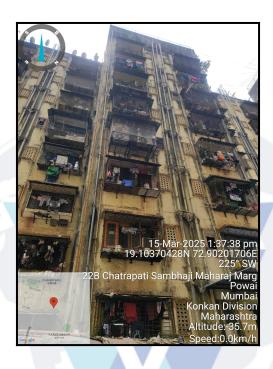


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Anant Waman Sakharkar

Residential Flat No. 603, 6th Floor, Building No 22, Wing - C, **"Jai Mata Di 22/C SRA Co-Op. Hsg. Soc. Ltd."**, Sangharsh Nagar, Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai, 400 072, State - Maharashtra, India.

Latitude Longitude : 19°6'13.6"N 72°54'7.0"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.



Our Pan India Presence at:

Nanded (

Aurangabad Pune

Mumbai

♥ Thane♥ Nashik

Open Ahmedabad Open NCR

Rajkot

ıbad 💡 Delhi N Raipur

Jaipur

Regd. Office

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

2247495919 2247495919

mumbai@vastukala.co.in
www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/03/2025/014901/2311085 18/26-282-SOSH Date: 18.03.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 603, 6th Floor, Building No 22, Wing - C, "Jai Mata Di 22/C SRA Co-Op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai, 400 072, State - Maharashtra, India belongs to Mr. Anant Waman Sakharkar.

Boundaries of the property

North : Internal Road

South Wing - G

East Wing - B

West Wing - D

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 ₹ 37,67,400.00 (Rupees Thirty Seven Lakhs Sixty Seven Thousands Four Hundred 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.

Auth. Sign. Director



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report



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Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 603, 6th Floor, Building No 22, Wing - C, "Jai Mata Di 22/C SRA Co-Op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai, 400 072, 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 18.03.2025 for Housing Loan Purpose.			
1	Date of inspection	15.03.2025			
3	Name of the owner / owners	Mr. Anant Waman Sakharkar			
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. 603, 6 th Floor, Building No. 22, Wing - C, "Jai Mata Di 22/C SRA Co-Op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai, 400 072, State - Maharashtra, India. Contact Person: Mrs. Manisha Shirwale (Tenant) Contact No. 8452859639			
6	Location, Street, ward no	Sangharsh Nagar Village - Chandivali, Andheri (East)			
7	Survey / Plot No. of land	Village - Chandivali			
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. = 231.92 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per Allotment Letter) Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)			
13	Roads, Streets or lanes on which the land is abutting	Village - Chandivali, Andheri (East)Pin - 400 072			



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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?	Tenant Occupied - Mrs. Manisha Shirwale Occupied Since 2 years		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - Information not available Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mrs. Manisha Shirwale Occupied Since 2 years		
	(ii) Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 9000/- Present rental income per month		



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	(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	fixtures ranges	rate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? 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		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, 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 ra	ate 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 comple	commencement of construction and year of tion	Year of Completion – 2010 (As per occupancy certificate)		
42		vas the method of construction, by contract/By ing Labour directly/ both?	N. A.		



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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 18.03.2025 for Residential Flat No. 603, 6th Floor, Building No 22, Wing - C, **"Jai Mata Di 22/C SRA Co-Op. Hsg. Soc. Ltd."**, Sangharsh Nagar, Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai, 400 072, State - Maharashtra, India belongs to **Mr. Anant Waman Sakharkar**.

We are in receipt of the following documents:

1)	Copy of Share Certificate Document No.39 Dated 19.09.2014in the name of Mr. Anant Waman Sakharkar.
2)	Copy of Society NOC Letter Dated 12.03.2025 issued by Jai matadi 22/C SRA Co-Op. Hsg. Soc. Ltd
3)	Copy of Electricity Bill Document No.151526656 Dated 10.03.2025.
4)	Copy of Full Occupancy Certificate Dated 01.07.2010 issued by Slum Rehabiliation Authority (SRA) Document No. SRA / DDTP / 185 / L / PL / AP / OCC.

Location

The said building is located at Village - Chandivali, Andheri (East)400 072. The property falls in Residential Zone. It is at a traveling distance 2.1 Km from Sakinaka Metro 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. 6th Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is Living Room + Kitchen + Bathroom + WC. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, Open plumbing with C.P. fittings. Casing Capping wiringetc.

