

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-5853/22-23	Dated 23-Mar-23
Buyer (Bill to) COSMOS BANK- KANDIVALI(WEST) Kandivali (West) Branch Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 30386 / 46302	Delivery Note Date
	Dispatched through	Destination
	Terms of Delivery	

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,000.00
	CGST			180.00
	SGST			180.00
	Total			₹ 2,360.00

Amount Chargeable (in words) E. & O.E
Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total	2,000.00		180.00		180.00	360.00

Tax Amount (in words) : **Indian Rupee Three Hundred Sixty Only**

Company's Bank Details
 Bank Name : The Cosmos Co-Operative Bank Ltd
 A/c No. : 0171001022668
 Branch & IFS Code : Vileparle & COSB0000017



UPI Virtual ID : Vastukala@icici

Remarks:

Mr. Prasad Pandurang Ponshe - Residential Flat No. 4, Ground Floor, Wing - A, "Shree Shivam Co-Op. Hsg. Soc. Ltd.", B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane - 401 105, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

for Vastukala Consultants (I) Pvt Ltd

Rattol
 Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company www.vastukala.org



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: **Mr. Prasad Pandurang Ponshe**

Residential Flat No. 4, Ground Floor, Wing - A, "**Shree Shivam Co-Op. Hsg. Soc. Ltd.**", B. P. Road,
Shiv Shakti Mandir, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India.

Latitude Longitude - 19°18'18.9"N 72°51'25.7"E

Valuation Prepared for:

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 :

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

- Regd. Office** : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 4, Ground Floor, Wing - A, "Shree Shivam Co-Op. Hsg. Soc. Ltd.", B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India belongs to **Mr. Prasad Pandurang Ponskhe.**

Boundaries of the property.

North	:	National High School
South	:	Industry
East	:	Internal Road
West	:	BP Cross Road

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 **₹ 28,60,000.00 (Rupees Twenty Eight Lakh Sixty Thousand Only).**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manojbaburao@vastukala.com, c=IN, postalCode=400001, serialNumber=1, uri=mailto:manojbaburao@vastukala.com, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.03.23 19:38:00 +05'30'

Auth. Sign.



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



Our Pan India Presence at :

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

Regd. Office : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Ansheri (E),
Mumbai - 400 093, (M.S.), INDIA
Tel/Fax : +91 22 283713-25/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 4, Ground Floor, Wing - A, "**Shree Shivam Co-Op. Hsg. Soc. Ltd.**", B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane – 401 105, 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 23.03.2023 for Bank Loan Purpose
2	Date of inspection	17.03.2023
3	Name of the owner/ owners	Mr. Prasad Pandurang Ponshe
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. 4, Ground Floor, Wing - A, " Shree Shivam Co-Op. Hsg. Soc. Ltd. ", B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India. Contact Person: Mr. Arun Sawant (Owner's Relative) Contact No. 8850028785
6	Location, street, ward no	B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane – 401 105
	Survey/ Plot no. of land	Old Survey No. 113, New Survey No. 97, Hissa No. 7 & 8 of the Village Khari
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. = 213.00 (Area as per Actual Site Measurements) Built Up Area in Sq. Ft. = 325.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane – 401 105
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
21	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 – Mr. Arvind Gupta Occupied Since – 1 Year
	If the property owner occupied, specify portion and extent of area under owner-occupation	Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC 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	₹ 6,000.00 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.
	SALES	
38	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
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 instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1991 (As per Documents)
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 to assess fair market value as on 23.03.2023 for Residential Flat No. 4, Ground Floor, Wing - A, "Shree Shivam Co-Op. Hsg. Soc. Ltd.", B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India belongs to **Mr. Prasad Pandurang Ponshe**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 02.03.2023 between Mrs. Varsha Ishu Sakariya (the Transferor) And Mr. Prasad Pandurang Ponshe (the Transferees).
2	Copy of Society Registration Certificate No. TNA (TNA) / HSG / (TC) / 3740 / 90 – 91 dated 30.08.1990 issued by Maharashtra Govt.

LOCATION:

The said building is located at Old Survey No. 113, New Survey No. 97, Hissa No. 7 & 8 of the Village Khari, Thane. The property falls in Residential Zone. It is at a walking distance of 750 Mtr. from Bhayander railway station.

BUILDING:

The building under reference is having Ground + 2 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 external condition is Normal. The building is used for residential purpose. Ground Floor is having 3 Residential Flat. Building having no lift.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of Living Room + Kitchen + W.C. + Bath + Passage (i.e. **1RK + W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with safety door, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing, Cement plastering with POP Finished.

