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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwruutti Khandare**

Residential Flat No. 201, 2nd Floor, "**Shree Vinayak Co-op. Hsg. Soc. Ltd.**", Hanuman Nagar, Umelman Vasai Road, Village - Umelman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India.

Latitude Longitude : 19°22'11.8"N 72°49'51.2"E

Intended User:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.

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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

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Hanuman Nagar, Umelman Vasai Road, Village - Umelman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India belongs to **Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwruuti Khandare.**

Boundaries of the property

North : Internal Road & Varad Vinayak CHSL
South : Madhya Aali
East : Internal Road
West : Residential House

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 **₹ 37,59,125.00 (Rupees Thirty Seven Lakhs Fifty Nine Thousands One Hundred And Twenty Five 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. 201, 2nd Floor, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Hanuman Nagar, Umelman Vasai Road, Village - Umelman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, 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 15.10.2024 for Housing Loan Purpose.
1	Date of inspection	11.10.2024
3	Name of the owner / owners	Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwruutti Khandare
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 201, 2 nd Floor, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Hanuman Nagar, Umelman Vasai Road, Village - Umelman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India. Contact Person : Mrs. Suman Ramesh Tayade (Owner) Contact No. 9607768567
6	Location, Street, ward no	Hanuman Nagar Village - Umelman, District - Palghar
7	Survey / Plot No. of land	Village - Umelman New Survey No - 7, Hissa No. 1
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	<p>Carpet Area in Sq. Ft. = 449.81 (Area as per Site measurement) Carpet Area in Sq. Ft. = 392.79 Flowerbed Area in Sq. Ft. = 42.96 Dry Balcony Area in Sq. Ft. = 14.06</p> <p>Built Up Area in Sq. Ft. = 610.00 (Area As Per Agreement for sale)</p>
13	Roads, Streets or lanes on which the land is abutting	Village - Umelman, Taluka - Vasai, District - Palghar, Pin - PIN - 401 202
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 - Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwruuti Khandare

	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 VVCMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwruuti Khandare
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 8,000/- 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 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	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2015 (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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch Branch to assess Fair Market Value as on 15.10.2024 for Residential Flat No. 201, 2nd Floor, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Hanuman Nagar, Umelman Vasai Road, Village - Umelman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India belongs to **Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwrutti Khandare.**

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No. 3790/2024 Dated 06.10.2024 between Miss. Sneha Vijay Rane(The Transferor) And Suman Ramesh Tayade (After marriage Name: Mrs. Suman Ganesh Khandare) & Mr. Ganesh Niwrutti Khandare(The Transferee).
2)	Copy of Occupancy Certificate No. VVCMC/TP/OC/VP-0551/135/2015-16 Dated 12.10.2024 issued by Vasai Virar City Municipal Corporation.
3)	Copy of Share Certificate No. 013bearing Nos. 121 to 130 having 5 Shares of Rs. 50/- each dated 15.03.2019 in the name of Miss. Sneha Vijay Rane issued by Shree Vinayak Co-op. Hsg. Soc. Ltd..
4)	Copy of Revised Development Permission Document No. VVCMC/TP/RDP/VP-0551/015/2012 Dated 23.04.2012 issued by Vasai Virar City Municipal Corporation.



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Location

The said building is located at Village - Umelman, Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 2 km. from Vasai Road 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 Normal. The building is used for Residential purpose. 2nd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Passage + Bathroom + WC.+ Flowerbed & Dry Balcony Area (i.e. 1 BHK). This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 15th October 2024

The Built Up Area of the Residential Flat	:	610.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2015 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	9 Years
Cost of Construction	:	610.00 Sq. Ft. X ₹ 2,500.00 = ₹ 15,25,000.00
Depreciation $\{(100 - 10) \times (9 / 60)\}$:	13.50%
Amount of depreciation	:	₹ 2,05,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 43,100/- per Sq. M. i.e. ₹ 4,004/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 39,951/- per Sq. M. i.e. ₹ 3,712/- per Sq. Ft.
Value of property as on 15th October 2024	:	610.00 Sq. Ft. X ₹ 6,500 = ₹39,65,000.00

