



VASTUKALA
Unlocking Excellence

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

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Smt. Hazel Lobo**

Residential Flat No. D/6, 2nd Floor, Wing - D, "The Pearl Co-Op. Hsg. Soc. Ltd.", Dr. Babasaheb Ambedkar Road, Village - Dadar-Naigaon Division, Dadar (East), Taluka - Mumbai, District - Mumbai, PIN - 400 014, State - Maharashtra, Country - India.

Latitude Longitude : 19°0'27.6"N 72°50'29.4"E

Valuation Prepared For:

Private Valuation

Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
| Nanded | Thane | Ahmedabad | Delhi NCR |
| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

Regd. Office

BI-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



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. D/6, 2nd Floor, Wing - D, "The Pearl Co-Op. Hsg. Soc. Ltd.", Dr. Babasaheb Ambedkar Road, Village - Dadar-Naigaon Division, Dadar (East), Taluka - Mumbai, District - Mumbai, PIN - 400 014, State - Maharashtra, Country - India belongs to **Smt. Hazel Lobo**.

Boundaries	:	Building	Flat
North	:	Wing - E	Entrance
South	:	Dr. D. N. Road	Flat No. D/5
East	:	Internal Road	Marginal Space
West	:	Dr. Babasaheb Ambedkar Road	Staircase

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 **₹ 2,37,60,000.00 (Rupees Two Crore Thirty Seven Lakh Sixty Thousand 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

Encl.: Valuation report

Our Pan India Presence at :

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- Mumbai
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Vastukala Consultants India Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.

VALUATION REPORT (IN RESPECT OF FLAT)

General	
1	Purpose for which the valuation is made : To assess Fair Market Value of the property for MSME Loan Purpose.
2	a) Date of inspection : 21.09.2024
	b) Date of which the valuation is made : 21.09.2024
3	List of documents produced for perusal: I) Copy of Society Letter in the name of Mrs. Hazel Lobo issued by The Pearl Co-Op. Hsg. Soc. Ltd. II) Copy of Society Share Certificate No.142 And Smt. Hazel Lobo(The Purchaser) issued by The Pearl Co-Op. Hsg. Soc. Ltd.
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : Smt. Hazel Lobo Residential Flat No. D/6, 2 nd Floor, Wing - D, " The Pearl Co-Op. Hsg. Soc. Ltd. ", Dr. Babasaheb Ambedkar Road, Village - Dadar-Naigaon Division, Dadar (East), Taluka - Mumbai, District - Mumbai, PIN - 400 014, State - Maharashtra, Country - India. <u>Contact Person :</u> Mario Benjamin Dias (Owner Representative) Mobile No. 0409513080 Sole Ownership
5	Brief description of the property (Including Leasehold / freehold etc.) : The property is a Residential Flat located on 2 nd Floor. The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Toilet + Bathroom + Passage. (2 BHK) The property is at 1.00 Km. distance from Dadar Railway Station.
6	Location of property
a)	Plot No. / Survey No. :
b)	Door No. : Residential Flat No. D/6
c)	C.T.S. No. / Village : CTS No - 32, Village - Dadar-Naigaon Division
d)	Ward / Taluka : Taluka - Mumbai
e)	Mandal / District : District - Mumbai
f)	Date of issue and validity of layout of approved map / plan : Copy of Approved Building plans were not provided and not verified.
g)	Approved map / plan issuing authority :
h)	Whether genuineness or authenticity of approved map/ plan is verified : N.A.



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i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.	
7	Postal address of the property	:	Residential Flat No. D/6, 2 nd Floor, Wing - D, " The Pearl Co-Op. Hsg. Soc. Ltd. ", Dr. Babasaheb Ambedkar Road, Village - Dadar-Naigaon Division, Dadar (East), Taluka - Mumbai, District - Mumbai, PIN - 400 014, State - Maharashtra, Country - India.	
8	City / Town	:		
	Residential area	:	Yes	
	Commercial area	:	No	
	Industrial area	:	No	
9	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rura	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Dadar-Naigaon Division Municipal Corporation of Greater Mumbai (MCGM)	
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No	
12	Boundaries of the property	:	As per site	As per Document
	North	:	Wing - E	Details not available
	South	:	Dr. D. N. Road	Details not available
	East	:	Internal Road	Details not available
	West	:	Dr. Babasaheb Ambedkar Road	Details not available
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		:	As per the Deed	As per Actuals
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-

