Sale Instances

Property	Maharashtra Nagar, Mankhurd		
Source	Index no.2	Index no.2	
Floor	4th		
	Carpet	Built Up	Saleable
Area	180.00	183.60	-
Percentage	-	2%	-
Rate Per Sq. Ft.	₹16,111.00	₹15,795.00	-

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(७) दस्तर्वज करून दणा-पातराहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी		नता:-प्लाट न: ए-४०२, माळा न: ., इमारताच नाप: ोड, तुषार डेकोरेटर जवळ उथळसर नाका, रोड नं: ठ
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(8)दस्तऐवज करुन घेणा-या पक्षकाराचे	1): नाव:-सत्यवान दादासाहेब आटपाडक	र वय:-32; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव
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व पत्ता		
(9) दस्तऐवज करुन दिल्याचा दिनांक	03/07/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	03/07/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	13992/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	174000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	29000	





Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	180.00	216.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹16,111.00	₹13,426.00	-	

2906369	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कुर्ली 1
21-06-2024	तूपा प्रग.2	
Note:-Generated Through eSearch		दस्त क्रमांक : 12906/2024
Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: मंडाळे	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	2900000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1042917.48	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	वा मजला,बिल्डिंग नं. 2बी, इमारती ब्लॉक नं: पंचरत्न म्हाडा संकुल,मह पूर्व,मुंबई 400088, इतर माहिती:	a.pa. इतर वर्णन :सदनिका नं: 607, माळा नं: गीचे नाव: मंगल मूर्ती को ऑप हौ सो लिमिटेड इाराष्ट्र नगर, रोड : तुर्भे मंडाळे,मानखुर्द मौजे मंडाळे,सदनिकेचे क्षेत्रफळ 180 चौ फूट 1-7464-2024 दिनांक 03/04/2024 चे सेल C.T.S. Number : 6/1 ;))
(5) क्षेत्रफळ	180	
(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:-दादासाहेब अभिमान बडे वय:-3 मंगलमूर्ती जी एन एस, ब्लॉक नं: महाराष्ट्र MUMBAI. पिन कोड:-400088 पॅन नं:-	33 पत्ता:-प्लॉट नं: 02/बी/607, माळा नं: ., इमारतीचे नाव नगर, तुर्भे मंडाळे, मानखुर्द, रोड नं: ., महाराष्ट्र, BTRPB3731L
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	प्रबुद्ध टॉवर, ब्लॉक नं: बाबासाहेब आंबेड MUMBAI. पिन कोड:-400043 पॅन नं: 2): नाव:-चंद्रशेखर विट्ठल रणपिसे वय:-3	35; पत्ता:-प्लॉट नं: बी/507, माळा नं: ., इमारतीचे नाव: कर पुतळ्यामागे, बुद्ध नगर, गोवंडी, रोड नं: ., महाराष्ट्र,
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	12906/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	





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 ₹ 36,83,250.00 (Rupees Thirty Six Lakhs Eighty Three Thousands Two Hundred And Fifty 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



