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 Proposed Purchaser: Mrs. Reshma Hemant Kulkarni & Mr. Hemant Sudhakar Kulkarni

Name of Owner: Mrs. Sampada Mandar Joshi & Mr. Mandar Ashok Joshi

Residential Flat No. 204, 2nd Floor, Building No. 2A, Revati, "New Revati Co-Op. Hsg. Soc. Ltd.", Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, India

Latitude Longitude - 19°15'39.4"N 72°58'23.1"E

Thi Valuation Prepared for: 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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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

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Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mrs. Reshma Hemant Kulkarni (5655/2304281) Page 2 of 18

Vastu/Thane/12/2023/5655/2304281 30/12-510-PSRJ Date: 30 12 2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 204, 2nd Floor, Building No. 2A, Revati, "New Revati Co-Op. Hsq. Soc. Ltd. ", Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, India belongs to Mrs. Sampada Mandar Joshi & Mr. Mandar Ashok Joshi Name of Proposed Purchaser is Mrs. Reshma Hemant Kulkarni & Mr. Hemant Sudhakar Kulkarni.

Boundaries of the property.

North Vijay Garden Road South Chitra Apartment East Surendra Villa

West Internal Road / Shree Ganesh Mandir

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 ₹ 90,21,000.00 (Rupees Ninety Lakh Twenty-One 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 (1) PVT. LID

Manoi Chalikwar Digitally signed by Manoj Chal DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. I. email=manoi@vastukala.org Date: 2023.12.30 16:30:07 +05

Director

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

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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mumbai@vastukala.org



Valuation Report of Residential Flat No. 204, 2nd Floor, Building No. 2A, Revati, "New Revati Co-Op. Hsg. Soc. Ltd.", Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, India.

Form 0-1

(See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 30.12.2023 for Bank Loan Purpose
2	Date of inspection	16.12.2023
3	Name of the owner/ owners	Name of Owner: Mrs. Sampada Mandar Joshi & Mr. Mandar Ashok Joshi Name of Proposed Purchaser: Mrs. Reshma Hemant Kulkarni & Mr. Hemant Sudhakar Kulkarni
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. 204, 2nd Floor, Building No. 2A, Revati, "New Revati Co-Op. Hsg. Soc. Ltd. ", Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, India Contact Person: Vaishnavi Korgaonkar (Tenant) Contact No. 8600947100
6	Location, street, ward no	Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District – Thane.
	Survey/ Plot no. of land	Survey No. 190/1 & 3A of Village – Kavesar
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. = 576.00 Cupboard Area in Sq. Ft. = 21.00 Dry Balcony Area in Sq. Ft. = 30.00 Total Carpet Area in Sq. Ft. = 627.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 620.00
		(Area as per Sale Agreement) Built Up Area in Sq. Ft. = 744.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane.
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 - Vaishnavi Korgaonkar		
	<u> </u>		Rented Since – 1 Year		
	If the property owner occupied, specify portion and extent of area under owner-occupation		N.A.		
25	What	t is the Floor Space Index permissible and	Floor Space Index permissible - As per TMC norms		
	Percentage actually utilized?		Percentage actually utilized – Details not available		
26	REN	TS			
	(i)	Names of tenants/ lessees/ licensees, etc	Vaishnavi Korgaonkar - Tenant		
	(ii)	Portions in their occupation	Fully		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 21,000.00 Present rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		any of the occupants related to, or close to ness 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?		NA.Create		
34		at is the amount of property tax? Who is to 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		ny dispute between landlord and tenant ording rent pending in a court of rent?	N. A.		
37	1	any standard rent been fixed for the nises under any law relating to the control ent?	N. A.		
	SAL	ES			



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	R
41	Year of commencement of construction and year of completion	Year of Completion – 2013 (As per 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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 30.12.2023 for Residential Flat No. 204, 2nd Floor, Building No. 2A, Revati, "New Revati Co-Op. Hsg. Soc. Ltd. ", Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, India belongs to Mrs. Sampada Mandar Joshi & Mr. Mandar Ashok Joshi Name of Proposed Purchaser is Mrs. Reshma Hemant Kulkarni & Mr. Hemant Sudhakar Kulkarni.

