

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha

Residential Flat No. 7, Ground Floor, Building No 1, Wing - B, "Shree Vivekanand Nagar Co - Op Hsg. Soc. Ltd.", Plot No. 732/B, S. V. Road, Near Kora Kendra, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, India.

Latitude Longitude: 19°13'19.3"N 72°51'9.9"E

Intended User:

Cosmos Bank Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



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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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/10/2024/011934/2308818 25/1-358-BHSK Date: 25.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 7, Ground Floor, Building No 1, Wing - B, "Shree Vivekanand Nagar Co - Op Hsg. Soc. Ltd.", Plot No. 732/B, S. V. Road, Near Kora Kendra, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, India belongs to Mr. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha.

Boundaries of the property

North : Shanti Bhuvan

South : Residential Building

East : S.V. Road

West : Pushpa Park Building

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 ₹ 1,17,51,579.00 (Rupees One Crore Seventeen Lakhs Fifty One Thousands Five Hundred And Seventy Nine 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. 7, Ground Floor, Building No 1, Wing - B, "Shree Vivekanand Nagar Co - Op Hsg. Soc. Ltd. ", Plot No. 732/B, S. V. Road, Near Kora Kendra, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, 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 25.10.2024 for Bank Loan Purpose.			
1	Date of inspection	21.10.2024			
3	Name of the owner / owners	Mr. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha			
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. 7, Ground Floor, Building No 1, Wing - B, "Shree Vivekanand Nagar Co - Op Hsg. Soc. Ltd.", Plot No. 732/B, S. V. Road, Near Kora Kendra, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, India. Contact Person: Mrs. Chitra Shailesh Dagha (Owner) Contact No. 9833825101			
6	Location, Street, ward no	S. V. Road, Near Kora Kendra Village - Borivali, Borivali (West) District - Mumbai Suburban			
7	Survey / Plot No. of land	CTS No - 748 of Village - Borivali, Plot No - 732/B Old Survey No - 805			
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. = 503.56 (Area as per Site measurement) Built Up Area in Sq. Ft. = 618.00 (Area As Per Deed of Transfer)			





13	Roads, Streets or lanes on which the land is abutting	Village - Borivali, Borivali (West)Taluka - Borivali, District - Mumbai Suburban, Pin - PIN - 400 092		
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. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha		
	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	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available		
	Percentage actually utilized?			
26	RENTS			
26		Owner Occupied - Mr. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha		



Valuers & Appraisers
Architects &
Architects &
Architects &
Charter Designers ()
ETP Consultants
Lander's Engineer

(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	27,000.00 (Expected rental income per month)		
(iv)	Gross amount received for the whole property	N.A.		
Are any of the occupants related to, or close to business associates of the owner?		Information not available		
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.		
	·	N. A.		
		N. A.		
		N. A.		
		N. A.		
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.		
What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available		
		Information not available		
,		N. A.		
		N. A.		
SALES				
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		
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.		
	•	N. A.		
COST	OF CONSTRUCTION			
	•	Year of Completion – 1975 (As per occupancy certificate)		
	(iv) Are any business ranges, charges ranges, charges, char	fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? Has any standard rent been fixed for the premises under any law relating to the control of rent? SALES 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.		





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.
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, Vile Parle (East) Branch Branch to assess Fair Market Value as on 25.10.2024 for Residential Flat No. 7, Ground Floor, Building No 1, Wing - B, "Shree Vivekanand Nagar Co - Op Hsg. Soc. Ltd. ", Plot No. 732/B, S. V. Road, Near Kora Kendra, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, India belongs to Mr. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha.

We are in receipt of the following documents:

1)	Copy of Deed of Transfer Dated 28.04.2018 between Ms. Kanchi Manish Shah & Mr. Manan Manish Shah(The Vendor) And Mr. Shailesh Mavji Dagha & Mrs. Chitra Shailesh Dagha(The Transferee).
2)	Copy of Occupancy Certificate Document No.CE / 1580 / BSII / AR Dated 15.11.1975 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at bearing Plot No - 732/B inVillage - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092. The property falls in Residential Zone. It is at a traveling distance 1 Km from Borivali Railway Station.

