

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Hitesh Ramesh Gala & Mrs. Anita Hitesh Gala**

Residential Flat No. 8-B, 2<sup>nd</sup> Floor, Wing – B, "**Sagar Sudha Co-Op. Hsg. Soc. Ltd.**", Kalyan Road,  
Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gajbandhan Patharli, Dombivli (East),  
Taluka – Kalyan, District – Thane – 421 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'53.7"N 73°05'46.5"E

### Valuation Done for:

**Cosmos Bank**

**Dombivli (East) Branch**

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka – Kalyan,  
District – Thane – 400 605, 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](mailto: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](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 8-B, 2<sup>nd</sup> Floor, Wing – B, "Sagar Sudha Co-Op. Hsg. Soc. Ltd.", Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane – 421 201, State – Maharashtra, Country – India belongs to **Mr. Hitesh Ramesh Gala & Mrs. Anita Hitesh Gala.**

Boundaries of the property.

North : Laxmi Kiran Building  
South : Open Plot  
East : Sudhanwa CHSL  
West : Gopal Nagar Road No. 2

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 ₹ 50,22,750.00 (Rupees Fifty Lakh Twenty Two Thousand Seven Hundred Fifty 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  
Chalikwar  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj.Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.22 16:50:41 +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



www.vastukala.org

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Valuation Report of Residential Flat No. 8-B, 2<sup>nd</sup> Floor, Wing – B, "**Sagar Sudha Co-Op. Hsg. Soc. Ltd.**", Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gaibandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane – 421 201, 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 22.12.2023 for Bank Loan Purpose
2	Date of inspection	21.12.2023
3	Name of the owner/ owners	<b>Mr. Hitesh Ramesh Gala &amp; Mrs. Anita Hitesh Gala</b>
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	<b>Address:</b> Residential Flat No. 8-B, 2 <sup>nd</sup> Floor, Wing – B, " <b>Sagar Sudha Co-Op. Hsg. Soc. Ltd.</b> ", Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gaibandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane – 421 201, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Hitesh R. Gala (Owner) Contact No. 9594593346
6	Location, street, ward no	Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gaibandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane
7	Survey/ Plot no. of land	Survey No. 49/Part of Village – Gaibandhan Patharli
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 575.00 Balcony Area in Sq. Ft. = 27.00 Total Carpet Area in Sq. Ft. = 602.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 617.00

		(Area as per Agreement for sale) <b>Built Up Area in Sq. Ft. = 740.00</b> (Area as per Agreement for sale)  All the above areas are within 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area
13	Roads, Streets or lanes on which the land is abutting	Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, 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.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant



	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(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	₹ 12,500.00 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.
	<b>SALES</b>	
38	Give instances of sales of immovable property	As per sub registrar of assurance records

	in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	
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.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Year of Completion – 1980 (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.
	<b>Remark:</b> As per site information and Floor Plan Living Room of Flat No. B/7 is included in the Flat No. B/8. Floor Plan attached in the report.	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 22.12.2023 for Residential Flat No. 8-B, 2<sup>nd</sup> Floor, Wing – B, "Sagar Sudha Co-Op. Hsg. Soc. Ltd.", Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane – 421 201, State – Maharashtra, Country – India belongs to **Mr. Hitesh Ramesh Gala & Mrs. Anita Hitesh Gala.**

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

1	Copy of Agreement for sale dated 19.12.2023 Between Mr. Pandharinath Namdeo Gholap (The Transferor / Seller) and Mr. Hitesh Ramesh Gala & Mrs. Anita Hitesh Gala (The Transferees / Purchasers).
2	Copy of Commencement Certificate No. KMP / NRV / BP / DB / 407 / 88 date not visible issued by Kalyan Mahanagarpalika, Kalyan.
3	Copy of Building Completion Certificate Ref. No. DOM / PWD / 1574 dated 13.11.1980 issued by Dombivli Municipal Council.
4	Copy of Property Tax Bill No. 132577 dated 11.05.2009 in the name of Virnlabai Vamanrao Naphade issued by Kalyan Dombivli Municipal Corporation.

### LOCATION:

The said building is located at Survey No. 49/Part of Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a walkable distance 400 M. from Dombivli railway station.

**BUILDING:**

The building under reference is having Ground + 4<sup>th</sup> 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 good. The building is used for residential purpose. Second Floor is having 2 Residential Flat. The building is without lift.

**Residential Flat:**

The residential flat under reference is situated on the Ground Floor. It consists of 2 Bedrooms + Living Room + Kitchen + Bath + WC + Passage. (i.e., 2 BHK with Bath + WC). The residential flat is finished with Ceramic & Mosaic flooring, Teak wood door frame with flush shutters with MS safety door, Powder Coated Aluminum sliding windows & Casing capping electrification & Open plumbing etc.

