#### PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd
B1-001,U/B FLOOR,
BOOMERANG,CHANDIVALI FARM ROAD,
ANDHERI-EAST 400072
GSTIN/UIN: 27AADCV4303R1ZX
State Name: Maharashtra, Code: 27
E-Mail: accounts@vastukala.org
Buyer (Bill to)
COSMOS BANK- KALYAN BRANCH
KALYAN BRANCH
Ground floor, Shiv Villa Apt. Opp. gagangiri Soc
Sai Chowk, Khadakpada Kalyan West 421301
GSTIN/UIN: 27AAAAT0742K1ZH

: Maharashtra, Code: 27

Invoice No.	Dated
PG-2014/23-24	16-Aug-23
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
3128 / 2302074	
Dispatched through	Destination

SI No.	Particulars	/	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	4,000.00 360.00 360.00
		Total	/		4,720.00

Indian Rupee Four Thousand Seven Hundred Twenty Only

Amount Chargeable (in words)

HSN/SAC Taxable Central Tax State Tax Total Rate Value Rate Tax Amount Amount Amount 997224 4,000.00 9% 360.00 360.00 720.00 Total 4,000.00 360.00 360.00 720.00

Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only

Remarks:

State Name

Mrs. Sarita Rajendra Wankhade & Dr. Rajendra Janardan Wankhade- Residential Flat No. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code – 421 301, 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

Company's Bank Details

Bank Name : ICICI BANK LTD

A/c No. : **340505000531** 

Branch & IFS Code: THANE CHARAI & ICIC0003405



UPI Virtual ID : VASTUKALATHANE@icici

for Vastukala Consultants (I) Pvt Ltd



E. & O.E

This is a Computer Generated Invoice





CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mrs. Sarita Rajendra Wankhade & Dr. Rajendra Janardan Wankhade

Residential Flat No. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, Country - India.

Latitude Longitude - 19°14'35.2"N 73°08'16.5"E

## Valuation Prepared for:

Cosmos Bank

Kalyan Khadakpada Branch

Ground Floor, Shiv Villa Apartment Opp. Gagangiri Society Sai Chowk, Khadakpada, Kalyan (West) - 421 301. 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

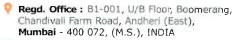
#### Our Pan India Presence at :

Mumbai Thane

🕈 Aurangabad 📍 Pune ♀ Nanded 💡 Delhi NCR 💡 Nashik

Indare 🗣 Ahmedabad 👂 Jaipur

Rajkot Raipur



😭 TeleFax : +91 22 28371325/24 mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank - Kalyan Khadakpada Branch / Mrs. Santa Rajendra Wankhade (3128/2302074) Page 2 of 17

Vastu/Thane/08/2023/3128/2302074 16/17-220-PSSK

Date: 16.08.2023

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, State - Maharashtra, Country - India belongs to Mrs. Sarita Rajendra Wankhade & Dr. Rajendra Janardan Wankhade.

#### Boundaries of the property.

Om Shivam Krupa Apartment North South Sharda Niketan Bungalow East Ganpati Mandir Marg Regency Park Building West

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 ₹ 1,05,04,875.00 (Rupees One Crore Five Lakh Four Thousand Eight Hundred Seventy Five Only).

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

Hence certified

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

MANOJ BABURAO CHALIKWAR



#### Director

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 in Form - 01



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

Our Pan India Presence at :

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♀ Indore 🗣 Ahmedabad 💡 Jaipur

Rajkot R Raipur 🖁

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA TeleFax: +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code – 421 301, State - Maharashtra, Country – India.</u>

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 16.08.2023 for Banking Purpose
2	Date of inspection	14.08.2023
3	Name of the owner/ owners	Mrs. Sarita Rajendra Wankhade & Dr. Rajendra Janardan Wankhade
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. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code – 421 301, State - Maharashtra, Country – India.
		Contact Person: Mr. Abhishek (Owner's Representative) Contact No.: 8850572242
6	Location, street, ward no	Ward No. 9C, Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District – Thane.
	Survey/ Plot no. of land	Survey No. 88/3 (Pt.) & 88/4(Pt.) of Village - Chikanghar
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. = 944.00 Balcony Area in Sq. Ft. = 138.00 Total Carpet Area in Sq. Ft. = 1,082.00