We are in receipt of the following documents:

1.	Copy of Draft Agreement for sale for the year December 2023 Between Mrs. Sampada Mandar Joshi &		
	Mr. Mandar Ashok Joshi (The Transferors) and Mrs. Reshma Hemant Kulkarni & Mr. Hemant Sudhakar		
	Kulkarni (The Transferees)		
2	Copy of Index II document No. 11746 / 2011 between M/s. Uma Developers and Mrs. Sampada Mandar		
	Joshi & Mr. Mandar Ashok Joshi dated 29.12.2011.		
3.	Copy of Occupancy Certificate V. P. No. 2006 / 180 / TMC / TDD / 17 Dated 17.04.2013 issued by Thane		
	Municipal Corporation, Thane.		
4	Copy of Society Share Certificate No. 008 dated 11.12.2016 in the name of Mrs. Sampada Mandar Joshi		
	& Mr. Mandar Ashok Joshi issued by New Revati Co-Op. Hsg. Soc. Ltd.		

LOCATION:

The said building is located at Survey No. 190/1 & 3A of Village – Kavesar, Thane (West), Taluka & District - Thane. The property falls in Residential Zone. It is at a travelling distance 8.9 Km. from Thane railway station.





BUILDING:

The building under reference is having Stilt + 12 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. 2nd Floor is having 4 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Cupboard Area + Dry Balcony Area (i.e., 2BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 30th December 2023

The Carpet Area of the Residential Flat	: 620.00 Sq. Ft.	
	4.	

Deduct Depreciation:

Think In	201	rate Create
Value of property as on 30.12.2023	: ~	620.00 Sq. Ft. X ₹ 15,000.00 = ₹ 93,00,000.00
Prevailing market rate	1:	₹ 15,000.00 per Sq. Ft.
		i.e., ₹ 10,161.00 per Sq. Ft.
Guideline rate (after depreciate)	7	₹1,09,370.00 per Sq. M.
Reckoner for new property		i.e., ₹ 11,037.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	:	₹ 1,18,800.00 per Sq. M.
Amount of depreciation	:	₹ 2,79,000.00
Depreciation {(100-10) X 10 / 60}	:	15.00%
Cost of Construction		744.00 X 2,500.00 = ₹ 18,60,000.00
Age of the building as on 2023		10 Years
Expected total life of building	28	60 Years
Year of Construction of the building	3/3	2013 (As per Occupancy 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	:	₹ 93,00,000.00 - ₹ 2,79,000.00=
30.12.2023		₹ 90,21,000.00
Total Value of the property	:	₹ 90,21,000.00
The realizable value of the property	:	₹ 81,18,900.00
Distress value of the property	:	₹ 72,16,800.00
Insurable value of the property (744 X 2,500.00)	:	₹ 18,60,000.00
Guideline value of the property (744 X 10,161.00)	:	₹ 75,59,784.00



Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mrs. Reshma Hemant Kulkarni (5655/2304281) Page 8 of 18

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 204, 2nd Floor, Building No. 2A, "Revati", New Revati Co-Op. Hsg. Soc. Ltd., Aakash Ganga Complex, Near Suraj Water Park, G. B. Road, Village - Kavesar, Thane (West), Taluka & District - Thane, PIN Code - 400 615, State - Maharashtra, India for this particular purpose at ₹ 90,21,000.00 (Rupees Ninety Lakh Twenty-One Thousand Only) as on 30th December 2023.