**Valuation as on 22<sup>nd</sup> December 2023**

<b>The Built-Up Area of the Residential Flat</b>	:	<b>740.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	1980 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	43 Years
Cost of Construction	:	740.00 X 2,500.00 = ₹ 18,50,000.00
Depreciation {(100-10) X 43 / 60}	:	64.50%
Amount of depreciation	:	₹ 11,93,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 58,320.00 per Sq. M. i.e., ₹ 5,418.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 43,777.00 per Sq. M. i.e., ₹ 4,067.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,400.00 per Sq. Ft.
<b>Value of property as on 22.12.2023</b>	:	<b>740.00 Sq. Ft. X ₹ 8,400.00 = ₹ 62,16,000.00</b>

(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)

<b>Depreciated fair value of the property as on 22.12.2023</b>	:	<b>₹ 62,16,000.00 - ₹ 11,93,250.00 = ₹ 50,22,750.00</b>
<b>Total Value of the property</b>	:	<b>₹ 50,22,750.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 45,20,475.00</b>
<b>Distress value of the property</b>	:	<b>₹ 40,18,200.00</b>
<b>Insurable value of the property (740.00 X 2,500.00)</b>	:	<b>₹ 18,50,000.00</b>
<b>Guideline value of the property (740.00 X 4,067.00)</b>	:	<b>₹ 30,09,580.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 8-B, 2<sup>nd</sup> Floor, Wing – B, "**Sagar Sudha Co-Op. Hsg. Soc. Ltd.**", Kalyan Road, Opp. Shivsena Shaka No. 100, Gopal Nagar No. 2, Patharli, Village – Gajbandhan Patharli, Dombivli (East), Taluka – Kalyan, District – Thane – 421 201, State – Maharashtra, Country – India for this particular purpose at **₹ 50,22,750.00 (Rupees Fifty Lakh Twenty Two Thousand Seven Hundred Fifty Only)** as on **22<sup>nd</sup> December 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 **22<sup>nd</sup> December 2023 is ₹ 50,22,750.00 (Rupees Fifty Lakh Twenty Two Thousand Seven Hundred Fifty 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:



**ANNEXURE TO FORM 0-1**

<b>Technical details</b>		<b>Main Building</b>
1.	No. of floors and height of each floor	Ground + 4 <sup>th</sup> 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 <sup>nd</sup> Floor
3.	Year of construction	1980 (As per Building Completion Certificate)
4.	Estimated future life	17 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 Shutter with MS Safety door, Powder Coated Aluminium sliding windows
10.	Flooring	Ceramic & Mosaic flooring
11.	Finishing	Cement plastering, POP finishing
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open 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	Not Provided
18.	No. of lifts and capacity	No Lift provided
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