Building

The building under reference is having Ground + 3 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 Residential purpose. Ground Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + WC + Bathroom. This Residential Flat is Ceramic 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 25th October 2024

The Built Up Area of the Residential Flat	:	618.00 Sq. Ft.
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Deduct Depreciation:



Since 1989





Year of Construction of the building	:	1975 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	49 Years
Cost of Construction	:	618.00 Sq. Ft. X ₹ 2,700.00 = ₹ 16,68,600.00
Depreciation {(100 - 10) X (49 / 60)}	:	73.50%
Amount of depreciation	:	₹ 12,26,421.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,42,570/- per Sq. M. i.e. ₹ 13,245/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,03,943/- per Sq. M. i.e. ₹ 9,657/- per Sq. Ft.
Value of property	:	618.00 Sq. Ft. X ₹ 21,000 = ₹1,29,78,000
Total Value of property as on 25th October 2024	:	₹1,29,78,000.00

(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 25th October 2024	:	₹ 1,29,78,000.00 - ₹ 12,26,421.00 = ₹ 1,17,51,579.00
Total Value of the property		₹ 1,17,51,579.00
The realizable value of the property	:,	₹1,05,76,421.00
Distress value of the property	X	₹94,01,263.00
Insurable value of the property (618.00 X 2,700.00)	(;)	₹16,68,600.00
Guideline value of the property (618.00 X 9657.00)		₹59,68,026.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 7, Ground Floor, Building No 1, Wing - B, "Shree Vivekanand Nagar Co - Op Hsg. Soc. Ltd. ", Plot No. 732/B, S. V. Road, Near Kora Kendra, Village - Borivali, Borivali (West), Taluka - Borivali, District - Mumbai Suburban, PIN - 400 092, State - Maharashtra, India for this particular purpose at ₹ 1,17,51,579.00 (Rupees One Crore Seventeen Lakhs Fifty One Thousands Five Hundred And Seventy Nine Only) as on 25th October 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 25th October 2024 is ₹ 1,17,51,579.00 (Rupees One Crore Seventeen Lakhs Fifty One
 Thousands Five Hundred And Seventy Nine Only) Value varies with time and purpose and hence this value should
 not be referred for any purpose other than mentioned in this report.
- 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.



Since 1989



Valuers & Appraisers

Architects &
Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVLDM

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 ar	nd height of each floor		Ground + 3 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966			N.A. as the said property is a Residential Flat Situated on Ground Floor		
3	Year of constru	uction	1	1975 (As per occupancy certificate)		
4	Estimated futur	re life	:	11 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of constru frame/ steel fra	uction- load bearing walls/RCC ame		R.C.C. Framed Structure		
6	Type of founda	itions	7	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			Ceramic Tile Flooring.		
11	Finishing			Cement Plastering + POP Finish.		
12	Roofing and terracing		:	R. C. C. Slab.		
13	Special architectural or decorative features, if any		:	No		
14	(i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Electrical wiring with		
	(ii) Clas	ss of fittings: Superior/Ordinary/ or.		concealed		





Technical details

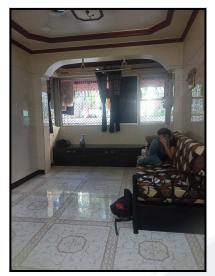
Main Building

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 f white/ordi	ittings: Superior colored / superior inary.	:	Superior Colored
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 TM
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		:	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



















