#### PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd	Invoice No.	Dated
B1-001,U/B FLOOR,	PG-2114/23-24	23-Aug-23
BOOMERANG,CHANDIVALI FARM ROAD,	Delivery Note	Mode/Terms of Payment
ANDHERI-EAST 400072		AGAINST REPORT
GSTIN/UIN: 27AADCV4303R1ZX State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org	Reference No. & Date.	Other References
Buyer (Bill to)	Buyer's Order No.	Dated
COSMOS BANK- KANDIVALI(WEST)		
Kandivali (West) Branch	Dispatch Doc No.	Delivery Note Date
Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School,	003196 / 2302179	
S. V. Road, Kandivali (West), Mumbai - 400 067, GSTIN/UIN : 27AAAAT0742K1ZH	Dispatched through	Destination
State Name : Maharashtra, Code : 27	Terms of Delivery	

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)  CGST SGST		18 %	2,000.00 180.00 180.00
	Tota			2,360.00

Amount Chargeable (in words)

E. & O.E

#### Indian Rupee Two Thousand Three Hundred Sixty Only

•		The second second				
HSN/SAC	Taxable	Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total	2,000.00	No.	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

Shri. Prashant Dasharath Khandare & Shri. Ulesh Dasharath Khandare - Residential Flat No. 302, 3rd Floor, Building No. A-2, "Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd.", Srishti Hills Complex, Sector – 6, Jambhul Road, Ambernath (West), Thane - 421 505, 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

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd Asmita Rathod

Authorised Signatory

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: Shri. Prashant Dasharath Khandare & Shri. Ulesh Dasharath Khandare

Residential Flat No. 302, 3rd Floor, Building No. A-2, "Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd.", Srishti Hills Complex, Sector - 6, Jambhul Road, Ambernath (West), Thane - 421 505, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'33.1"N 73°13'16.4"E

# Think.Innovate.Create 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.

Ahmedabad 9 Jaipur



Our Pan India Presence at : Aurangabad Pune Rajkat 🖁 Mumbai 💡 **♀** Nanded Raipur Thane Indore

P Delhi NCR P Nashik

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

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





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Shri. Prashant Dasharath Khandare (3196 / 2302179) Page 2 of 17

Vastu/Mumbai/08/2023/3196/2302179 23/18-325-JASH

Date: 23.08.2023

### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 302, 3<sup>rd</sup> Floor, Building No. A-2, "Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd.", Srishti Hills Complex, Sector – 6, Jambhul Road, Ambernath (West), Thane - 421 505, State – Maharashtra, Country – India belongs to Shri. Prashant Dasharath Khandare & Shri. Ulesh Dasharath Khandare.

Boundaries of the property.

North : Open Plot

South : Under Construction Building

East : Building No. A-3
West : Building No. A-1

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 ₹ 26,10,000.00 (Rupees Twenty Six Lakh Ten 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

DN-cells, a-VASTIKKA, A. CORSULTARTE, III PRAVITE LIMITED, usedimin. 2.5.4. 20ve8/2286c44a554cbisectf99458665913490cf3835441333. 1.527991778 IBM56552, postall/colle-stoologi, iresManazalistra. seiniMijimber-41a554566sbecc89dkb2a555alfcsladeb11f11bid2e PAR-2878293237276559fc; crisiMANDTRABIRINAD CHALINWAR DBCE 2020.0824107290 455107. CONSTITUTE AND THE STATE OF THE

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



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. 302, 3rd Floor, Building No. A-2, "Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd.", Srishti Hills Complex, Sector – 6, Jambhul Road, Ambernath (West), Thane - 421 505, </u>

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 23.08.2023 for Bank Loan Purpose
2	Date of inspection	21.08.2023
3	Name of the owner/ owners	Shri. Prashant Dasharath Khandare & Shri. Ulesh Dasharath Khandare
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. 302, 3rd Floor, Building No. A-2, "Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd.", Srishti Hills Complex, Sector – 6, Jambhul Road, Ambernath (West), Thane - 421 505, State – Maharashtra, Country – India.  Contact Person: Mr. Suresh Rupwati (Tenant) Contact No.: 8698404850
6	Location, street, ward no	Sector – 6, Jambhul Fhata, Jambhul Road, Ambernath (West), Thane.
7	Survey/ Plot no. of land	Survey No. 128, Hissa No. 1(Part)
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. = 522.00 (Area as per Actual Site Measurement)
		Built-up Area in Sq. Ft. = 725.00 (Area as per Agreement for Sale)