## Actual site photographs

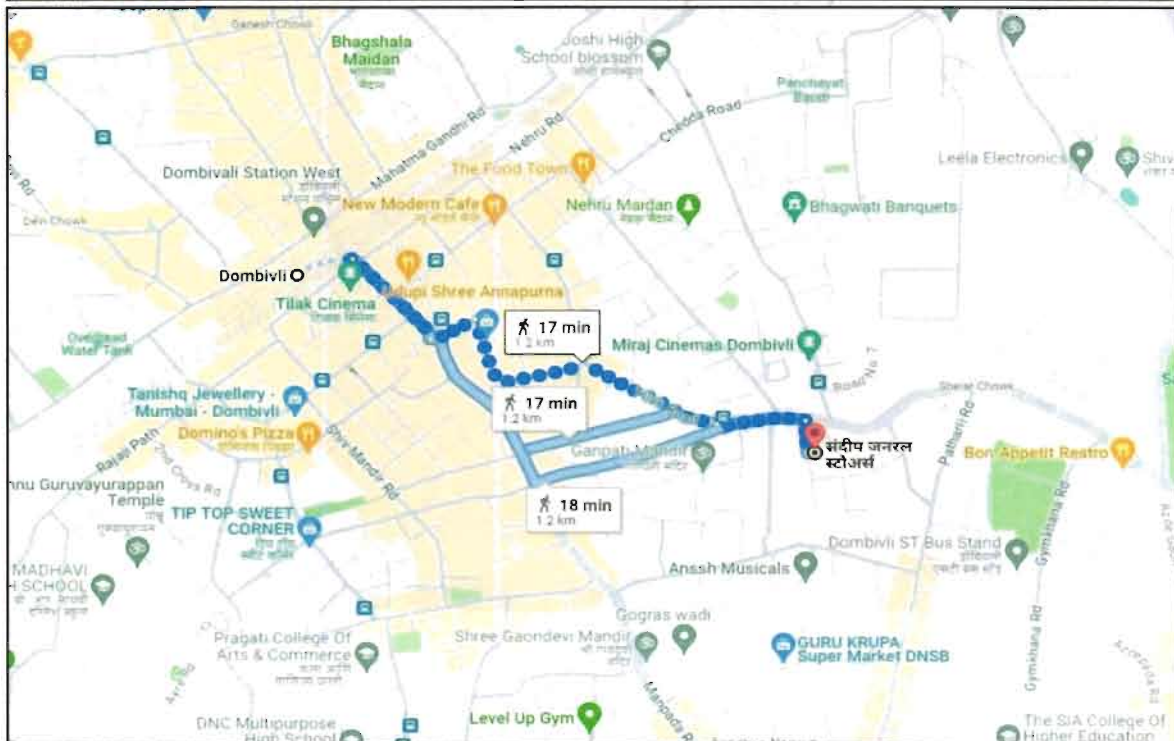
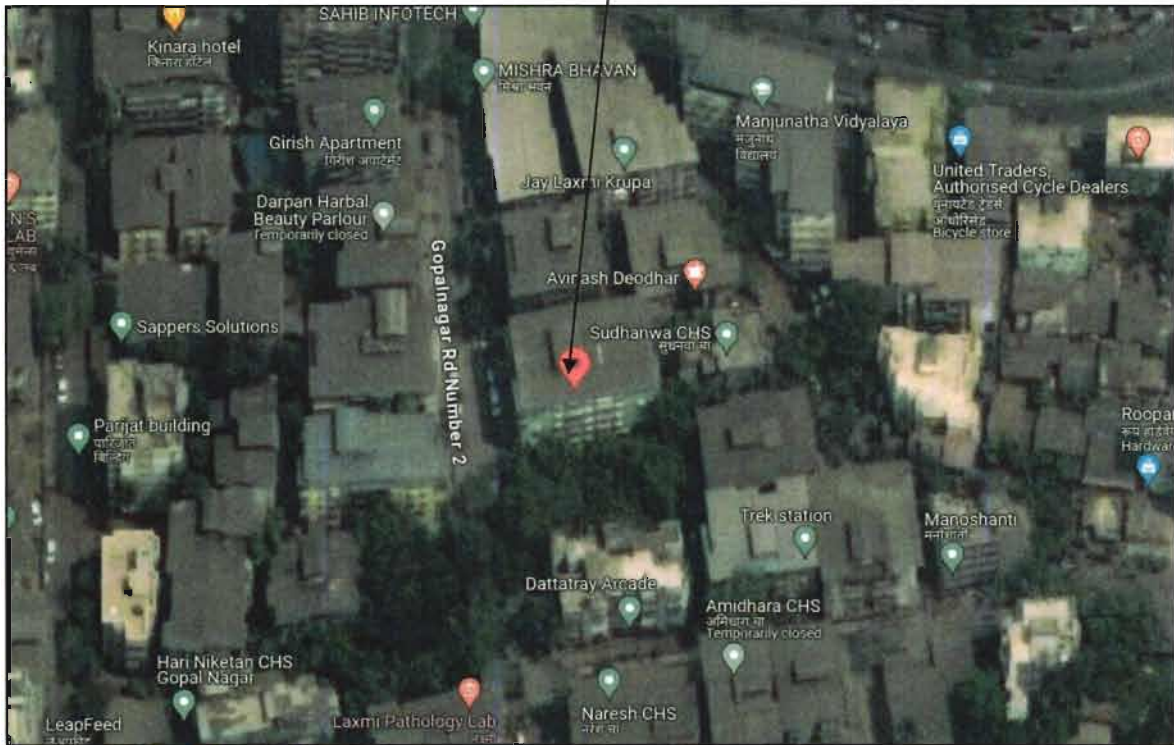


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## Route Map of the property