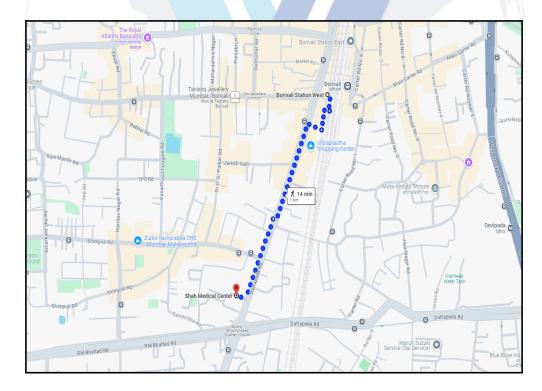




Route Map of the property



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



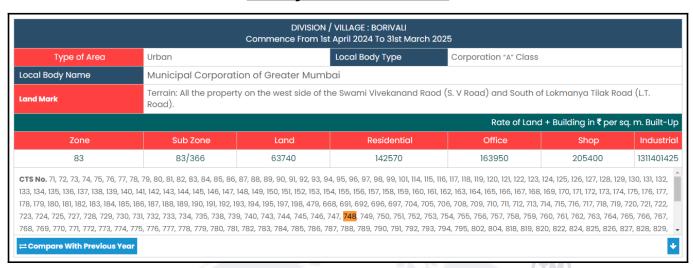
Longitude Latitude: 19°13'19.3"N 72°51'9.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Borivali - 1 Km).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	142570			
No Increase onFlat Located on Ground Floor	27			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,42,570.00	Sq. Mtr.	13,245.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	63740			
The difference between land rate and building rate(A-B=C)	78,830.00			
Percentage after Depreciation as per table(D)	49%	/		
Rate to be adopted after considering depreciation [B + (C X D)]	1,03,943.00	Sq. Mtr.	9,657.00	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

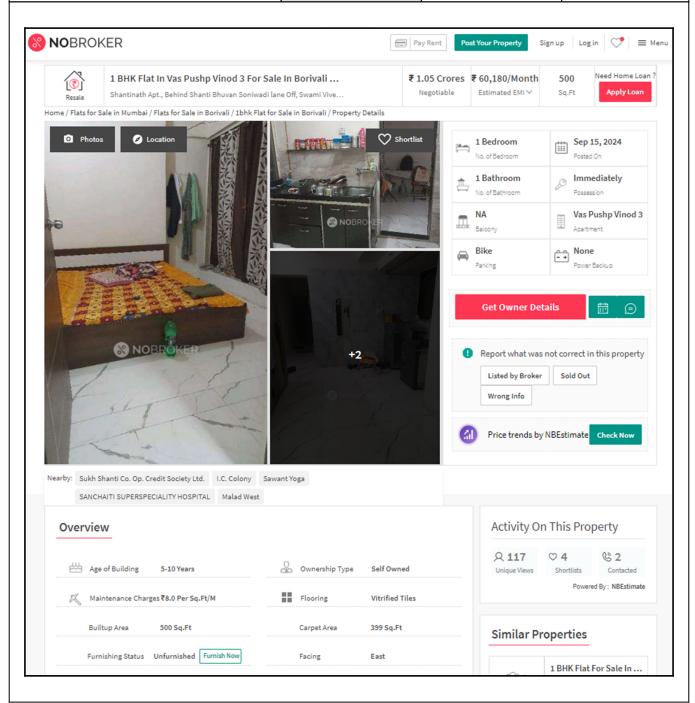
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

Property	Residential Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	399.00	478.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹26,316.00	₹21,930.00	-

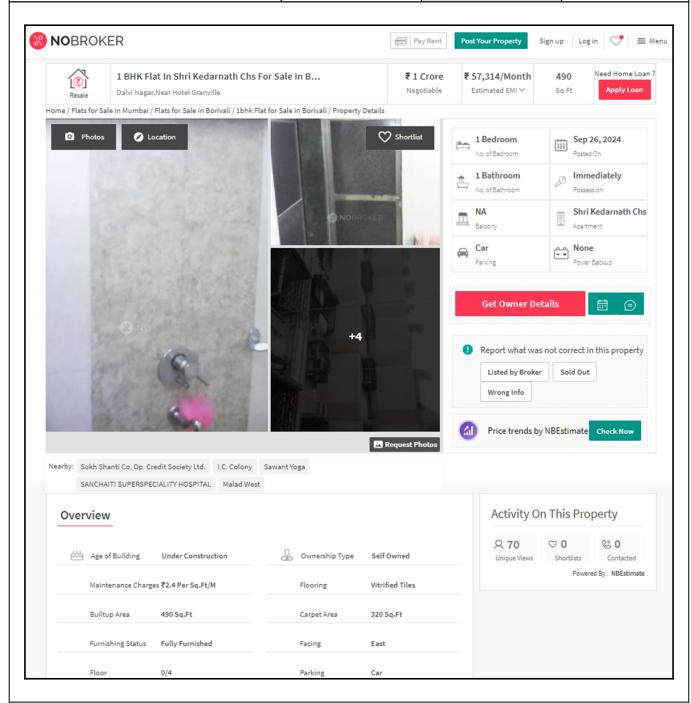






Price Indicators

Property	Residential Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	408.33	490.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹24,490.00	₹20,408.00	-







Sale Instances

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	650.00	780.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹21,538.00	₹17,949.00	-