Valuation as on 18th March 2025

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)
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Expected total life of building	:	60 Years		
Age of the building as on 2024		15 Years		
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00		
Depreciation {(100 - 10) X (15 / 60)}	:	22.50%		
Amount of depreciation		₹ 1,70,100.00		
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,83,288/- per Sq. M. i.e. ₹ 17,028/- per Sq. Ft.		
Guideline rate (after depreciate)	:	₹ 1,68,368/- per Sq. M. i.e. ₹ 15,642/- per Sq. Ft.		
Value of property		225.00 Sq. Ft. X ₹ 17,500 = ₹39,37,500		
Total Value of property as on 18th March 2025	:	₹39,37,500.00		

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 18th March 2025	:	₹ 39,37,500.00 - ₹ 1,70,100.00 = ₹ 37,67,400.00
Total Value of the property		₹ 37,67,400.00
The realizable value of the property	:	₹33,90,660.00
Distress value of the property	:,	₹30,13,920.00
Insurable value of the property (270.00 X 2,800.00)	X	₹7,56,000.00
Guideline value of the property (270.00 X 15642.00)	\:\ \:\	₹42,23,340.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 603, 6th Floor, Building No 22, Wing - C, "Jai Mata Di 22/C SRA Co-Op. Hsg. Soc. Ltd.", Sangharsh Nagar, Chandivali Farm Road, Village - Chandivali, Andheri (East), Mumbai, 400 072, State - Maharashtra, India for this particular purpose at ₹ 37,67,400.00 (Rupees Thirty Seven Lakhs Sixty Seven Thousands Four Hundred Only) as on 18th March 2025

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 18th March 2025 is ₹ 37,67,400.00 (Rupees Thirty Seven Lakhs Sixty Seven Thousands Four Hundred 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.



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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 6 th Floor		
3	Year of construction	:	2010 (As per occupancy certificate)		
4	Estimated future life		45 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of construction- load bearing wall frame/ steel frame	s/RCC :	R.C.C. Framed Structure		
6	Type of foundations	V	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, Alluminum sliding windows with M. S. Grills, .		
10	Flooring		Ceramic Tile Flooring.		
11	Finishing	:	Cement Plastering.		
12	Roofing and terracing		R. C. C. Slab.		
13	Special architectural or decorative features, if any		No		
14	(i) Internal wiring – surface or conduit		Open plumbing with C.P. fittings. Casing Capping wiring		
	(ii) Class of fittings: Superior/O Poor.	rdinary/			



Technical details

Main Building

15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	7 Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	1Lift (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		į	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°6'13.6"N 72°54'7.0"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Sakinaka - 2.1 Km).



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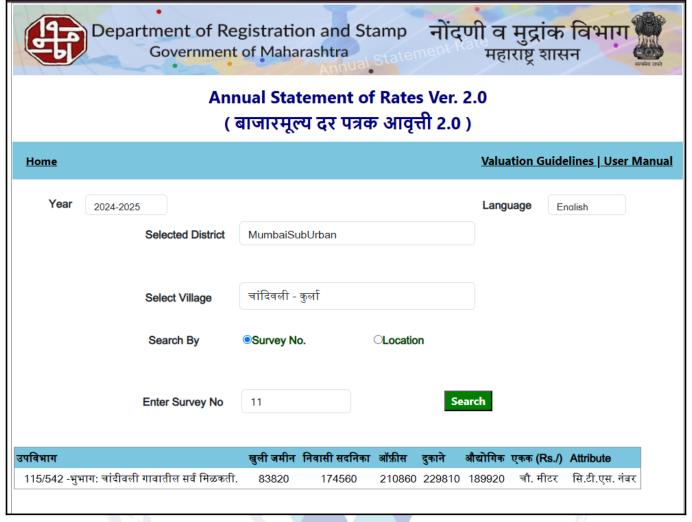
Architects &
Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVC/Lin

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	174560		28 1	
Increase by 5% on Flat Located on 6 th Floor	8728		7 /	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,83,288.00	Sq. Mtr.	17,028.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	83820			
The difference between land rate and building rate(A-B=C)	99,468.00			
Percentage after Depreciation as per table(D)	15%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,68,368.00	Sq. Mtr.	15,642.00	Sq. Ft.