13	Roads, Streets or lanes on which the land is abutting	Sector – 6, Jambhul Fhata, Jambhul Road, Ambernath (West), Thane
14	If freehold or leasehold land	Freehold
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	N.A.
10	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	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 Ite.Create
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied
	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 local norms  Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Suresh Rupwati, from 9 Years





	(ii)	Portions in their occupation	Fully Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹4,000.00 Present rental income per month
Į.	(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	parate amount being recovered for the use stures, like fans, geysers, refrigerators, ang ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N.A.
29	1	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	1	t 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 phting of common space like entrance hall, s, passage, compound, etc. owner or ot?	N.A.
34		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 ding rent pending in a court of rent?	N.A.
37		any standard rent been fixed for the ises under any law relating to the control of:	ina.Create
	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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	OF CONSTRUCTION	





Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Shri. Prashant Dasharath Khandare (3196 / 2302179) Page 6 of 17

41	Year of commencement of construction and year of completion	Year of Construction – 1999 (As per Building Completion 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:	

### PART II- VALUATION

#### **GENERAL**:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 23.08.2023 for Residential Flat No. 302, 3<sup>rd</sup> Floor, Building No. A-2, **"Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd."**, Srishti Hills Complex, Sector – 6, Jambhul Road, Ambernath (West), Thane - 421 505, State – Maharashtra, Country – India belongs to **Shri. Prashant Dasharath Khandare & Shri. Ulesh Dasharath Khandare**.

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

1	Copy of Agreement for Sale dated 02.08.2013 between Smt. Romila Rakesh Gupta (the Seller) AND
	Shri. Prashant Dasharath Khandare & Shri. Ulesh Dasharath Khandare (the Purchasers).
2	Copy of Building Completion Certificate MNP / NRV / 99-2000 / 286 dated 12.07.1999 issued by
	Ambernath Nagar Parishad, Ambernath.
3	Copy of Commencement Certificate No. MNP / NRV / B.P. / 95-96 / 1162-35 dated 04.03.1996 issued by
	Ambernath Nagar Parishad, Ambernath.
4	Copy of Index II

#### LOCATION:

The said building is constructed at land bearing Survey No. 128, Hissa No. 1 (Part) of Village Chikhloli, Taluka Ambernath, District Thane, within the limits of the Ambernath Municipal Council. The property falls in Residential Zone. It is at a travelling distance of 6.2 Km. from Ambernath railway station.

#### BUILDING:

The building under reference is having Ground + 4 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. 3<sup>rd</sup> Floor is having 4 Residential Flats. The building is without lift. The building external condition is normal.

#### Residential Flat:

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. It consists of Living Room + Kitchen + 2 Bedrooms + 2 WC + Passage. (i.e., 2BHK with 2 WC). The residential flat is finished with Mosaic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & plumbing etc. The flat internal condition is normal.





#### Valuation as on 23rd August 2023

The Built-up Area of the Residential Flat	:	725.00 Sq. Ft.

### **Deduct Depreciation:**

Value of property as on 23.08.2023	:	725.00 Sq. Ft. X ₹ 4,500.00 = ₹ 32,62,500.00
Prevailing market rate	:	₹ 4,500,00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 34,050,00 per Sq. M. i.e. ₹ 3,163.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 42,500.00 per Sq. M. i.e. ₹ 3,948.00 per Sq. Ft.
Amount of depreciation	:	₹ 6,52,500.00
Depreciation {(100-10) X 24 / 60}	:	26.00%
Cost of Construction	:	725.00 X 2,500.00 = ₹ 18,12,500.00
Age of the building as on 2023	:	24 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	1999 (As per Building Completion Certificate)

(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 23.08.2023	1	₹ 32,62,500.00 - ₹ 6,52,500.00 = ₹ 26,10,000.00	
Total Value of the property	:	₹ 26,10,000.00	
The realizable value of the property	:	₹ 23,49,000.00	
Distress value of the property	:	₹ 20,88,000.00	
Insurable value of the property (725 X 2,500.00)	:	₹ 18,12,500.00	
Guideline value of the property (725 X 3,163.00)	OVO	₹ 22,93,175.00 □	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Building No. A-2, "Mariegold Srishti Hills Co-Op. Hsg. Soc. Ltd.", Srishti Hills Complex, Sector − 6, Jambhul Road, Ambernath (West), Thane - 421 505, State − Maharashtra, Country − India for this particular purpose at ₹ 26,10,000.00 (Rupees Twenty Six Lakh Ten Thousand Only) as on 23rd August 2023.