(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 15th October 2024	:	₹ 39,65,000.00 - ₹ 2,05,875.00 = ₹ 37,59,125.00
Total Value of the property	:	₹₹ 37,59,125.00
The realizable value of the property	:	₹₹33,83,213.00
Distress value of the property	:	₹₹30,07,300.00
Insurable value of the property (610.00 X 2,500.00)	:	₹₹15,25,000.00
Guideline value of the property (610.00 X 3712.00)	:	₹₹22,64,320.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 201, 2nd Floor, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Hanuman Nagar, Umelman Vasai Road, Village - Umelman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India for this particular purpose at ₹ 37,59,125.00 (Rupees Thirty Seven Lakhs Fifty Nine Thousands One Hundred And Twenty Five Only) as on 15th October 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 15th October 2024 is ₹ 37,59,125.00 (Rupees Thirty Seven Lakhs Fifty Nine Thousands One Hundred And Twenty Five 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

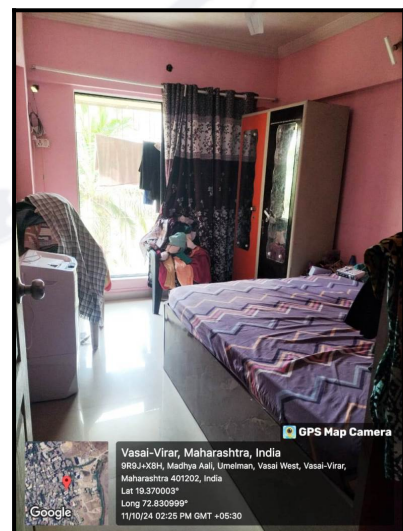
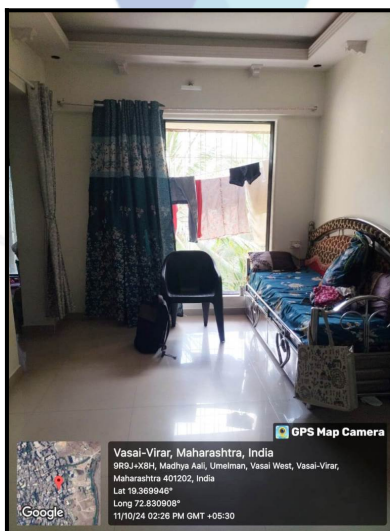
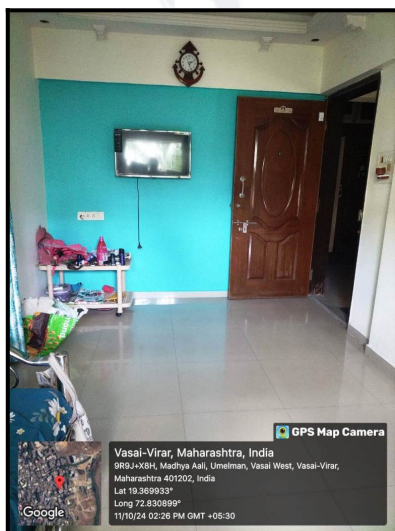
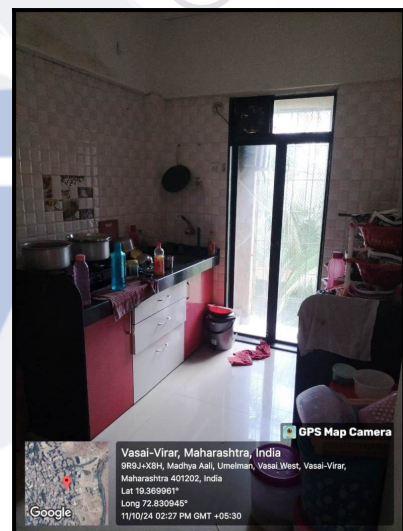
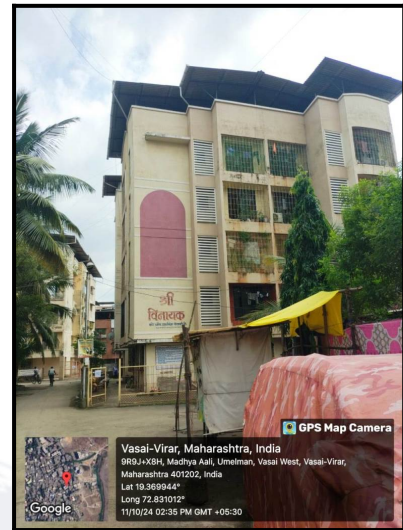
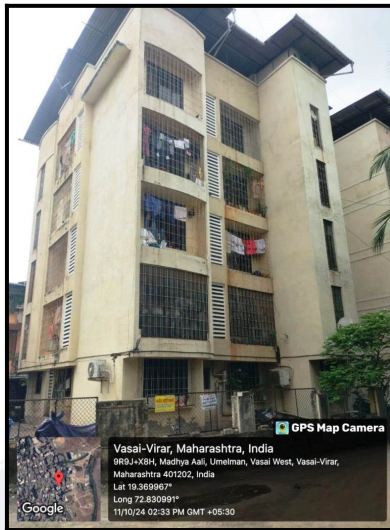
1	No. of floors and height of each floor	:	Ground + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 2 nd Floor
3	Year of construction	:	2015 (As per occupancy certificate)
4	Estimated future life	:	51 Years Subject to proper, preventive 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.