14	Extent of the site	:	Carpet Area in Sq. Ft. = 733.92 (Area as per Site measurement) Carpet Area in Sq. Ft. = 720.00 (Area As Per Society Letter) Built Up Area in Sq. Ft. = 864.00 (Carpet Area + 20%)
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°0'27.6"N 72°50'29.4"E
15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 720.00 (Area As Per Society Letter)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location		
	C.T.S. No.	:	CTS No - 32
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation		Village - Dadar-Naigaon Division, Municipal Corporation of Greater Mumbai (MCGM)
	Door No., Street or Road (Pin Code)	:	Residential Flat No. D/6, 2 nd Floor, Wing - D, " The Pearl Co-Op. Hsg. Soc. Ltd. ", Dr. Babasaheb Ambedkar Road, Village - Dadar-Naigaon Division, Dadar (East), Taluka - Mumbai, District - Mumbai, PIN - 400 014, State - Maharashtra, Country - India
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	1960 (Approx.)
5.	Number of Floors	:	Ground + 4 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	2 nd Floor is having 2 Flats
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Normal
11.	Facilities Available		
	Lift	:	Not Provided
	Protected Water Supply	:	Municipal Water Supply

	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Open Car Parking Space
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	Yes
III	Residential Flat		
1.	The floor in which the Flat is situated	:	2 nd Floor
2.	Door No. of the Flat	:	Residential Flat No. D/6
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab
	Flooring	:	Ceramic Tile Flooring
	Doors	:	Teak Wood Door frame with Solid flush door
	Windows	:	Aluminium Sliding Windows with window grills
	Fittings	:	Concealed plumbing with C.P. fittings. Casing Capping Electrical wiring
	Finishing	:	Cement Plastering + POP Finish
4.	House Tax		
	Assessment No.	:	Details not available
	Tax paid in the name of	:	Details not available
	Tax amount	:	Details not available
5.	Electricity Service connection No.	:	Details not available
	Meter Card is in the name of	:	Details not available
6.	How is the maintenance of the Flat?	:	Good
7.	Sale Deed executed in the name of	:	Smt. Hazel Lobo
8.	What is the undivided area of land as per Sale Deed?	:	Details not available
9.	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 864.00 (Carpet Area + 20%)
10.	What is the floor space index (app.)	:	As per MCGM norms
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 733.92 (Area As per actual site measurement) Carpet Area in Sq. Ft. = 691.00 Balcony Area in Sq. Ft. = 43.00 Carpet Area in Sq. Ft. = 720.00 (As Per Area Society Letter)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium

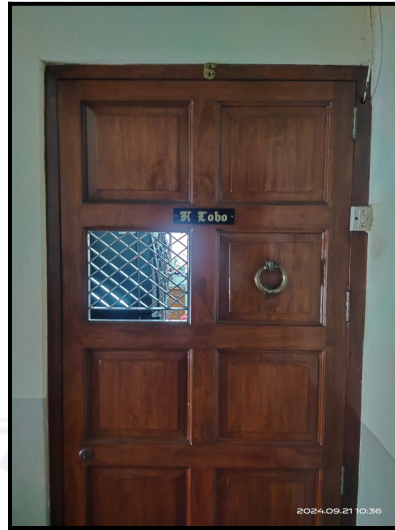
13.	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14.	Is it Owner-occupied or let out?	:	Owner Occupied
15.	If rented, what is the monthly rent?	:	₹ 49,500/- (Expected rental income per month)
IV	MARKETABILITY		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
V	Rate		
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 28572/- to ₹ 37201/- per Sq. Ft. on Carpet Area ₹ 23810/- to ₹ 31000/- per Sq. Ft. on Built Up Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 33,000/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.
	II. Land + others	:	₹ 30,500/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,92,200/- per Sq. M. i.e. ₹ 17,856/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 1,29,032/- per Sq. M. i.e. ₹ 11,987/- per Sq. Ft.
5.	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500/- per Sq. Ft.
	Age of the building	:	64 years

	Life of the building estimated	:	00 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	-
	Depreciation Ratio of the building	:	-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,500/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 30,500/- per Sq. Ft.
	Total Composite Rate	:	₹ 33,000/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	720.00 Sq. Ft.	33,000.00	2,37,60,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works, etc.			
9	Potential value, if any			
10	Others / Car Parking			
	Total value / Realizable value of the property			2,37,60,000.00
	Insurable value of the property (864.00 X 2,500.00)			21,60,000.00
	Guideline value of the property (864.00 X 11,987.00)			1,03,56,768.00