		(Area as per actual site measurement)
		Carpet Area in Sq. Ft. = 1,071.00
		(Area as per Agreement for Sale)
		Built Area in Sq. Ft. = 1,285.00
		(Carpet Area as per Agreement + 20%)
13	Roads, Streets or lanes on which the land is	Behind Hindi High School, Rambaug Lane No. 4,
	abutting	Santoshi Mata Mandir Road, Village - Chikanghar,
	(A)	Kalyan (West), Taluka - Kalyan, District - Thane
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of	1
	lease, date of commencement and termination of	7
	lease and terms of renewal of lease.	N. A.
	(i) Initial Premium	N. A.
	(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	As per documents
10	use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so	Information not available
17	attach a copy of the covenant	information not available
18	Does the land fall in an area included in any	Information not available
10	Town Planning Scheme or any Development	ino materi not a valiable
	Plan of Government or any statutory body? If so	
	give Particulars.	
19	Has any contribution been made towards	Information not available
	development or is any demand for such	7
	contribution still outstanding	1
20	Has the whole or part of the land been notified	No
	for acquisition by government or any statutory	to Croate
	body? Give date of the notification.	re, credie
21_	Attach a dimensioned site plan	Yes
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	Information not available
	standing on the land and a lay-out plan.	
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied.
	If the property owner occupied, specify portion	N.A.
	and extent of area under owner-occupation	
25	What is the Floor Space Index permissible and	Floor Space Index permissible - As per KDMC
,	Percentage actually utilized?	norms percentage actually utilized - Details not





		available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees etc	, NA
	(ii) Portions in their occupation	NA
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	
	(iv) Gross amount received for the whole property	Details not provided
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	
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	
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 o maintenance and operation- owner or tenant?	f 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?	
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 tenan regarding rent pending in a court of rent?	t N. A.
37	Has any standard rent been fixed for the premises under any law relating to the contro of rent?  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.	9
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 – 2001 (As per Part 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.
45	Remark:	

#### **PART II- VALUATION**

#### **GENERAL:**

Under the instruction of Cosmos Bank, Kalyan Branch to assess fair market value as on 16.08.2023 for Residential Flat No. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code – 421 301, State - Maharashtra, Country – India belongs to Mrs. Sarita Rajendra Wankhade & Dr. Rajendra Janardan Wankhade.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 10.02.2000 between M/s. V. S. Construction (the Promoters) and Mrs.
5	Sarita Rajendra Wankhade & Dr. Rajendra Janardan Wankhade (the Purchasers).
2	Copy of Part Occupancy Certificate No. KDMC / NRV / CC / KV / 404 dated 09.11.2001 issued by Kalyan
	Dombivli Municipal Corporation.
3	Copy of Society Share Certificate No. 007 dated 12.06.2009 in the name of Mrs. Sarita R. Wankhede &
	Dr. Rajendra J. Wankhede issued by Gandharva Co-op. Hsg. Soc. Ltd.

#### LOCATION:

The said building is located at Survey No. 88/3 (Pt.) & 88/4(Pt.) of Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at travelling distance of 2.3 KM. from Kalyan railway station.

#### **BUILDING:**

The building under reference is having 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. First Floor is having 6 Residential Flats. 1 Lift provided in the building. The building external condition is normal.





#### Residential Flat:

The residential flat under reference is situated on the First Floor. The composition of residential flat consists of 3 Bedrooms + Living Room + Kitchen + 1 Toilet + Bath + WC + Passage + Pantry + Balcony (i.e., 3 BHK with 1 Toilet + Bath + WC). The residential flat is finished with Vitrified & Ceramic flooring, Teak Wood door framed with flush shutter with safety door, Powder Coated Aluminum sliding windows & Concealed plumbing & electrification.