Technical details

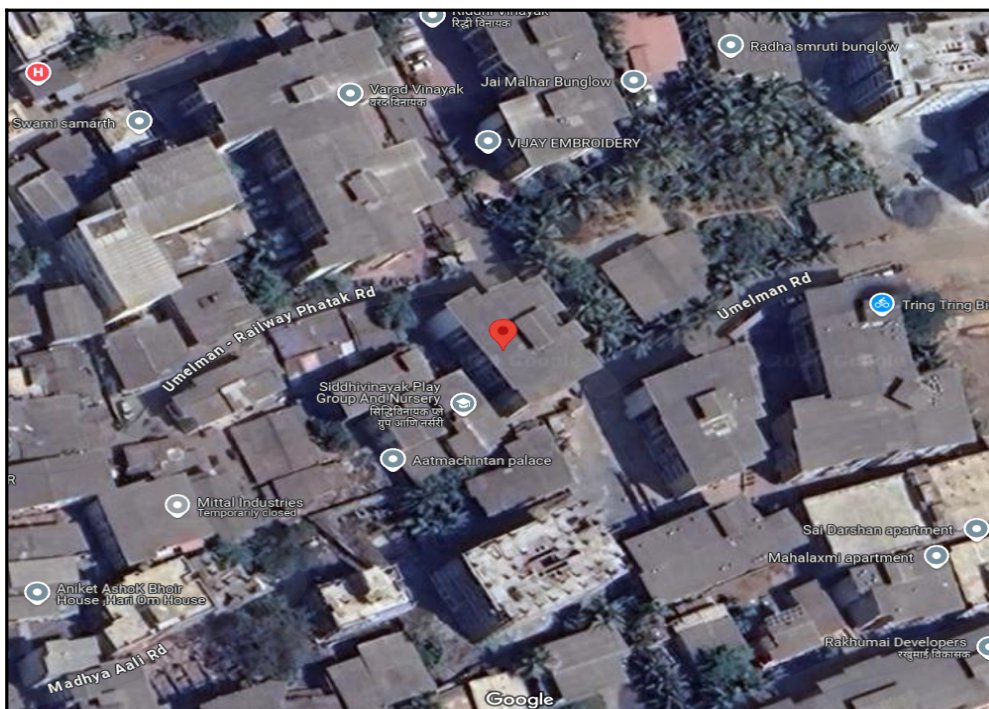
Main Building

8	Partitions	:	6" Thk. Brick Masonry.
9	Doors and Windows	:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified tiles 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 plumbing with C.P. fittings. Electrical wiring with concealed
	(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.	:	Superior White
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
19	Underground sump – capacity and type of construction	:	RCC Tank
20	Over-head tank Location, capacity Type of construction	:	RCC Tank on Terrace
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