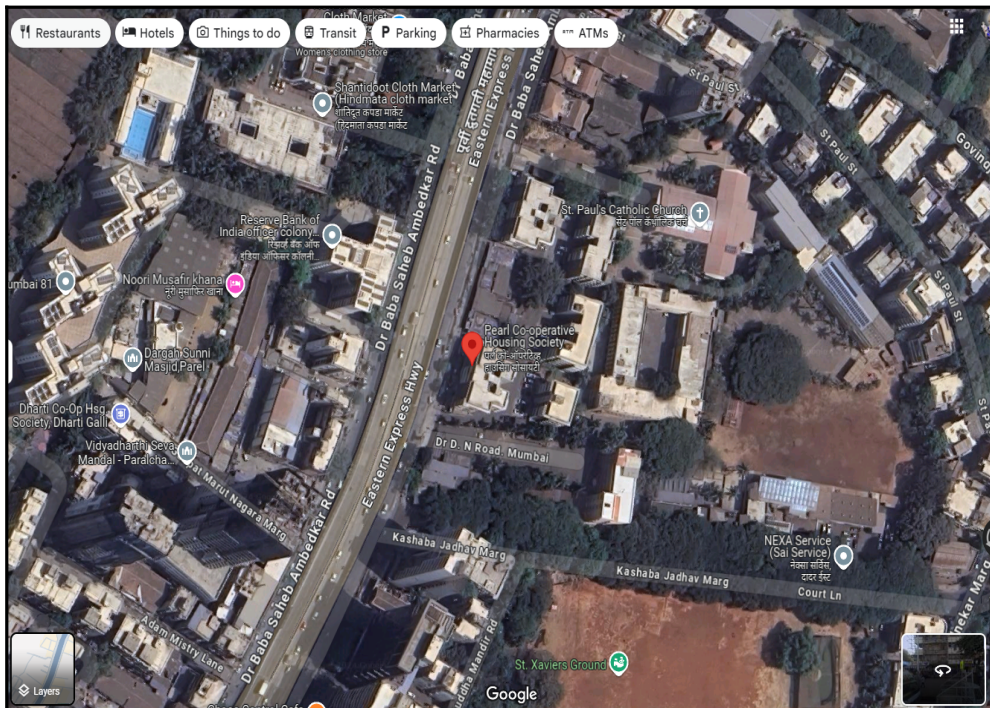
Actual Site Photographs



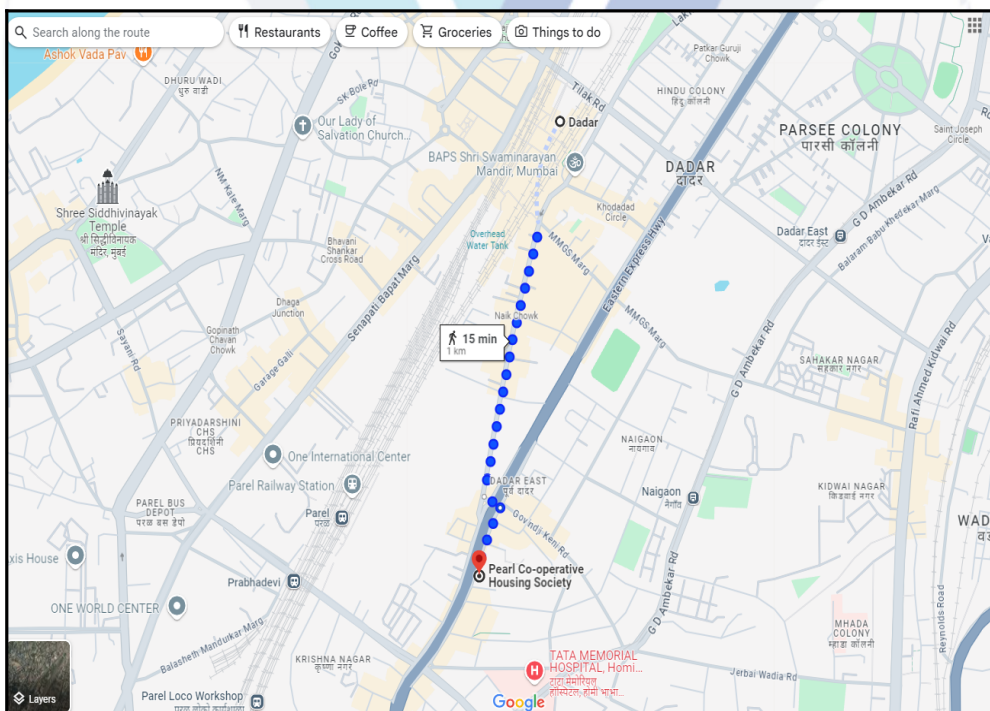
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°0'27.6"N 72°50'29.4"E