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Shri. Prashant Dasharath Khandare (3196 / 2302179) Page 8 of 17

#### **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 23<sup>rd</sup> August 2023 is ₹ 26,10,000.00 (Rupees Twenty Six Lakh Ten 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

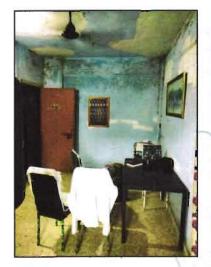
### Technical details

### Main Building

1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on 3rd Floor
3	Year of construction	1999 (As per Building Completion Certificate)
4	Estimated future life	36 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 shutters, Aluminium sliding windows
10	Flooring	Mosaic tiles 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	Concealed electrification & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	1
15	Sanitary installations	/ /
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	/
	(iii) No. of urinals	/
40	(iv) No. of sink	0.5
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Existing
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**



















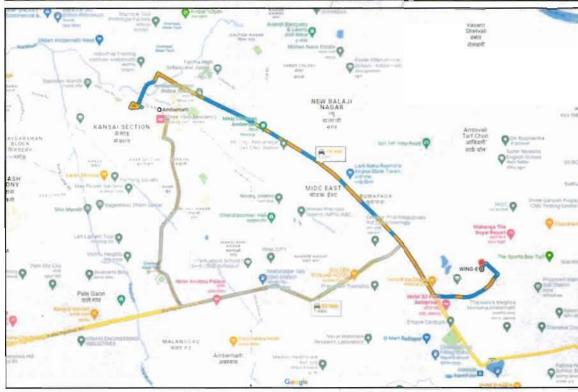




## Route Map of the property

Site u/r









### **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	50,000.00			
Reduced by 15% on Flat Located on 3rd Floor	7,500.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	42,500.00	Sq. Mtr.	3,948.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	7,290.00			
The difference between land rate and building rate (A – B = C)	35,210.00			
Depreciation Percentage as per table (D) [100% - 24%]	76%			
(Age of the Building – 24 Years)	1.7			
Rate to be adopted after considering depreciation [B + (C x D)]	34,050.00	Sq. Mtr.	3,163.00	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	Longyata Cra100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

#### Table - D: Depreciation Percentage Table

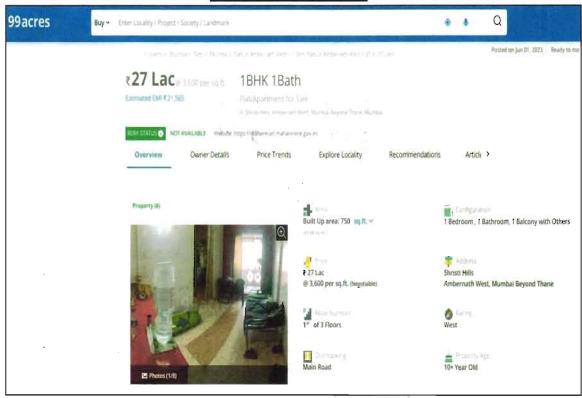
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka		
		Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1%	After initial 5 year for every year 1.5%		
	depreciation is to be considered. However	depreciation is to be considered. However		
	maximum deduction available as per this	maximum deduction available as per this		
	shall be 70% of Market Value rate	shall be 85% of Market Value rate		