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 30th December 2023 is ₹ 90,21,000.00 (Rupees Ninety Lakh Twenty-One 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.
- 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:



ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor	Stilt + 12 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat	
		situated on 2 nd Floor	
3	Year of construction	2013 (As per Occupancy Certificate)	
4	Estimated future life	50 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
5	Type of construction- load bearing	R.C.C. Framed Structure	
	walls/RCC 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 frame with flush shutters door,	
		Powder Coated Aluminium sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement Plastering with POP false ceiling	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features,	No	
'	if any	110	
14	(i) Internal wiring – surface or	Concealed Capping electrification	
	conduit	Seriosaisa Sapping Sissimodion	
	(ii) Class of fittings: Superior/	Concealed plumbing	
	Ordinary/ Poor.	Someodica pramonig	
15	Sanitary installations		
10	(i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins	7 to per requirement	
	(iii) No. of urinals		
	(iv) No. of sink	/ /	
16	Class of fittings: Superior colored / superior	Ordinary	
10	white/ordinary.	Ordinary	
17	Compound wall	Not Provided	
17	Height and length	Not Flovided	
	Type of construction	vate.Create	
18	No. of lifts and capacity	2 Lifts & Along with Podium Parking Space No.	
10		P-7	
19	Underground sump – capacity and type of	R.C.C tank	
פו	construction	IX.O.O (alik	
20	Over-head tank	R.C.C tank on terrace	
20	Location, capacity	N.O.O talik oil tellace	
	Type of construction		
21	Pumps- no. and their horse power	May be provided as per requirement	
22		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 Sewage disposal – whereas connected to	Connected to Municipal Sources System	
23	,	Connected to Municipal Sewerage System	
	public sewers, if septic tanks provided, no.		
	and capacity		



Actual site photographs

















Actual site photographs











Think.Innovate.Create



Route Map of the property

Site u/r





Latitude Longitude - 19°15'39.4"N 72°58'23.1"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 8.9 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,18,800.00			
No Increase, Flat Located on 2 nd Floor	/ -			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,18,800.00	Sq. Mtr.	11,037.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,500.00			
The difference between land rate and building rate (A – B = C)	94,300.00			
Depreciation Percentage as per table (D) [100% - 10%]	90%			
(Age of the Building – 10 Years)	1 /			
Rate to be adopted after considering depreciation [B + (C x D)]	1,09,370.00	Sq. Mtr.	10,161.00	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

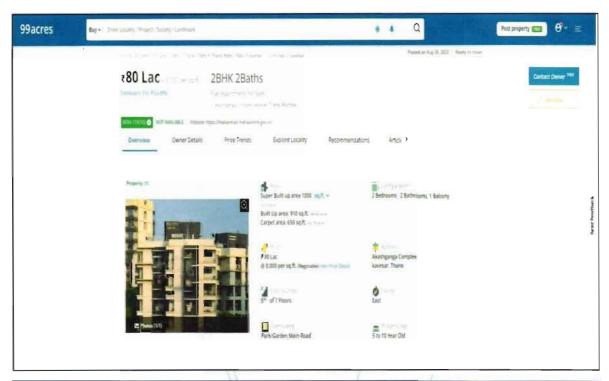
Table - D: Depreciation Percentage Table

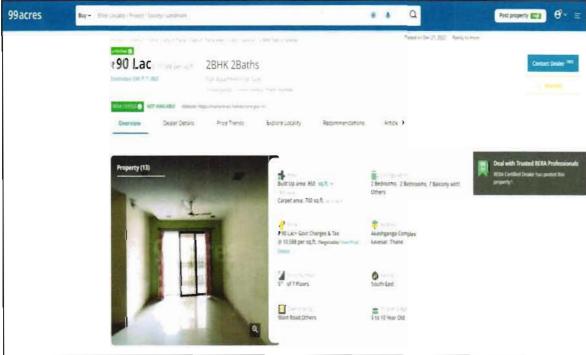
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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