Multi-Storied building with Lift

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

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



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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	

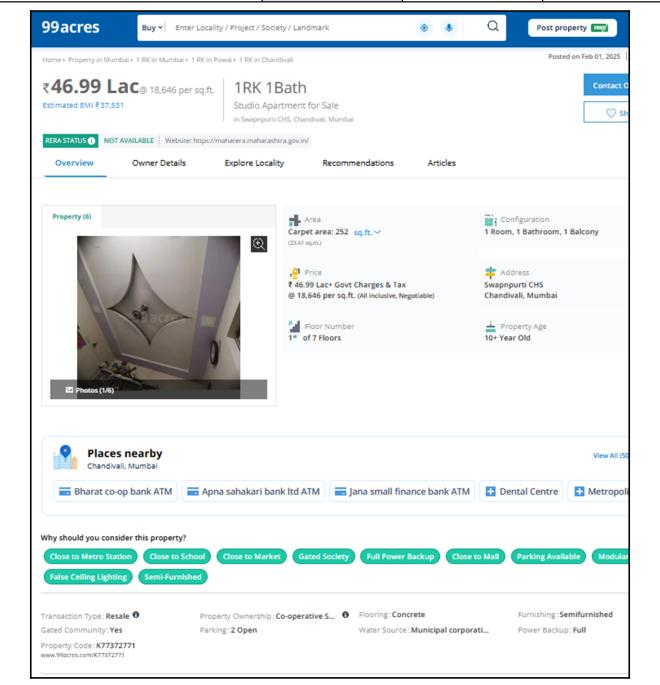






Price Indicators

Property	Sangharsh Nagar, Chandivali		
Source	https://www.99acres.com/		
Floor	1st		
	Carpet	Built Up	Saleable
Area	252.00	302.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹18,647.00	₹15,539.00	-

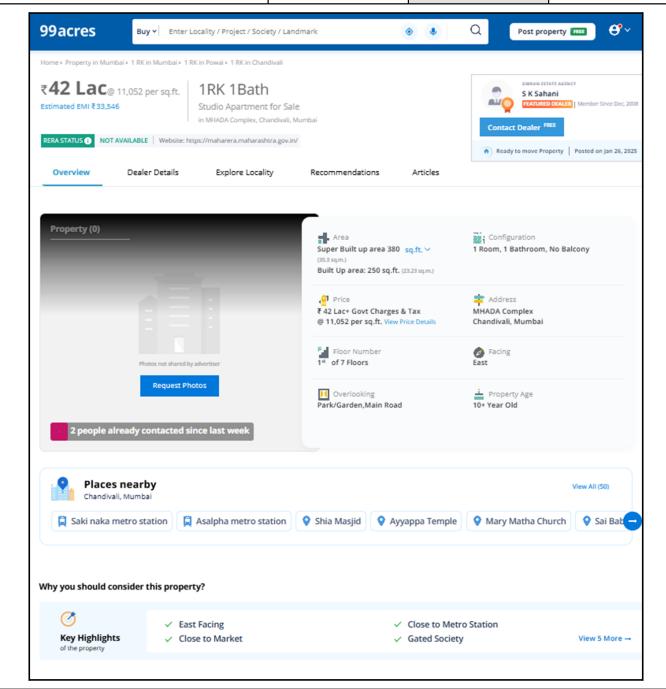






Price Indicators

Property	Sangharsh Nagar, Chandivali		
Source	https://www.99acres.com	https://www.99acres.com/	
Floor	1st	1st	
	Carpet	Built Up	Saleable
Area	208.33	250.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹20,160.00	₹16,800.00	-







Sale Instances

Property	Sangharsh Nagar, Chanc	Sangharsh Nagar, Chandivali		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	Ground	Ground		
	Carpet	Built Up	Saleable	
Area	225.00	270.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹18,667.00	₹15,556.00	-	

2120520 27-01-2025 Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुय्यम निबंधक : सह दु.नि.कुर्ला 5 दस्त क्रमांक : 2120/2025