Valuation as on 23rd March 2023

The Built Up Area of the Residential Flat	:	325.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1991 (As per Documents)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	32 Years
Cost of Construction	:	325.00 X 2,500.00 = ₹ 8,12,500.00
Depreciation	:	48.00%
Amount of depreciation	:	₹ 3,90,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 69,800.00 per Sq. M. i.e. ₹ 6,485.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 55,400.00 per Sq. M. i.e. ₹ 5,147.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,000.00 per Sq. Ft.
Value of property as on 23.03.2023	:	325.00 Sq. Ft. X ₹ 10,000.00 = ₹ 32,50,000.00

(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 23.03.2023	:	₹ 32,50,000.00 - 3,90,000.00 = ₹ 28,60,000.00
Total Value of the property	:	₹ 28,60,000.00
The realizable value of the property	:	₹ 25,74,000.00
Distress value of the property	:	₹ 22,88,000.00
Insurable value of the property (325.00 X 2,500.00)	:	₹ 8,12,500.00
Guideline value of the property (As per Index II)	:	₹ 21,07,960.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 4, Ground Floor, Wing - A, "Shree Shivam Co-Op. Hsg. Soc. Ltd.", B. P. Road, Shiv Shakti Mandir, Bhayander (East), Thane - 401 105, State - Maharashtra, Country - India for this particular purpose at **₹ 28,60,000.00 (Rupees Twenty Eight Lakh Sixty Thousand Only)**. as on 23rd March 2023.

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 **23rd March 2023** is **₹ 28,60,000.00 (Rupees Twenty Eight Lakh Sixty Thousand 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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ANNEXURE TO FORM 0-1

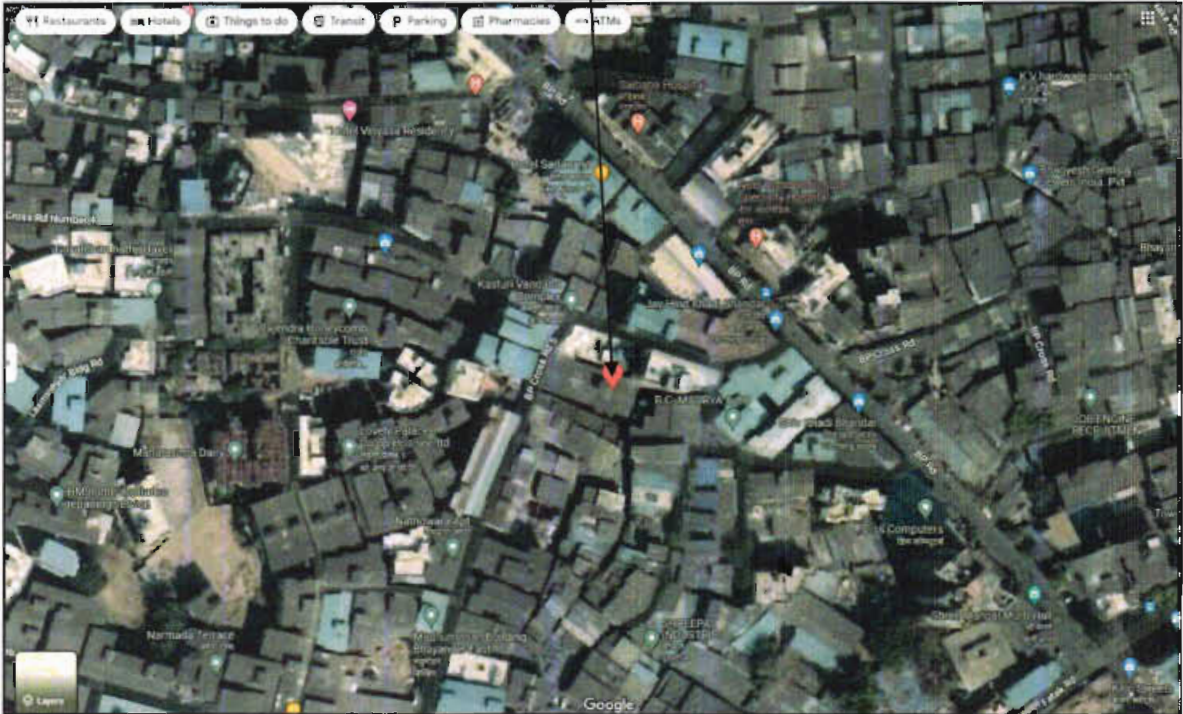
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 2 Upper Floors.
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on Ground Floor.
3.	Year of construction	Year of Completion - 1991 (As per Documents)
4.	Estimated future life	28 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" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP Finished
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 electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
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.	Ordinary
17.	Compound wall Height and length Type of construction	Provided
18.	No. of lifts and capacity	No Lift
19.	Underground sump - capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C 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	Cement concrete 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


Site u/r




Latitude Longitude - 19°18'18.9"N 72°51'25.7"E

Note: The Blue line shows the route to site from nearest railway station (Bhayander – 750 Mt.)

