

# Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Vidya Santosh Jagadale

Residential Flat No. 507, 5<sup>th</sup> Floor, **"Sai Pride"**, Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.

Latitude Longitude - 18°58'39.3"N 73°05'37.3"E

### Thir<u>Valuation Prepared for</u>: reate Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602 State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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Vastu/Thane/03/2023/30303/46198 20/27-392-SBSH Date: 20.03.2023

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 507, 5<sup>th</sup> Floor, **"Sai Pride"**, Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Mrs. Vidya Santosh Jagadale.** 

Boundaries of the property.

North	· · ·	Internal Road
South		Residential Building
East	:	Open Plot
West	:	Open Plot

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 banking purpose for ₹ 24,26,500.00 (Rupees Twenty Four Lakh Twenty Six Thousand Five 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 valuation report.

Hence certified

### For VASTUKALA CONSULTANTS (I) PVT. LTD.

### Director

Thinkuth.Sign.vate.C

### Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20 Encl. Valuation Report



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#### Valuation Report of Residential Flat No. 507, 5th Floor, "Sai Pride", Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.

### *Form 0-1*

(See Rule 8 D)

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

### GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 20.03.2023 for Bank Loan Purpose		
2	Date of inspection	18.03.2023		
3	Name of the owner/ owners	Mrs. Vidya Santosh Jagadale		
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	<u>Address:</u> Residential Flat No. 507, 5 <sup>th</sup> Floor, <b>"Sai</b> <b>Pride"</b> , Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India. <u>Contact Person</u> : Mr. Santosh Jagadale (Owner's Husband) Contact No. 7666434996		
6	Location, street, ward no	Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai		
	Survey/ Plot no. of land	Plot No. 5, Sector – 1 of Village – Vadghar		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area		
9	Classification of locality-high class/ middle class/poor 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. = 180.00 Flowerbed Area in Sq. Ft. = 55.00 Total Carpet Area in Sq. Ft. = 235.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 144.00 Enclosed Balcony Area in Sq. Ft. = 67.00		
		Total Carpet Area in Sq. Ft. = 211.00		





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		(Area as per Index II)		
		Built Up Area in Sq. Ft. = 232.00 (Total Capet Area + 10%)		
13	Roads, Streets or lanes on which the land is abutting	Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206.		
14	If freehold or leasehold land	Lease 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	N.A. R		
	(ii) Ground Rent payable per annum			
	(iii) Unearned increased payable to the			
	Lessor in the event of sale or transfer			
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.			
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		
21	Attach a dimensioned site plan	an N.A.		
	IMPROVEMENTS Think Innov	te Create		
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?	Vacant		
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per CIDCC norms		
		Percentage actually utilized – Details not available		
26	RENTS			





	(i)	Names of tenants/ lessees/ licensees, etc	N.A.		
	(ii)	Portions in their occupation	N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 5,000.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available		
28	of fix cookii	barate amount being recovered for the use actures, like fans, geysers, refrigerators, ang ranges, built-in wardrobes, etc. or for bes charges? If so, give details	N. A.		
29		details of the water and electricity charges, , to be borne by the owner	N. A.		
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.		
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.		
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.		
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available		
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	1 <u>N.R</u> .Create		
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.		
	SALI	ES			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records		
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.		
40	If sale	e instances are not available or not relied	N. A.		

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	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2022 (As per site 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: As per Site Inspection, Actual Total Car	pet area 235.00 Sq. Ft. (Including flowered area) is

<u>**Remark:**</u> As per Site Inspection, Actual Total Carpet area 235.00 Sq. Ft. (Including flowered area) is more than Total Carpet area 211.00 Sq. Ft. (Including balcony area) mentioned in the documents provided to us. We have considered area mentioned in the documents..

### PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 20.03.2023 for Residential Flat No. 507, 5<sup>th</sup> Floor, **"Sai Pride"**, Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Mrs. Vidya Santosh Jagadale.** 

### We are in receipt of the following documents:

1	Copy of Index II Registration No. 16278 dated 05.11.2019 (3 pages from documents) Between Guru Sai
	Developers (the Transferor) and Mrs. Vidya Santosh Jagadale (the Transferer).
2	Copy of RERA Registration Certificate No. P52000021961 dated 08.09.2021. (Downloaded from RERA
	site)
3	Copy of Commencement Certificate No. CIDCO / BP-16061 / TPO (NM & K) / 2018 / 3580 dated
	16.01.2019 issued by CIDCO. (Downloaded from RERA site)
4	Copy of Occupancy Completion Certificate No. CIDCO / BP-16061 / TPO (NM & K) / 2018 / 9205 dated
	20.04.2022 issued by CIDCO
5	Copy of Approved Plan Vide No. CIDCO / BP-16061 / TPO (NM & K) / 2018 / 3580 dated 16.01.2019
	issued by CIDCO. (Downloaded from RERA site)

### LOCATION:

The said building is located at Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai. The property falls in Residential Zone. It is at a travelling distance 3.7 Km. from Panvel Junction railway station.

### BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 6 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 5<sup>th</sup> Floor is having 7 Residential Flat. The building is having 1 Lift.





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### Residential Flat:

The residential flat under reference is situated on the 5<sup>th</sup> Floor. It consists of Living Room + Kitchen + Toilet + Balcony (i.e., **1RK with Toilet**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

#### Valuation as on 20th March 2023

The Total Carpet Area of the Residential Flat	:	211.00 Sq. Ft.
Deduct Depreciation:		R
Year of Construction of the building	: /	2022 (As per site information)
Expected total life of building	:/	60 Years
Age of the building as on 2023	:	1 Year
Cost of Construction	:	232.00 X 2,600.00 = ₹ 6,03,200.00
Depreciation {(100-10) X 1 / 60}	. (	N.A., as the property age is below 5 years.
Amount of depreciation	••	-
Guideline rate obtained from the Stamp Duty Ready	•••	₹ 51,870.00 per Sq. M.
Reckoner for new property		i.e. ₹ 4,819.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A., as the property age is below 5 years.
Prevailing market rate	:	₹ 11,500.00 per Sq. Ft.
Value of property as on 20.03.2023	•	211.00 Sq. Ft. X ₹ 11,500.00 = ₹ 24,26,500.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 20.03.2023	:	₹ 24,26,500.00
Total Value of the property	) V O	₹24,26,500.00 0 1 0
The realizable value of the property	:	₹ 21,83,850.00
Distress value of the property	:	₹ 19,41,200.00
Insurable value of the property (232 X 2,600.00)	:	₹ 6,03,200.00
Guideline value of the property (232 X 4,819.00)	:	₹ 11,18,008.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 507, 5<sup>th</sup> Floor, **"Sai Pride"**, Plot No. 5, Sector – 1, Pushpak Vadghar, Karanjade, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India for this particular purpose at **₹ 24,26,500.00 (Rupees Twenty Four Lakh Twenty Six Thousand Five Hundred Only)** as on **20<sup>th</sup> March 2023**.





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### **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 20<sup>th</sup> March 2023 is ₹ 24,26,500.00 (Rupees Twenty Four Lakh Twenty Six Thousand Five 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.

### PART III- DECLARATION

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:

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	Technical details	Main Building		
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 6 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 <sup>th</sup> Floor		
3	Year of construction	2022 (As per Occupancy Certificate)		
4	Estimated future life	59 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		
1	Wais	are 6" thick.		
8	Partitions	6" thick brick wall		
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		
12	Roofing and terracing	R.C.C. Slab		
13	Special architectural or decorative features,	No		
	if any			
14	(i) Internal wiring – surface or	Concealed electrification		
	conduit			
	(ii) Class of fittings: Superior/	Concealed plumbing		
	Ordinary/ Poor.			
15	Sanitary installations			
	(i) No. of water closets	As per Requirement		
	(ii) No. of lavatory basins			
	(iii) No. of urinals			
	(iv) No. of sink			
16	Class of fittings: Superior colored / superior	Ordinary		
	white/ordinary.			
17	Compound wall	Not Provided		
	Height and length Think Inno	vate.Create		
40	Type of construction			
18	No. of lifts and capacity	1 Lift		
19	Underground sump – capacity and type of construction	R.C.C tank		
20	Over-head tank	R.C.C tank on terrace		
20	Location, capacity			
	Type of construction			
21	Pumps- no. and their horse power	May be provided as per requirement		
22	Roads and paving within the compound	Cement concrete in open spaces, etc.		
	approximate area and type of paving			
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System		
	public sewers, if septic tanks provided, no.			
	and capacity			