#### Valuation as on 16th August 2023

The Built Up Area of the Residential Flat	3	1,285.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	3	2001 (As per Part Occupancy Certificate)
Expected total life of building	13	60 Years
Age of the building as on 2023	:	22 Years
Cost of Construction	:	1,285.00 X 2,500.00 = ₹ 32,12,500.00
Depreciation {(100-10) X 22 / 60}	:	33.00%
Amount of depreciation	:	₹ 10,60,125.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 63,100.00 per Sq. M. i.e., ₹ 5,862.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 54,498.00 per Sq. M. i.e., ₹ 5,063.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,000.00 per Sq. Ft.
Value of property as on 16.08.2023	1 :	1,285.00 Sq. Ft. X ₹ 9,000.00 = ₹ 1,15,65,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 16.08.2023	-	₹ 1,15,65,000.00 - ₹ 10,60,125.00 = ₹ 1,05,04,875.00
Total Value of the property	1	₹ 1,05,04,875.00
The realizable value of the property	:	₹ 94,54,388.00
Distress value of the property	:	₹ 84,03,900.00
Insurable value of the property	:	₹ 32,12,500.00

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. 104, 1st Floor, "Gandharva Co-Op. Hsg. Soc. Ltd.", Behind Hindi High School, Rambaug Lane No. 4, Santoshi Mata Mandir Road, Village - Chikanghar, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code – 421 301, State - Maharashtra, Country – India for this particular purpose at ₹ 1,05,04,875.00 (Rupees One Crore Five Lakh Four Thousand Eight Hundred Seventy Five Only) as on 16th August 2023.





#### **NOTES**

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the
  fair market value of the property as on 16<sup>th</sup> August 2023 is ₹ 1,05,04,875.00 (Rupees One Crore Five
  Lakh Four Thousand Eight Hundred Seventy Five Only). Value varies with time and purpose and hence
  this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 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	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 1st Floor		
3	Year of construction	2001 (As per Part Occupancy Certificate)		
4	Estimated future life	38 Years Subject to proper, preventive periodic		
		maintenance & structural repairs		
5	Type of construction- load bearing walls/RCC	R.C.C. Framed Structure		
	frame/ steel frame			
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 framed with flush shutter with safety		
		door, Powder Coated Aaluminium sliding windows		
10	Flooring	Vitrified & Ceramic flooring		
11	Finishing	Cement plastering with POP false ceiling		
12	Roofing and terracing	R.C.C. Slab		
13	Special architectural or decorative features, if	No		
	any			
14	(i) Internal wiring – surface or conduit	Concealed electrification		
	(ii) Class of fittings: Superior / Ordinary			
	/ Poor.	Concealed plumbing		
15	Sanitary installations	2 - 1		
	(i): No. of water closets	As per Requirement		
	(ii) No. of lavatory basins			
	(iii) No. of urinals			
	(iv) No. of sink	7		
16	Class of fittings: Superior colored / superior	Ordinary		
	white/ordinary.			
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and length			
18	Type of construction  No. of lifts and capacity	1 Lift		
		R.C.C tank		
19	Underground sump – capacity and type of construction	R.C.C talik		
20		R.C.C tank on terrace		
20	Over-head tank Location, capacity	R.C.C talik on terrace		
21	Type of construction	May be provided as not requirement		
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.		
22	approximate area and type of paving	Connected to Municipal Coverses Custom		
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System		
	public sewers, if septic tanks provided, no. and			
	capacity			