Ready Reckoner Rate


**Department of
Registration & Stamps**
Government Of Maharashtra

**नोंदणी व मूद्रांक
विभाग**
महाराष्ट्र सरकार



Valuation For Influence Area

*** welcome to valuation of properties in Maharashtra ***

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: Help on Division

District Name: Taluka Name: Village:Zone Name: Help on Division

Attribute: SubZone Name:

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
24800	69800	80300	196200	80300	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	69,800.00			
No Reduced by Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	69,800.00	Sq. Mtr.	6,485.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,800.00			
The difference between land rate and building rate (A – B = C)	45,000.00			
Depreciation Percentage as per table (D) [100% - 32%] (Age of the Building – 32 Years)	68%			
Rate to be adopted after considering depreciation [B + (C x D)]	55,400.00	Sq. Mtr.	5,147.00	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%

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

Price Indicators

NOBROKER

1 RK Flat in Narmada Nagar B For Sale in Narmada Nagar, Bhandisar East

₹ 18.054 Lacs
₹ 18,054/Month
300 Sq Ft

Mar 2, 2021
Immediately
Narmada Nagar B

Overview

Age of Building	28 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.6 Per Sq.Ft.	Flooring	Marble/Granite
Builtup Area	300 Sq.Ft.	Carpet Area	270 Sq.Ft.

Activity On This Property

4450 Views

NOBROKER

1 RK Flat in Bhandar Smruti Chs, Bhandisar East For Sale in Bp Road, Bhandisar East

₹ 58 Lacs
₹ 21,779/Month
400 Sq Ft

Mar 1, 2021
Immediately
Bhandar Smruti Chs.

Overview

Age of Building	18 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.3 Per Sq.Ft.	Flooring	Marble/Granite
Builtup Area	400 Sq.Ft.	Carpet Area	399 Sq.Ft.

Activity On This Property

1304 Views

Sales Instance

105076 18-03-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. ठाणे 4 दस्त क्रमांक : 1050/2023 नोंदणी : Regn:63m
गावाचे नाव : खारी		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	2300000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1848304	
(4) भू.मापन.पोटहिस्सा व धरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन : , इतर माहिती: , इतर माहिती: वार्ड क्र. एल विभाग क्र. 2/17 सदनिका क्र. 105/ए, पहिला मजला, राम नगर "ए" को-ऑपरेटिव्ह हौसिंग सोसायटी लिमिटेड, शिर्डी नगर समोर, नवघर फाटक रोड, भाईदर(पूर्व), ता. व जि-ठाणे-401 105, क्षेत्रफळ सुपर बिल्टअप 285 चौ. फुट(सुपर बिल्टअप 26.48 चौ. मीटर),((Survey Number : जुना सर्व्हे क्र. 97 नविन सर्व्हे क्र. 85 हिस्सा क्र. 3 & 8 पार्ट ;))	
(5) क्षेत्रफळ	26.48 चौ.मीटर	
(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:-रामचंद्र दत्ताराम चव्हाण . . वय:-63 पत्ता:-प्लॉट नं. ., माळा नं. . इमारतीचे नाव: सदनिका क्र. 105/ए, पहिला मजला, राम नगर "ए" को-ऑपरेटिव्ह हौसिंग सोसायटी लिमिटेड, शिर्डी नगर समोर, नवघर फाटक रोड, भाईदर (पूर्व), ता. व जि-ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AJFPC4036Q	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-रुपेश हरीशंकर मोहिते . . वय:-30; पत्ता:-प्लॉट नं. ., माळा नं. . इमारतीचे नाव: सदनिका क्र. 308, बी विंग, लक्ष्मीकृपा, आर एन पी. पार्क, भाईदर पूर्व, ब्लॉक नं. . रोड नं. . महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-CSCPM9443F 2): नाव:-शिल्पा रुपेश मोहिते . . वय:-30; पत्ता:-प्लॉट नं. ., माळा नं. . इमारतीचे नाव: सदनिका क्र. 308, बी विंग, लक्ष्मीकृपा, आर एन पी. पार्क, भाईदर पूर्व, ब्लॉक नं. . रोड नं. . महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AYKPA3729Q	
(9) दस्तऐवज करून दिल्याचा दिनांक	18/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	18/01/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	1050/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	161000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	23000	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **23rd 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.
6. 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 neighbourhood 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 ₹ 28,60,000.00 (Rupees Twenty Eight Lakh Sixty Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

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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