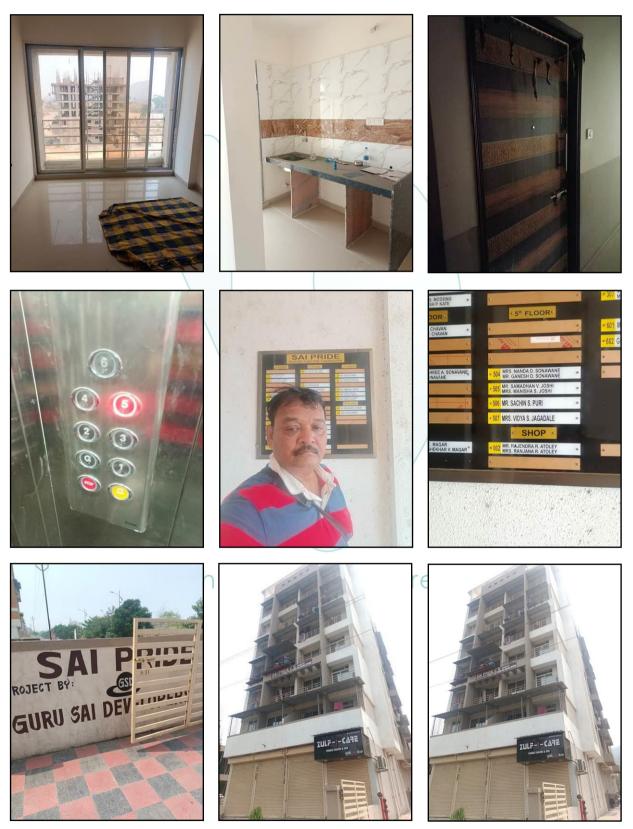
### **ANNEXURE TO FORM 0-1**





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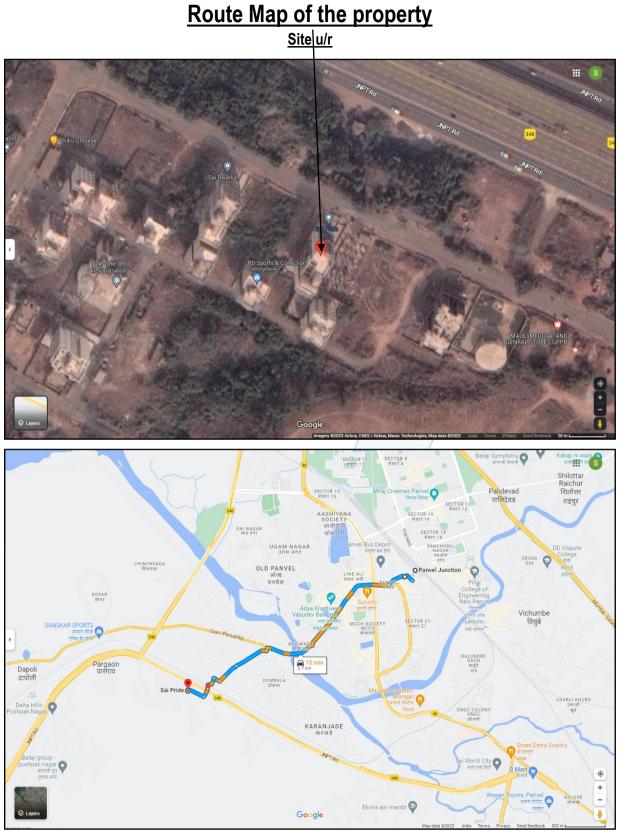
### Actual site photographs







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Latitude Longitude - 18°58'39.3"N 73°05'37.3"E Note: The Blue line shows the route to site from nearest railway station (Panvel Junction – 3.7 Km.)



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# Ready Reckoner Rate

19-		t of Registernment of M	tration & Stamps Naharashtra		व मुद्रांक विभाग महाराष्ट्र शासन	
		नोंव	रणी व मुद्रांक विभाग, म	~ ~ ~	तन	
			बाजारमूल्य दर पः	त्रक		
<u>Home</u>	<u>Val</u>	uation Rules	<u>User Manual</u>		Close	Feedback
'ear			Annual Statement	of Rates		Language
20222023 ~						English
	Selected District	रायगड	~			
	Select Taluka	पनवेल	~			
	Select Village	वडघर		~		
	Vibhag Number	6				
	Assessm	ent Type	Assessment Range	Rate Rs/-		
	हायवेव <b>र्</b>	ोल जमिनी	0-0.00	4950		
	गावठाणातीर	न मिळकती	0-0.00	5680		
	আৰ	ाफळवाग	0-0.00	0		
	काजु	फळवाग	0-0.00	0		
		ठफळवाग	0-0.00	0		
	केळ	ोफळवाग	0-0.00	0		
		सदनिका	0-0.00	49400		
		दुकाने	0-0.00	68500		
				1234		

Stamp Duty Ready Reckoner Market Value Rate for Flat	49,400.00			
Increase by 5% on Flat Located on 5th Floor	2,470.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	51,870.00	Sq. Mtr.	4,819.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 1%]	00%			
(Age of the Building – 1 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	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