# **Actual site photographs**















# Actual site photographs





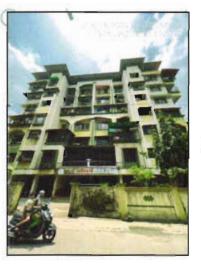




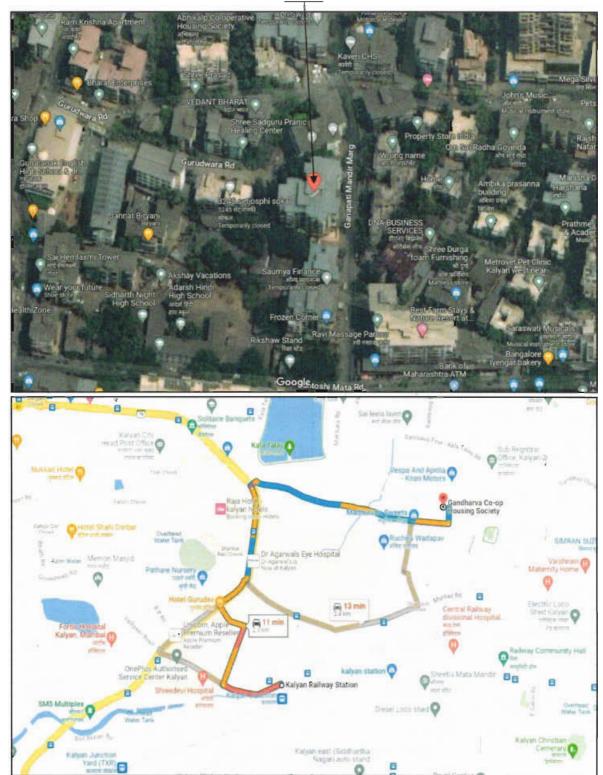








# Route Map of the property Site u/r



Latitude Longitude - 19°14'35.2"N 73°08'16.5"E

Note: The Blue line shows the route to site from nearest railway station (Kalyan – 2.3 Km.)





## Ready Reckoner Rate



Rate to be adopted after considering depreciation [B + (C x D)]	54,498.00	Sq. M.	5,063.00	Sq. Ft.
(Age of the Building – 22 Years)			<u> </u>	
Depreciation Percentage as per table (D) [100% - 22%]	78%			
The difference between land rate and building rate (A – B = C)	39,100.00			
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,000.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	63,100.00	Sq. M.	5,862.00	Sq. Ft.
No Increase, Flat Located on 1st Floor				
Stamp Duty Ready Reckoner Market Value Rate for Flat	63,100.00			

#### 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	

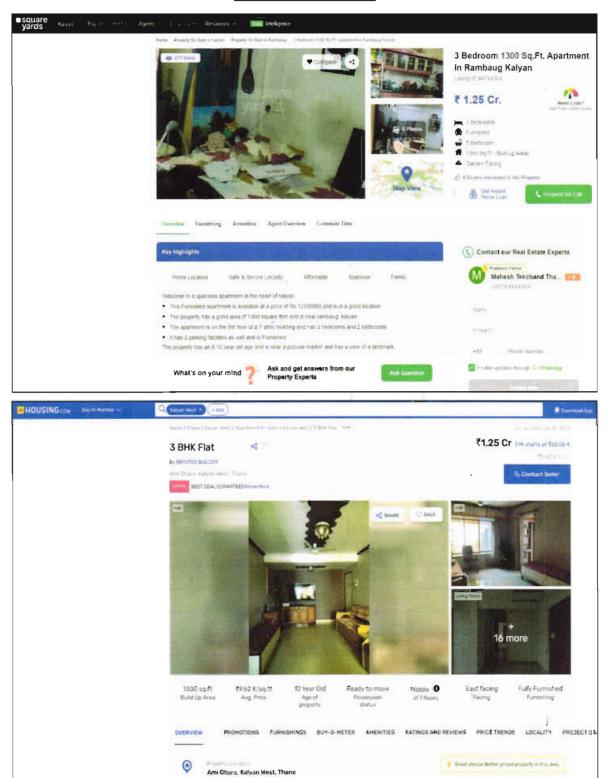
#### Table - D: Depreciation Percentage Table