Site u/r



**Latitude Longitude - 19°12'53.7"N 73°05'46.5"E**


**Note:** The Blue line shows the route to site from nearest railway station (Dombivli – 1.2 KM.)

## Floor Plan






## Ready Reckoner Rate



Department of Registration and Stamp  
Government of Maharashtra

नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन



**Annual Statement of Rates Ver. 2.0**  
( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )

Home

Valuation Guidelines | User Manual

Year: 2023-2024 | Language: English

Selected District: Thane

Select Taluka: Kalyan

Select Village: Gavache Nav - Gajabandhan Patharli

Search By:  Survey No.  Location

Select	उपविभाग	पूरी वर्गीकृत	निवासी मदनिष्ठ	अपेक्षित मूल्य	शेड्यूलिंग (Rs.)	एकक (Sq. Ft.)
SurveyNo	8/33-विभाग 20B इतिहासी नोंदणीकृत पुणेकरणीय समानत रम्याच्या इतनी भागातील दोन्ही बाजूकडील मिळकती	15600	55200	6330068800	63300	चौ. मीटर
SurveyNo	8/32-विभाग 19B इतिहासीकृत भाग (पाथर्ली गाव) 12	24500	64800	7450085500	74500	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for <b>Flat</b>	64,800.00			
Reduced by 10% on Flat Located on 2 <sup>nd</sup> Floor	6,480.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>58,320.00</b>	<b>Sq. Mt.</b>	<b>5,418.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for <b>Land (B)</b>	24,500.00			
The difference between land rate and building rate (A – B = C)	33,820.00			
Depreciation Percentage as per table (D) [100% - 43%] (Age of the Building – 43 Years)	57%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>43,777.00</b>	<b>Sq. Mt.</b>	<b>4,067.00</b>	<b>Sq. Ft.</b>

### 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)	<b>Second Floor</b>	<b>90%</b>
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

The screenshot shows the Housing.com interface for a property listing. At the top, there's a search bar with 'Dombivli East' and a '+ Add' button. Below the search bar are navigation tabs: OVERVIEW, PROMOTIONS, FURNISHINGS, AMENITIES, PRICE TRENDS, and LOCALITY. The main heading is 'Property Location: Grandeur, Dombivli East, Thane'. Underneath, there's a section 'Around This Property' with icons for 'Food and Drinks: Malvani Chamchamit', 'Healthcare: Jeevanshree Hospital', and 'Schools: L.D.P.R.K.'. A 'View more on Maps' link is present. The 'Property Overview' section lists: Brochure: No Charge; Price: ₹57.0 L; Carpet Area: 580 sq.ft; Bedrooms: 2; Bathrooms: 2; Parking: 1 Covered and 1 Open Parking; Balcony: 2; and a note 'More than 3 months ago'.

The screenshot shows the NoBroker interface for a property listing. The title is '1 BHK Flat in Gopul Society For Sale in Gopulnagar'. Key details include: Price: ₹43 Lacs; Rent: ₹25,751/Month; and 500 sq.ft. There are two photos of the interior. The 'Overview' section lists: Age of Building: 10 Years; Ownership Type: Self Owned; Carpet Area: 500 sq.ft; and Facing: North. The 'Activity On This Property' section shows 2 likes and 0 views. There are also sections for 'Price trends by NB Estimate' and 'Similar Properties'.

## Price Indicators

**NOBROKER**

**2 BHK Flat in Dattaraj Arcade For Sale in Dombivli East**

₹ 58 Lacs  
₹ 28,657/Month  
600 sq ft

**Overview**

Age of Building	188 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 28 Per Sq Ft/M	Flooring	Wooden
Build-up Area	895 Sq Ft	Carpeting Status	Partly Furnished
Facing	East	Water	On

**Activity On This Property**

± 139

**Similar Properties**



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## Sales Instance

4322338	<b>सूची क्र.2</b>	दुय्यम निबंधक : सह दु.नि.कल्याण 4
22-12-2023		दस्त क्रमांक : 4322/2021
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोंदणी :
		Regn:63m
<b>गावाचे नाव : गं.भा.पाथर्ली</b>		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2400000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2294000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन ; इतर माहिती: मौजे गजबंध पाथर्ली सर्वे नं 49 येथील सागर सुधा को-ऑपरेटिव्ह होसिंग सोसायटी लिमिटेड च्या बी विंग च्या तळ मजल्या वरील सदनिका क्रमांक 3 चे क्षेत्रफळ 360 चौरस फूट बांधीव आहे -(( Survey Number : 49 ; ))	
(5) क्षेत्रफळ	360 चौ.फूट	
(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:-महेश गजानन पाटणकर वय:-45 पत्ता:-प्लॉट नं: रूम नं 34, माळा नं: -, इमारतीचे नाव: नगीना नागर चावल, ब्लॉक नं: सरिता जाधव मार्ग, रोड नं: लोवेर परेळ, महाराष्ट्र, मुंबई. पिन कोड:-400013 पॅन नं:-AKYPP6416B	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पद्मश्री शिवराम घारे वय:-37; पत्ता:-प्लॉट नं: घर नं 281/डी, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: गांव वैरी, रोड नं: -, महाराष्ट्र, सिंधुदुर्ग. पिन कोड:-416606 पॅन नं:-ATBPG1886A	
(9) दस्तऐवज करुन दिल्याचा दिनांक	23/03/2021	
(10)दस्त नोंदणी केल्याचा दिनांक	23/03/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	4322/2021	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	96000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	24000	
(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 **22<sup>nd</sup> 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 knowledgeable 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 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 ₹ 50,22,750.00 (Rupees Fifty Lakh Twenty Two Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.22 16:51:07 +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

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