#### Table – D: Depreciation Percentage Table

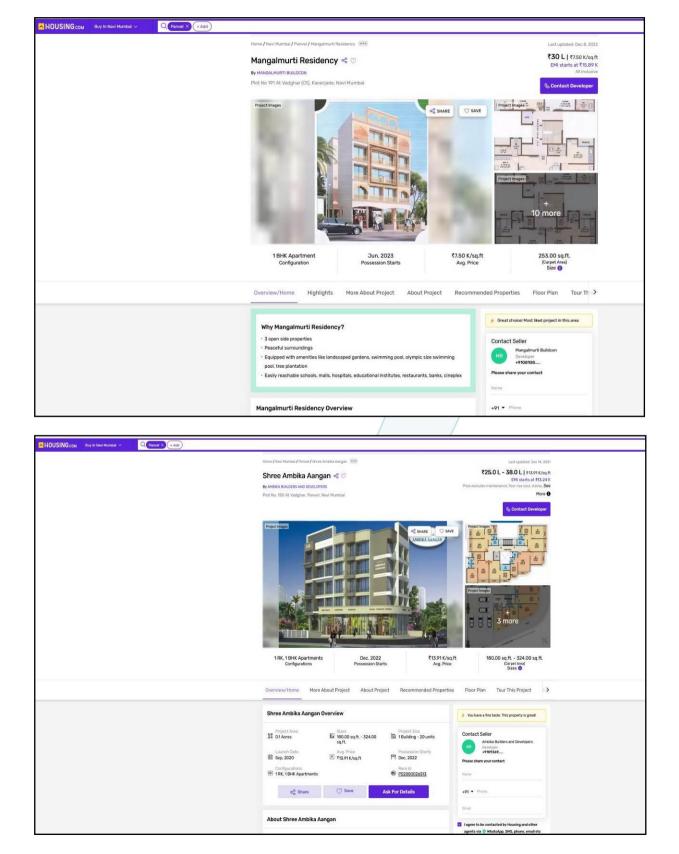
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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**







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# **Sales Instance**

2756528	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल ४
20-03-2023		दस्त क्रमांक : 2756/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी:
contact concern SRO office.		Regn:63m
	गावाचे नाव : वडघर	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1679500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: विभाग क्र. 6,दर - 49400/- सदनिका नं.303,तिसरा मजला,सार्थक होम्स,प्लॉट नं. 214,सेक्टर - 1,वडघर(पुष्पक),नवी मुंबई,ता.पनवेल.जि.रायगड,चटई क्षेत्र 26.457 चौ.मी.,इन्क्लोज बाल्कनी क्षेत्र 3.720 चौ.मी. व नॅचरल टेरेस क्षेत्र 2.933 चौ.मी.( ( Plot Number : 214 ; ) )	
(5) क्षेत्रफळ	26.457 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा ओदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे.सार्थक बिल्डकॉन तर्फे भागीदार गौरव संतोष मुनोथ - वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: शॉप नं.3, फिनिक्स रेसिडेन्सी,प्लॉट नं.64, सेक्टर - 20, खारघर,नवी मुंबई, महाराष्ट्र, राईगाऱ्:(ंः). पिन कोड:-410210 पॅन नं:-ADPFS3193N 2): नाव:-मान्यता देणार- महादेव नागा भगत यांच्या तर्फे अखत्यारी मे.सार्थक बिल्डकॉन तर्फे भागीदार गौरव संतोष मुनोथ - वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: मु. वरचे ओवळे,पो.पारगांव,ता.पनवेल,जि.रायगड, महाराष्ट्र, राईगाऱ्:(ंः). पिन कोड:-410206 पॅन नं:-BBRPB4343N	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मंथन प्रकाश नाईक - वय:-25; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी - 2002, खाप्रीदेव को.ऑप.ही.सो.,जी.डी.आंबेडकर स्ट्रीर, आंबेडकर नगर जवळ, परेल गांव, परेल, मुंबई, महाराष्ट्र, मुम्बई: पिन कोड:-400012 पॅन नं:-BCXPN9355B 2): नाव:-प्रकाश हरी नाईक - वय:-52; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी - 2002, खाप्रीदेव को.ऑप.ही.सो.,जी.डी.आंबेडकर स्ट्रीर, आंबेडकर नगर जवळ, परेल गांव, परेल, मुंबई, महाराष्ट्र, मुम्बई: पिन कोड:-400012 पॅन नं:-RETRN9355B	
(9) दस्तऐवज करुन दिल्याचा दिनांक	02/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	02/03/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	2756/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	168000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	28000	