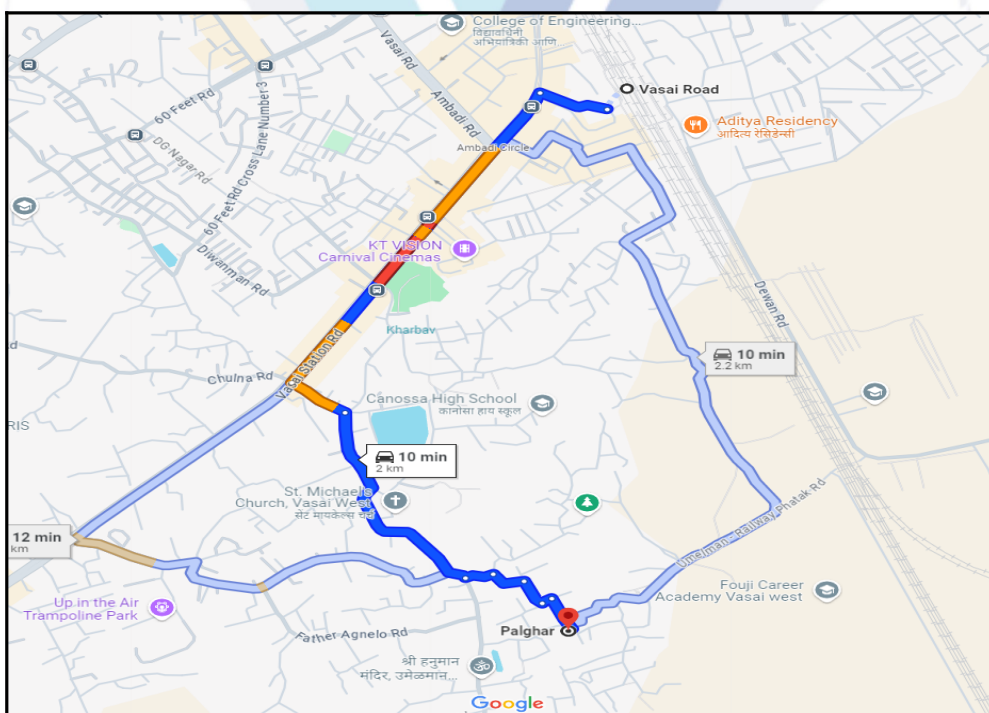
Actual Site Photographs



Route Map of the property




Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°22'11.8"N 72°49'51.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 2 km.).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs.)
SurveyNo	1-संरक्षण खात्याच्या अखत्यारीतील जमिनी मिठागर	6700	34700	40400	44700	40400	चौ. मीटर
SurveyNo	2-प्रकल्पासाठी संपादीत झालेल्या जमिनी	6460	33200	38200	43800	38200	चौ. मीटर
SurveyNo	3-जिरायत शेती / अविकसीत जमिनी	6460	33200	38200	43800	38200	चौ. मीटर
SurveyNo	4-अधिकृत बिनशेती झालेल्या जमिनी	7070	35300	41200	45200	41200	चौ. मीटर
SurveyNo	5-अधिकृत बिनशेती झालेल्या जमिनी	8110	43100	49100	55900	49100	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	43100			
Decrease by 10% on Flat Located on 2 nd Floor	4310			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	38,790.00	Sq. Mtr.	3,604.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	8110			
The difference between land rate and building rate(A-B=C)	30,680.00			
Percentage after Depreciation as per table(D)	9%			
Rate to be adopted after considering depreciation [B + (C X D)]	39,951.00	Sq. Mtr.	3,712.00	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%



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e)	Fourth Floor and above	80%
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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



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Price Indicators

Property	Anandi Vihar, Umelman, Vasai West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	354.17	425.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,176.00	₹7,647.00	-

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1 BHK Flat In Anandi Vihar Chs Ltd Vasai For S...
Manickpur - Umelman Road