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	





## **Price Indicators**







# Sales Instance

655371	स्ची का. २	दुख्यम निर्देशक सह दू नि. कल्याण 2
14-08-2023		वस्तोका कमक.6553/2023
Nôte:-Generated Through eDisplay v2 Module, For original report please cont		नींहणी :
concern SRO office.	dit	Regn:63m
गाव : विकाधर		
(1)हस्सऐबज मकार	करार्नामा	
(2)मीबदला	4000000	
(३)बाजारआवं (भाजेष्टटचाच्या बाबतीतप्टटकार आकारणी देती कि पटटेजार ते नमूद करावे )	3194900	
(4)भूमाण्य ,पोटल्लिस्सा व घरश्रमाकः (असान्यास)	1) इतर माहिती: , इतर माहिती: ओजे विकल्पार सब्हें नं 88 हिस्सा नं, 1- ए/पैकी ,सब्हें नं 88 हिस्सा नं, 1-ए/2,मध्हें नं 88 हिस्सा नं, 1-ए/3,सन बेस को ऑ हो सो लि, मुखर्परेका सदनिका के 03 तळ मजला क्षेत्र 545 वी फूट बिस्स- अप.,(50.65 वी.मीटर)	
(5)हेनफड	1) 50.65 ची.मीटर	-117
(ई)आकरणी किया जुडी देण्यात असेल तेव्हा	100	
(१/इस्तरेश्वन करून देखाऱ्या / सिंहुन टेबिबान्या यशकाराचे नाव किया दिवाकी न्यायातकाता हुकुमनामा किया आहेम असल्याम प्रशिवादीचे नाव ह रुला	1) जसपाल धीरसिंग गिल 42 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - इलॉक नं : रोड नं : सदिनका नः, 03 तळ मजला सन योस की ऑंफ्री सो लि. सुवर्णरे वा बिल्डींग विकणघर कल्यरण य महाराष्ट्र दर्रणे. 421301 2) रंजीतकौर जसपाल गिल 40 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - इलॉक नं रोड नं : सदिनका नः, 03 तळ मजला सन ग्रेस को ऑंफ्री सो लि. सुवर्णरेका विल्डींग विकणघर कल्याण प महाराष्ट्र दर्रणे. 421301	
(शहरक्ष्यंत करून राजान्या पत्रकारचे नाव किया दिशाणी न्यायानस्याचा हुकूमनामा किया आहे.स असल्याचा जलिकादीचे रेग्ब २ पनर	1) स्वाती केतन निपूर्ते 36 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - इलॉक नं : - रोव नं : सांशांच निवंदी विचयली जि.टाणे महाराष्ट्र टाणे. 421302 2) केतन आप्पा निपूर्ते 36 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोव नं : सोगांच निवंदी विचयली जि.टाणे महाराष्ट्र टाणे. 421302	
(9हरताऐवज करून दिल्याचा दिलका	17/03/2023	
(10)हरस नीद्वशी केल्याका दिशोक	17/03/2023	
(11) प्रकृत्मान, रहाव कृष्ट	6553/2023	
(12)बाजारभाजासमाजे सुद्धांक शुल्का	280000	
(13)बन्बारसासम्बद्धामाचे नीट्सी कृत्स	30000	



#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 16th August 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:

- Buyer and seller are motivated by self-interest.
- 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.

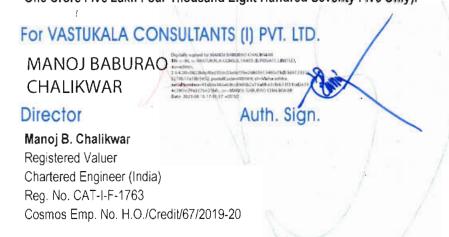


#### DECLARATION OF PROFESSIONAL FEES CHARGED

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 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 ₹ 1,05,04,875.00 (Rupees One Crore Five Lakh Four Thousand Eight Hundred Seventy Five Only).



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