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

Ready Reckoner Rate

DIVISION / VILLAGE : DADAR NAIGAON Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Road: Baba Saheb Ambedkar Marg.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
14	14/100	93500	192200	221200	331800	192200
CS No. 1/8, 1/13, 1/25, 1/27, 1/50, 1/62, 1/76, 2/8, 2/26, 2/32, 3/50, 3A/50, 3A/76, 4/8, 5/8, 5A/76, 6/26, 6/76, 7/26, 7/62, 7/76, 8/8, 8/76, 8A/62, 8B/62, 9/26, 9/62, 10/26, 11/26, 11/76, 12, 12/26, 13, 13/26, 14, 15, 16/26, 17A/26, 17A/62, 18/26, 19/26, 19/62, 20, 20/26, 20/62, 20/76, 21A/26, 21/62, 22/62, 23/62, 28, 32, 40/26, 41/26, 42/26, 43/26, 44/26, 45/26, 47/26, 48/26, 49/26, 50/26, 51/26, 52/26, 53/26, 54/26, 54/27, 80/8, 182, 707, 777, 778, 782						
Compare With Previous Year ↓						

Stamp Duty Ready Reckoner Market Value Rate for Flat	192200			
Decrease by 10% on Flat Located on 2 nd Floor	19220			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,72,980.00	Sq. Mtr.	16,070.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	93500			
The difference between land rate and building rate(A-B=C)	79,480.00			
Percentage after Depreciation as per table(D)	64%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,29,032.00	Sq. Mtr.	11,987.00	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	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	350.00	420.00	504.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹37,143.00	₹30,952.00	₹25,794.00

square yards Mumbai Buy Rent Projects Agents Services Resources Intelli

Overview Regulatory Information **Data Intelligence** Commute Time Location & Landmarks Quick Link

Rate/Sq.ft. ₹ 25,794

Price Movement

Average Rate per Sq. Ft. for Q3'23 and Q2'24

Pearl CHS Govt. Registered Recent Transactions
Showing Last 12 Transactions.

All New Sale Resale Lease

Date	Floor/Unit	Tower/Wing	Area	Value	Rate/Sq. Ft.	Transaction Type
2024-05-22	Floor 4 , Unit 20	C	504 Sq. Ft.	₹ 1.2 Cr.	₹ 23,810	Sale
2023-07-05	Floor 2, Unit 9	C	420 Sq. Ft.	₹ 1.3 Cr.	₹ 30,952	Sale
2021-09-03	Floor 3 , Unit 24	E	449 Sq. Ft.	₹ 42.58 L	-	Mortgage
2021-08-20	Floor 3, Unit 24	E	449 Sq. Ft.	₹ 1.2 Cr.	₹ 26,726	Sale
2021-05-06	Floor 1, Unit 1	C	662 Sq. Ft.	₹ 2.05 Cr.	₹ 30,967	Sale
2021-02-02	Floor 3, Unit 19	E	503 Sq. Ft.	₹ 1.5 Cr.	₹ 29,821	Sale
2020-08-14	Unit 22	A	795 Sq. Ft.	₹ 60 L	-	Mortgage
2020-03-05	Floor 4 , Unit 22	A	795 Sq. Ft.	₹ 1.82 Cr.	₹ 22,893	Sale
2019-11-28	Floor 3 , Unit 20	E	503 Sq. Ft.	₹ 1.26 Cr.	₹ 25,050	Sale
2018-10-19	Floor 3, Unit 14	C	504 Sq. Ft.	₹ 1.5 Cr.	₹ 29,762	Sale
2018-09-25	Floor 1, Unit 3	A	504 Sq. Ft.	₹ 1.45 Cr.	₹ 28,770	Sale
2018-04-10	Floor 2, Unit 15	E	539 Sq. Ft.	₹ 1.3 Cr.	₹ 24,119	Sale

Commute Time from Pearl CHS

Pearl CHS Mumbai

Enter a location to view travel times + Show Travel Time

During peak traffic

Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	833.33	1,000.00	1,200.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹37,200.00	₹31,000.00	₹25,833.00