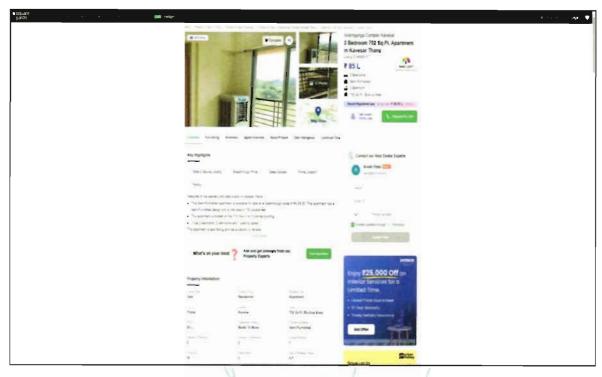
Price Indicators

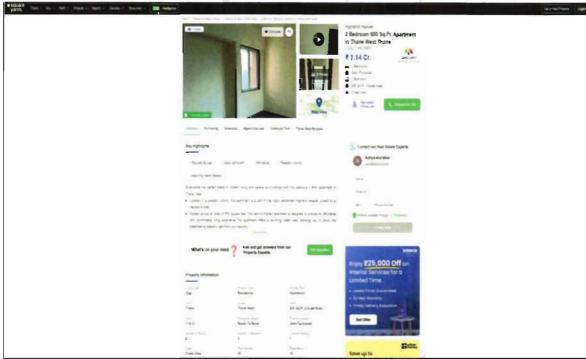






Price Indicators







Sales Instance

12248530	सूची क्र.2	दुय्यम निबंधक सह दु.नि.ठाणे 12
30-12-2023		दस्त क्रमांक 12248/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी
contact concern SRO office.		Regn:63m
	गावाचे नाव : कावेसर	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5300000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	6394430	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: 502, माळा नं: 5 वा मजला, इमारतीचे नाव: बिल्डींग नं.1,विशाखा. ब्लॉक नं: विशाखा को.ऑप.हो.सो.लि., रोड : आकाशगंगा.घोडबंदर रोड,कावेसर.ठाणे(प.), इतर माहिती: सदिनकेचे क्षेत्रफळ 500 चौ.फुट कार्पेट((Survey Number : 190, Hissa No. 1 & 3A;))	
(5) क्षेत्रफळ	55.76 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव -ओम अनिल जोशी वय:-37 पत्ता:-प्लॉट नं: 502, माळा नं. 5 वा मजला, इमारतीचे नाव: बिल्डींग नं.1, विशाखा, ब्लॉक नं: आकाश गंगा, जी.बी.रोड, रोड नं: कावेसर, ठाणे(प), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नंALDPJ5939M 2): नाव -अलका अनिल जोशी वय:-63 पत्ता:-प्लॉट नं: 502, माळा नं. 5 वा मजला, इमारतीचे नाव. बिल्डींग नं.1, विशाखा, ब्लॉक नं: आकाश गंगा, जी.बी.रोड, रोड नं: कावेसर, ठाणे(प.), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-ACIPJ5717D	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावराकेश मनोहर मैत्रे वय:-48; पत्ता:-प्लॉट नं 501, माळा नं: 5 वा मजला, इमारतीचे नाव: बिल्डींग नं 1, विशाखा, ब्लॉक नं: आकाश गंगा, जी.बी.रोड, रोड नं: कावेसर, ठाणे(प.), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AGPPM4088D 2): नाव:-स्मिता राकेश मैत्रे वय:-43, पत्ता:-प्लॉट नं: 501, माळा नं: 5 वा मजला, इमारतीचे नाव बिल्डींग नं. 1, विशाखा, ब्लॉक नं: आकाश गंगा, जी बी.रोड, रोड नं: कावेसर, ठाणे(प.), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-ANPPM3096A	
(9) दस्तऐवज करुन दिल्याचा दिनांक	24/08/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	24/08/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	12248/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	448000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th December 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 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 ₹ 90,21,000.00 (Rupees Ninety Lakh Twenty-One Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LID-

Manoj

Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastuka Consultants (I) Pvt. Ltd., ou=Mumbal email=manoj@vastukala.org, c=IN Date: 2023.12.30 16:30:17 +05'30'

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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