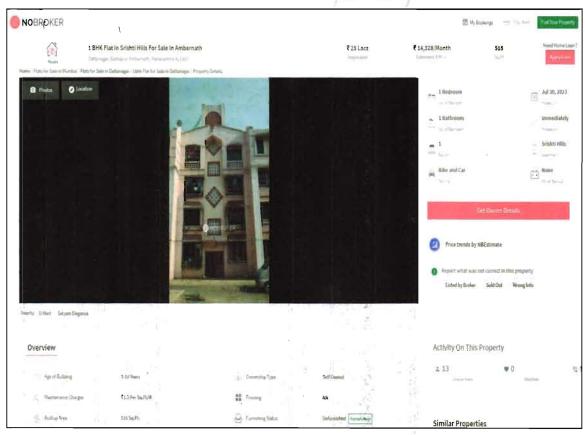






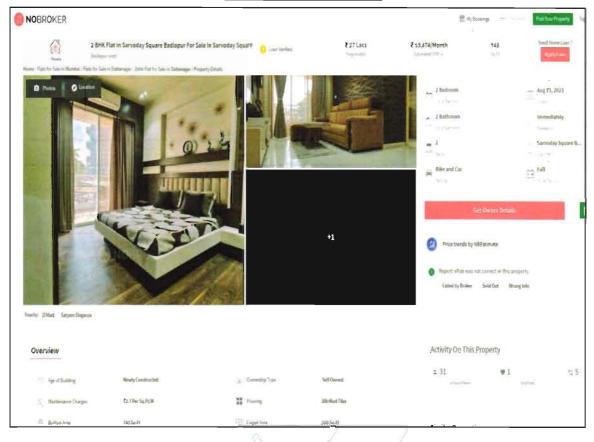
## **Price Indicators**







# **Price Indicators**



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# Sales Instance

3739541

सूची का. २

22-08-2023

Note:-Generated Through eDisplay v2.1 Module,For original report please contact concern SRO office. दुष्यम निबंधक :सह दु.नि. उल्हासनगर 4

दम्तएवज्ञ क्रमांक 3739/2023

नोदणी : Regn:63m

#### गाव : विसलोली

A learning over	9 7 79 T IA-2	
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	1650000	
(3)वाजारभाव (भाडेपटटचाच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमृद करावे )	1849000	
(4)भृमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	1) इतर माहिती: मुल्य विभाग क. 205 - 4/13 अ-3)मौजे चिस्रलोली,तालुका अंबरनाथ,जिल्हा ठाणे येथील स.नं. 128,हिस्सा नं 1(पैकी)यावरील गुलमोहर सृष्टी हिल्स को- ऑप. हौसिंग सोसायटी लिमिटेड मधील बिल्डिंग नं . बी -14,सेक्टर VI - मधील निवासी सदनिका नं. 302,तिसरा मजला,क्षेत्र - 515 चौ. फूट(बांधीव)अशी मिळकत.	
(5)क्षेत्रफळ	1) 515 ची.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(१)हरूनऐवज करन देणाऱ्या / लिहून टेवणाऱ्या पक्षकाराचे नाव किया दिवाणी न्यायालयाचा हुकूमनामा किया आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) बंडू जानवा मांडेकर 59 प्लॉट नं : 302 माळा नं : बिल्डिंग नं . बी - 14 इमारतीचे नाव : सृष्टी हिल्स कॉंप्लेक्स ब्लॉक नं : चिखलोलि रोड नं : अंबरनाथ पश्चिम महाराष्ट्र ढाणे. 421503	
(४)द्रस्तऐवज्ञ करून घेणाऱ्या पक्षकारांचे नाव किंदा दिवाणी ऱ्यायालयाचा हुकुमनामा किंदा आदेश असल्यास प्रतिवादीचे नाव व पना	1) नितीनराज राजन थड़तील 30 प्लॉट ने : 001 माळा ने : तळ मजला इमारतीचे नाव : गोरी नारायण सदन ब्लॉक ने : गोमेज अपार्टमेंट मागे रोड ने : दुवई कॉलनीअंबरनाथ प महाराष्ट्र THANE, 421505	
(9)दस्तऐवज करून दिल्याचा दिनांक	28/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	28/03/2023	
(11)अनुक्रमांक सड व पृष्ट	3739/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शृल्क	111000	
(13)वाजारभावाप्रमाणे नोंदणी मृल्क	18500	
(14)भेरा		
मुल्याकनासाठी विचारात घेतलेला तपशील :-		



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

This exercise is to assess Fair Market Value of the property under reference as on 23rd 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:

- 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.



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Shri. Prashant Dasharath Khandare (3196 / 2302179) Page 17 of 17

#### **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 ₹ 26,10,000.00 (Rupees Twenty Six Lakh Ten Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

i=98/22b6c4led35cict3eict39e26865913490cf3d33ci4133 5b17a1895652, pictplicde=400069, st=Maharashtra, umber=41.86a566abkscfBcf652a55aBfce3cfeb31f31bcf2 8f2e2sa127b625bfc, ct=MANOJ BABLIRAO CHALIKWAR 021.08.24 10 1753 +05 10

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

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