Pay Rent
Post Your Property
New
Sinu Surendran

2 BHK Flat In Abhinandan Chs For Sale In Dadar ...
Doctor Baba Saheb Ambedkar Road

₹ 3.1 Crores
Non-negotiable

₹ 1.78 Lacs/Month
Estimated EMI

1,000
Sq.Ft

Need Home Loan
Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Dader east / 2bhk Flat for Sale in Dader east / Property Details

Photos
Location

NOBROKER

+9

2 Bedroom
No. of Bedroom

2 Bathroom
No. of Bathroom

NA
Balcony

None
Parking

Jul 18, 2024
Posted On

Immediately
Possession

Abhinandan Chs
Apartment

None
Power Backup

Contact
Schedule Visit

Report what was not correct in this property

Listed by Broker
Sold Out

Wrong Info

Price trends by NBEstimate **Check Now**

Nearby: ICICI Bank Parel CCD, Mumbai-Branch & ATM | Cotton Green Railway Station | Lakadewala Solitaire
P. D. Hinduja Hospital & Medical Research Centre | GTB Nagar Monoreil Station

Overview

<p>Age of Building >10 Years</p>	<p>Ownership Type Self Owned</p>
<p>Maintenance Charges ₹5.0 Per Sq.Ft/M</p>	<p>Flooring Vitrified Tiles</p>
<p>Builtup Area 1,000 Sq.Ft</p>	<p>Carpet Area 800 Sq.Ft</p>
<p>Furnishing Status Fully Furnished</p>	<p>Facing East</p>
<p>Floor 5/7</p>	<p>Parking None</p>
<p>Gated Security Yes</p>	

Activity On This Property

442
Unique Views

8
Shortlists

3
Contacted

Powered By: NBEstimate

Similar Properties

2 BHK Flat In Crystal To...
Dr Baba Saheb Ambedkar Rd Da...
Within 5 km

Price ₹3.5 Crores Builtup Area 1200 sqft

Price Indicators

Property	Flat		
Source	square yards		
Floor	-		
	Carpet	Built Up	Saleable
Area	420.00	504.00	604.80
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹28,571.00	₹23,810.00	₹19,841.00

square yards Mumbai Buy Rent Projects Agents Services Resources Intelli

Overview Regulatory Information **Data Intelligence** Commute Time Location & Landmarks Quick Link

Rate/Sq.ft. ₹ 23,810

Price Movement

Average Rate/Sq.ft. for Q3'23 and Q2'24

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2021-02-02	Floor 3, Unit 19	E	503 Sq. Ft.	₹ 1.5 Cr.	₹ 29,821	Sale
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Commute Time from Pearl CHS

Pearl CHS Mumbai

Enter a location to view travel times + Show Travel Time

During peak traffic



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Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	350.00	420.00	504.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹37,143.00	₹30,952.00	₹25,794.00

13558319

08-01-2024

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

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.मुंबई शहर 2

दस्त क्रमांक : 13558/2023

नोंदणी :

Regn:83m

गावाचे नाव : दादर-नायगाव

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	13000000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	9002648
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: फ्लॉट नं.सी/9, माळा नं: 2 रा मजला, इमारतीचे नाव: पर्ल को ऑप ही सो ली, ब्लॉक नं: 205,डॉ बी आंबेडकर रोड, रोड : दादर पूर्व,मुंबई 400014((C.T.S. Number : 32 ;))
(5) क्षेत्रफळ	420 चौ.फूट
(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:-ईलेन सेराव वय:-38 पत्ता:-प्लॉट नं: फ्लॉट नं.सी/9, माळा नं: 2 रा मजला, इमारतीचे नाव: पर्ल को ऑप ही सो ली, ब्लॉक नं: डॉ आंबेडकर रोड, रोड नं: दादर,मुंबई (PAN-AOWPP5613C), महाराष्ट्र, मुंबई. पिन कोड:-400014 पॅन नं:-
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-राज्फ सॅवीओ रॉझीक्स वय:-35; पत्ता:-प्लॉट नं: फ्लॉट नं.बी/52, माळा नं: ., इमारतीचे नाव: माधव भुवन, ब्लॉक नं: डॉ बी ए रोड, केम हॉस्पिटल जवळ, रोड नं: परेल,मुंबई (PAN -ARDPR0465L), महाराष्ट्र, मुंबई. पिन कोड:-400012 पॅन नं:- 2): नाव:-स्वीटी काशिराम मोहिते वय:-34; पत्ता:-प्लॉट नं: फ्लॉट नं.बी/52, माळा नं: ., इमारतीचे नाव: माधव भुवन, ब्लॉक नं: डॉ बी ए रोड, केम हॉस्पिटल जवळ, रोड नं: परेल,मुंबई (PAN-ARFPM3513N), महाराष्ट्र, MUMBAI. पिन कोड:-400012 पॅन नं:-
(9) दस्तऐवज करून दिल्याचा दिनांक	05/07/2023
(10) दस्त नोंदणी केल्याचा दिनांक	05/07/2023
(11) अनुक्रमांक,खंड व पृष्ठ	13558/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	780000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) रोरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-:	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	420.15	504.18	605.02
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹34,511.00	₹28,760.00	₹23,966.00