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# **Sales Instance**

19398529	सूची क्र. २	दुय्यम निबंधक ∶सह द्.नि.पनवेल 5	
05-01-2023		दस्तऐवज क्रमांक.:19398/2022	
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोंदणी:	
contact concern once once.		Regn:63m	
	गावः वडघर		
(1)दस्तऐवज प्रकार	करारनामा		
(2)मोबदला	3300000		
(3)वाजारभाव (भाडेपहुयाच्या वावतीतपहुकार आकारणी देतो कि पहुंवार ते नमूद करावे )	1922796.2		
(4) भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	, इतर माहिती: विभाग क्र-6,दर-49400/-प्रती चौ.मी. सदनिका क्र 106 पहिला मजला गंगा निवास भूखंड क्र 106 सेक्टर आर 3 वडधर ता पनवेल जि रायगड क्षेत्र 30.23 चौ मी कारपेट + 5.670 चौ मी ए पी एरियागयगड		
(5)หิสหอ	30.23चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा			
(7)दस्तऐवज करून देणाऱ्या / लिहून देवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	<ol> <li>मान्यता देणार मे सिरवी इन्फ्रा तर्फे भागीदार कमलकिशोर चेनारामजी चौधरी 42 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: शॉप क्र 5 तुलसी हाइट भूखंड क्र 25 सेक्टर 22 कामोठे, ब्लॉक नं: ., रोड नं: ., महाराण्ट्र, ग्रईगार्ट्(Oi). 410206 AEHFS1537B</li> <li>मान्यता देणार मे सिरवी इन्फ्रा तर्फे भागीदार राम सुरेश सिंड 66 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: शॉप क्र 5 तुलसी हाइट भूखंड क्र 25 सेक्टर 22 कामोठे, ब्लॉक नं: ., रोड नं: ., महाराण्ट्र, ग्रईगार्ट्(Oi). 410206 AEHFS1537B</li> <li>मे सिरवी इन्फ्रा तर्फे भागीदार राम सुरेश सिंड 46 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: शॉप क्र 5 तुलसी हाइट भूखंड क्र 25 सेक्टर 22 कामोठे, ब्लॉक नं: ., रोड नं: ., महाराण्ट्र, ग्रईगार्ट्(Oi). 410206 AEHFS1537B</li> <li>मे सिरवी इन्फ्रा तर्फे भागीदार कमलकिशोर चेनारामजी चौधरी 42 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: शॉप क्र 5 तुलसी हाइट भूखंड क्र 25 सेक्टर 22 कामोठे, ब्लॉक नं: ., रोड नं: ., महाराण्ट्र, ग्रईगार्ट्(Oi). 410206 AEHFS1537B</li> <li>मे सिरवी इन्फ्रा तर्फे भागीदार राम सुरेश सिंह 66 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: शॉप क्र 5 तुलसी हाइट भूखंड क्र 25 सेक्टर 22 कामोठे, ब्लॉक नं: ., सेड नं: ., महाराण्ट्र, ग्रईगार्ट्(Oi). 410206 AEHFS1537B</li> <li>मे सिरवी इन्फ्रा तर्फे भागीदार राम सुरेश सिंह 66 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: शॉप क्र 5 तुलसी हाइट भूखंड क्र 25 सेक्टर 22 कामोठे, ब्लॉक नं: ., रोड नं: ., महाराण्ट्र, ग्रईगार्ट्(Oi). 410206 AEHFS1537B</li> </ol>		
(8)दस्तपेवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्याधालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) सुवर्णा दत्तात्रेय पवार उर्फ सुवर्णा सागर गावडे 31 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: मु पो. गुणवरे जिल्हा परिषद् शाळ जवळ गुणवरे ता फलटन जि सातारा सातारा 415523., ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, SATARA. 415523 DESPP1067K 1) सागर विषास गावडे 33 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव. मु पो. गुणवरे जिल्हा परिषद् शाळ जवळ गुणवरे ता फलटन जि सातारा सातारा 415523, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, सतारा. 415523 BESPG8683Q		
(9)दस्तऐवज करून दिल्याचा दिनांक	02/12/2022		
(10)दस्त नोंदणी केल्याचा दिनांक	02/12/2022		
(11)अनुक्रमांक,खंड व पृष्ठ	19398/2022		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	198000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100		





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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 20th March 2023.

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 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. e.create
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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#### **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 ₹ 24,26,500.00 (Rupees Twenty Four Lakh Twenty Six Thousand Five Hundred Only).

Auth. Sign.

### For VASTUKALA CONSULTANTS (I) PVT. LTD.

### Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20

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