12994388	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. बोरीवली 5
16-07-2024		दस्त क्रमांक : 12994/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
गावाचे नाव: बोरीवली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	14000000	
(3) बाजारभाव(भाठेपटटयांच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	8884519.38	
(४) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: ए-304, माळा नं: तिसरा मजला,बिल्डिंग नं. 1, इमारतीचे नाव: श्री विवेकानंद नगर को.ऑप.हौ.सो.ली., ब्लॉक नं: बोरिवली पश्चिम,मुंबई - 400092., रोड : 56,एस. वी. रोड((C.T.S. Number : 805 & 806 ;))	
(5) क्षेत्रफळ	72.49 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कल्पना दिलीप मेहता वय:-60 पत्ता:-प्लॉट नं: सदिनका नं: ए-304, माळा नं: तिसरा मजला,बिल्डिंग नं 1 , इमारतीचे नाव: श्री विवेकानंद नगर को.ऑप.हो.सो.ली., ब्लॉक नं: बोरिवली पिक्षम, मुंबई, रोठ नं: 56, एस. वी. रोठ, महाराष्ट्र, MUMBAI. पिन कोठ:-400092 पॅन नं:- AAGPM3560M 2): नाव:-दिलीप छोटालाल मेहता वय:-66 पत्ता:-प्लॉट नं: सदिनका नं. ए-304, माळा नं: तिसरा मजला,बिल्डिंग नं 1 , इमारतीचे नाव: श्री विवेकानंद नगर को.ऑप.हो.सो.ली., ब्लॉक नं: बोरिवली पिक्षम, मुंबई, रोठ नं: 56, एस. वी. रोठ, महाराष्ट्र, MUMBAI. पिन कोठ:-400092 पॅन नं:- AABPM5610K	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	। मजला , इमारतीचे नाव: ओम श्री गणेश को.ऑप.हो.सो.ली. , ब्लॉक नं: बोरिवली पश्चिम, मुंबई , रोड	
(9) दस्तऐवज करुन दिल्याचा दिनांक	15/07/2024	
(10)दस्त नोंद्रणी केल्याचा दिनांक	15/07/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	12994/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	840000	
(13)बाजारभावाप्रमाणे नोंद्रणी शुल्क	30000	





Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	437.50	525.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,857.00	₹19,048.00	-

8356388	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. बोरीवली 5			
07-01-2024		दस्त क्रमांक : 8356/2023			
Note:-Generated Through eSearch Module,For original report please		नोदंणी :			
contact concern SRO office.		Regn:63m			
	गावाचे नाव : बोरीवली				
(1)विलेखाचा प्रकार	करारनामा				
(2)मोबदला	10000000				
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	6683254.2				
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन मजला,बिल्डिंग नं 4, इमारतीचे नाव: श्री ब्लॉक नं: बोरिवली पश्चिम,मुंबई - 40009 माहिती:((C.T.S. Number : 805,80	विवेकानंद नगर कोऑप. हा. सो .ली.,)2., रोड : स्वामी विवेकानंद रोड, इतर			
(5) क्षेत्रफळ	48.79 चौ.मीटर				
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
(७) दस्तऐवज करून देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-जितन वल्लभदास साह वय:-65 पत्ता:-प मजला, इमारतीचे नाव: दर्शन मंदिर कोऑप. हा नं: शिंपोली क्रॉस रोड, सोनिवाडीच्या समोर, महा AAMPS8195E 2): नाव:-दिव्येश अरविंदकुमार शाह वय:-36 पर मजला , इमारतीचे नाव: दर्शन मंदिर कोऑप. ह नं: शिंपोली क्रॉस रोड, सोनिवाडीच्या समोर, महा BNJPS2912N	ा. सो .ती., ब्लॉक नं: बोरिवली पश्चिम, मुंबई, रोड राष्ट्र, MUMBAI. पिन कोड:-400092 पॅन नं:- ता:-प्लॉट नं: सदनिका नं: ए/503 , माळा नं: 5वा ता. सो .ती., ब्लॉक नं: बोरिवली पश्चिम, मुंबई, रोड			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता					
(९) दस्तऐवज करुन दिल्याचा दिनांक	17/05/2023				
(10)दस्त नोंदणी केल्याचा दिनांक	17/05/2023				
(11)अनुक्रमांक,खंड व पृष्ठ	8356/2023				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	600000				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 1,17,51,579.00 (Rupees One Crore Seventeen Lakhs Fifty One Thousands Five Hundred And Seventy Nine 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