4472318 07-04-2024 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 : 4472/2018 नोंदणी : Regn:63m
गावाचे नाव : 1) दादर-नायगाव		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	14500000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	8168900	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पातिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 3,ए,बिलडींग, माळा नं: 1, इमारतीचे नाव: द पर्ल को ओप हो सोसा ली, ब्लॉक नं: 205,डॉ.बी.ए. रोड, रोड नं: दादर ईस्ट मुंबई 400014((C.T.S. Number : 32 ;))	
(5) क्षेत्रफळ	1) 46.84 चौ.मीटर	
(6)आकारणी किंवा चुकी 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:-जेरसन एम जोराडो वय:-75; पत्ता:-3, ए, बिलडींग, 1, द पर्ल को ओप हो सोसा ली, 205, डॉ, बी.ए. रोड, दादर ईस्ट मुंबई, दादर कॉलनी, MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400014 पॅन नं:-AAHPD5272A	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-लेतिसिया ठिसा वय:-45; पत्ता:-20 ए, बिलडींग, 4, द पर्ल को ओप हो सोसा ली, 205, डॉ, बी.ए. रोड, दादर ईस्ट मुंबई, दादर कॉलनी, MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400014 पॅन नं:-AEIPD5212M 2): नाव:-जोन सिमोन ठिसा वय:-50; पत्ता:-20 ए, बिलडींग, 4, द पर्ल को ओप हो सोसा ली, 205, डॉ, बी.ए. रोड, दादर ईस्ट मुंबई, दादर कॉलनी, MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400014 पॅन नं:-ABSPD1006C	
(9) दस्तऐवज करून दिल्याचा दिनांक	25/09/2018	
(10)दस्त नोंदणी केल्याचा दिनांक	25/09/2018	
(11)अनुक्रमांक,खंड व पृष्ठ	4472/2018	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	725000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)रोरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-:	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	

As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is **₹2,37,60,000.00 (Rupees Two Crore Thirty Seven Lakh Sixty Thousand Only)** .

No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by from vide dated .
2	purpose of valuation and appointing authority	As per the request from Mrs Hazel Lobo, to assess Fair Market Value value of the property for MSME Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Manoj Chalikwar - Regd. Valuer Saiprasad Patil - Valuation Engineer Binumon Moozhickal - Technical Manager Pradnya Rasam - Technical Officer
4	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5	date of appointment, valuation date and date of report;	Date of Appointment - 21.09.2024 Valuation Date - 21.09.2024 Date of Report - 21.09.2024
6	inspections and/or investigations undertaken;	Physical Inspection done on - 21.09.2024
7	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative Method
9	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and Commercial application in the locality etc.
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **21st September 2024** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Mumbai (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations.

Assumptions

Assumptions are a necessary part of undertaking valuations. Vastukala Consultants India Pvt. Ltd. adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **720.00 Sq. Ft. Carpet Area** in the name of **Smt. Hazel Lobo**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Smt. Hazel Lobo**. For



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the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client's representative, we understand that the Residential Flat, admeasuring **720.00 Sq. Ft. Carpet Area**.

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts.

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Highest and Best Use model is used for analysing development potential.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.



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Not a Structural Survey

We state that this is a valuation report and not a structural survey.

Other

All measurements, areas and ages quoted in our report are approximate.

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise.

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is **Residential Flat**, admeasuring **720.00 Sq. Ft. Carpet Area**.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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 the property is free of liens and encumbrances
4. 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.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Non SARFAESI** purpose as on dated **21st September 2024**.

The term **Fair Market 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.

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, 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 Non SARFAESI purpose at **₹2,37,60,000.00 (Rupees Two Crore Thirty Seven Lakh Sixty Thousand 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



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