₹ 32.5 Lacs
Negotiable

₹ 18,627/Month
Estimated EMI

425
Sq.Ft

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Photos
Location

Shortlist

1 Bedroom <small>No. of Bedroom</small>	Apr 19, 2024 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Anandi Vihar Chs Lt... <small>Apartment</small>
Car <small>Parking</small>	None <small>Power Backup</small>

Get Owner Details
Report

Report what was not correct in this property

Listed by Broker
Sold Out

Wrong Info

Price trends by NBEstimate

Check Now

Nearby: UCO Bank Global City KT VISION Carnival Cinemas RAJHANS DREAMS EMERALD TOPAZ Dwarka Veg Delight

Overview

Age of Building >10 Years	Ownership Type Self Owned
Maintenance Charges ₹2.4 Per Sq.Ft/M	Flooring Mosaic
Builtup Area 425 Sq.Ft	Carpet Area 350 Sq.Ft

Activity On This Property

32
Unique Views

1
Shortlists

1
Contacted

Powered By : NBEstimate

Similar Properties

Price Indicators

Property	Umelman, Vasai West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	466.67	560.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹7,071.00	₹5,893.00	-

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Resale

1 BHK Flat In Standalone Building For ...

Umelman - Naigaon Station Rd near Agari Samaj Sc...

Loan Verified

₹ 33 Lacs

Negotiable

₹ 18,913/Month

Estimated EMI

560

Sq.Ft

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Photos
Location

Shortlist

1 Bedroom	Jul 7, 2024
No. of Bedroom	Posted On
1 Bathroom	Immediately
No. of Bathroom	Possession
1 Balcony	Standalone Building
Balcony	Apartment
Bike Parking	None
Parking	Power Backup

[Get Owner Details](#)

Report what was not correct in this property

Listed by Broker
Sold Out

Wrong Info

Price trends by NBEstimate

[Check Now](#)

Nearby: UCO Bank Global City KT VISION Carnival Cinemas RAJHANS DREAMS EMERALD TOPAZ Shubham General Store

Overview

Age of Building	1-3 Years	Ownership Type	Self Owned
Maintenance Charges	₹0.6 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	560 Sq.Ft	Furnishing Status	Semi Furnish Now

Activity On This Property

0

Unique Views

0

Shortlists

0

Contacted

Powered By: NBEstimate

Similar Properties

Sale Instances

Property	Shree Vinayak, Vasai West		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	458.33	550.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,655.00	₹5,545.00	-

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

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. वसई 2

दस्त क्रमांक : 15957/2024

नोंदणी :

Regn:63m

गावाचे नाव : उमेळमान

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	3050000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2202246.22
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग क्रमांक 5,सदनिका नं 002,तळमजला,श्री विनायक को ओप हौ सो ली हनुमान नगर उमेळमान,तालुका वसई,जिल्हा ठाणे,क्षेत्र 550 चौरस फुट बिल्टअप((Survey Number : 7 ;))
(5) क्षेत्रफळ	550 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:-योगिता एकनाथ रणशिंंगे वाईफ ऑफ विजय तुकाराम बोटळजी - - वय:-47 पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव: 1/12,प्रकल्प जुनी एम एच बी कॉलनी, गोखले कॉलेज जवळ गोरार्ड रोड, बोरीवली, मुंबई, ब्लॉक नं:-, रोड नं:-, महाराष्ट्र, मुम्बई. पिन कोड:-400091 पॅन नं:-AONPR0707A
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-ईयन डीसिल्वा - - वय:-56; पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव: बी/302 हेरिटेज कांदेरपाडा आर बी आई कोटेरस जवळ दहिसर पश्चिम, ब्लॉक नं:-, रोड नं:-, महाराष्ट्र, मुम्बई. पिन कोड:-400068 पॅन नं:-BRCPD0110Q
(9) दस्तऐवज करून दिल्याचा दिनांक	18/07/2024
(10) दस्त नोंदणी केल्याचा दिनांक	18/07/2024
(11) अनुक्रमांक, खंड व पृष्ठ	15957/2024
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	213500
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **15th October 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 **₹ 37,59,125.00 (Rupees Thirty Seven Lakhs Fifty Nine Thousands One Hundred And Twenty Five 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



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