नोदणी : Regn:63m

गावाचे नाव: चांदिवली

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	4200000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	4038210.41
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदिनका नं: 001, माळा नं: तळ मजला,बी 1- विंग,बिल्डिंग नं.12, इमारतीचे नाव: सुखसागर एसआरए को - ऑप हो सो लि., ब्लॉक नं: संघर्ष नगर,चांदिवली फार्म रोड, रोड : अंधेरी(पूर्व),मुंबई 400072, इतर माहिती: मोजे - चांदिवली,सदिनकेचे क्षेत्रफळ 225 चो फूट कारपेट((C.T.S. Number : 11A(PT), 11-A/191 TO 402, 11-D(PT),16, 16/1 TO 92, 19, 19/1 TO 28, 20(PT), 25(PT), 25/1 TO 32 & 50 (PT);))
(5) क्षेत्रफळ	25.09 चौ.मीटर
(६) आकारणी किंवा जुड़ी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-छबूताई साहेबराव पाटणे वय:-71 पत्ता:-प्तॉट नं: रूम नं.001 , माळा नं: तळ मजला,बिल्डिंग नं.12/बी-1 , इमारतीचे नाव: सुखसागर एसआरए को - ऑप हौ सो ति., ब्लॉक नं: संघर्ष नगर,चांदिवती फार्म रोड, रोड नं: अधेरी(पूर्व),मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400072 पॅन नं:-CTYPP6432J
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किवा दिवाणी न्यायातयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-विश्वजीत खगेश शाह वय:-29; पत्ता:-प्लॉट ने: 12/सी-1/402, माळा ने: 4 था मजला , इमारतीचे नाव: संकल्प सोसायटी , ब्लॉक ने: संघर्ष नगर,चोदिवली फार्म रोठ, रोठ ने: अधेरी(पूर्व),मुंबई, महाराष्ट्र, मुम्बई. पिन कोठ:-400072 पॅन ने:-FWMPS4382E 2): नाव:-लबानी साहा वय:-22; पत्ता:-प्लॉट ने: 12/सी-1/402, माळा ने: 4 था मजला , इमारतीचे नाव: संकल्प
	सोसायटी , ब्लॉक ने: संघर्ष नगर, चादिवली फार्म रोड, रोड ने: अधेरी(पूर्व), मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400072 पॅन ने:-TKTPS8442E
(१) दस्तऐवज करुन दिल्याचा दिनांक	23/01/2025
(10)दस्त नोदणी केल्याचा दिनांक	23/01/2025
(11)अनुक्रमोक,खंड व पृष्ठ	2120/2025
(12)बाजारभावाप्रमाणे मुद्रांक शुक्क	252000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रीक शुक्क आकारताना निवउलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





Sale Instances

Property	Sangharsh Nagar, Chandivali		
Source	Index no.2		
Floor	5th		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹19,108.00	₹15,923.00	-

3014520 02-02-2025

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

दुय्यम निवंधक : सह दु.नि.कुर्ला 5 दस्त क्रमांक : 3014/2025

नोदणी : Regn:63m

गावाचे नाव: चांदिवली

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) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदिनका नं: रूम नं.501, माळा नं: 5 वा जिला,ए - विंग,बिल्डिंग नं.27/ए, इमारतीचे नाव: ओम नमः शिवाय एसआरए को - ऑप हो सो लि., लॉक नं: संघर्ष नगर,चांदिवली फार्म रोड, रोड : अंधेरी(पूर्व),मुंबई 400072, इतर माहिती: मौजे - iांदिवली,सदिनकेचे क्षेत्रफळ 225 चौ फूट कारपेट((C.T.S. Number : 11A(PT), 11-A/191 TO 02, 11-D(PT),16, 16/1 TO 92, 19, 19/1 TO 28, 20(PT), 25(PT), 25/1 TO 32 & 50 (PT)))
5.09 चौ.मीटर
): नाव:-राजेंद्र प्रसाद शर्मा (राजेंद्र रामधन शर्मा) वय:-48 पत्ता:-प्लॉट ने: रूम ने.501 , माळा ने: 5 वा मजला,ए - रेग,बिल्डिंग ने.27/ए, हमारतीचे नाव: ओम नम: शिवाय एसआरए को - ऑप हौ सो लि., ब्लॉक ने: संघर्ष गर,चांदिवली फार्म रोठ, रोठ ने: अधेरी(पूर्व),मुंबई, महाराष्ट्र, MUMBAI. पिन कोठ:-400072 पॅन ने:- JYPS8917M
): नाव:-तहविला मुनाफ हवा वय:-42; पत्ता:-प्लॉट ने: रूम ने.501 , माळा ने: 5 वा मजला,ए - विग,बिल्डिंग ने.27/ , हमारतीचे नाव: ओम नम: शिवाय एसआरए को - ऑप हौ सो लि., ब्लॉक ने: संघर्ष नगर,चोदिवली फार्म रोड, रोड : अधेरी(पूर्व),मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400072 पॅन ने:-FGBPS3779G
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within the limits of any Municipal Corporation or any Cantonment area annexed to





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th March 2025

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 ₹ 37,67,400.00 (Rupees Thirty Seven Lakhs Sixty Seven Thousands Four Hundred 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/87/2022-23



