

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Laxman Pandurang More**

Residential Flat No. 203, 2nd Floor, "Divyesh Park Co-Op. Hsg. Soc. Ltd.", Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'15.7"N 73°00'05.1"E

Valuation Prepared for:

Cosmos Bank

Naupada Branch

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State - Maharashtra, Country - India. State – Maharashtra, Country – India.



Our Pan India Presence at :

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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

VALUATION OPINION REPORT

The property bearing Residential Flat No. 203, 2nd Floor, "Divyesh Park Co-Op. Hsg. Soc. Ltd.", Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605, State – Maharashtra, Country – India belongs to **Mr. Laxman Pandurang More.**

Boundaries of the property.

North	:	Open Plot
South	:	Shubhangi Apartment
East	:	Shri Sai Kunj CHSL
West	:	Late Kashinath Patil Marg

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 28,23,750.00 (Rupees Twenty-Eight Lakh Twenty-Three 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

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.03.14 17:49:03 +05'30'

Auth. Sign.



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Valuation Report of Residential Flat No. 203, 2nd Floor, "Divyesh Park Co-Op. Hsg. Soc. Ltd.", Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605, 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 14.03.2024 for Bank Loan Purpose
2	Date of inspection	01.03.2024
3	Name of the owner/ owners	Mr. Laxman Pandurang More
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 203, 2 nd Floor, "Divyesh Park Co-Op. Hsg. Soc. Ltd.", Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605, State – Maharashtra, Country – India. Contact Person: Miss. Rajshree More (Owner's Mother) Contact No. 9769090715
6	Location, street, ward no	Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605
	Survey/ Plot no. of land	Survey No. 80, Hissa No. 18 of Village – Kharegaon
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. = 250.00 (Area as per actual site measurement) Built Up Area in Sq. Ft. = 300.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605.
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
RENTS		
(i)	Names of tenants/ lessees/ licensees, etc	N.A.
(ii)	Portions in their occupation	N.A.
(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 7,000.00 Expected rental income per month
(iv)	Gross amount received for the whole property	N.A.

27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1995 (Approx.)
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 Branch to assess fair market value as on 14.03.2024 for Residential Flat No. 203, 2nd Floor, "Divyesh Park Co-Op. Hsg. Soc. Ltd.", Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605, State – Maharashtra, Country – India belongs to **Mr. Laxman Pandurang More**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 15.04.1995 between M/s. Divyesh Developers (The Developers) And Mr. Laxman Pandurang More (The Purchaser).
2	Copy of Commencement Certificate No. 471 dated 12.08.1982 issue by Grampanchayat Karyalay, Kalwa.
3	Copy of Society Share Certificate No. 007 dated 26.01.2000 in the name of Mr. Laxman Pandurang More issued by Divyesh Park Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 80, Hissa No. 18 of Village – Kharegaon, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 1.09 Km. from Kalwa railway station.

BUILDING:

The building under reference is having Ground + 4th 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 5 Residential Flats. The building is having No Lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of Living Room + Kitchen + W.C + Bath + Passage (i.e., **1RK + W.C + Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc. The internal condition of flat is good.

Valuation as on 14th March 2024

The Built up Area of the Residential Flat	:	300.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1995 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	29 Years

Cost of Construction	:	300.00 X 2,500.00 = ₹ 7,50,000.00
Depreciation $\{(100-10) \times 29 / 60\}$:	43.50%
Amount of depreciation	:	₹ 3,26,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 55,170.00 per Sq. M. i.e., ₹ 5,125.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 43,202.00 per Sq. M. i.e., ₹ 4,014.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,500.00 per Sq. Ft.
Value of property as on 14.03.2024	:	300.00 Sq. Ft. X ₹ 10,500.00 = ₹ 31,50,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 14.03.2024	:	₹ 31,50,000.00 - 3,26,250.00 = 28,23,750.00
Total Value of the property	:	₹ 28,23,750.00
The realizable value of the property	:	₹ 25,41,375.00
Distress value of the property	:	₹ 22,59,000.00
Insurable value of the property (300.00 X 2,500.00)	:	₹ 7,50,000.00
Guideline value of the property (302.00 X 4,014.00)	:	₹ 12,12,228.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, "Divyesh Park Co-Op. Hsg. Soc. Ltd.", Pakhadi, Village - Kharegaon, Kalwa (West), Taluka & District – Thane, PIN – 400 605, State – Maharashtra, Country – India. for this particular purpose at ₹ 28,23,750.00 (Rupees Twenty-Eight Lakh Twenty-Three Thousand Seven Hundred Fifty Only) as on 14th March 2024.

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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 **14th March 2024 is ₹ 28,23,750.00 (Rupees Twenty-Eight Lakh Twenty-Three 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:

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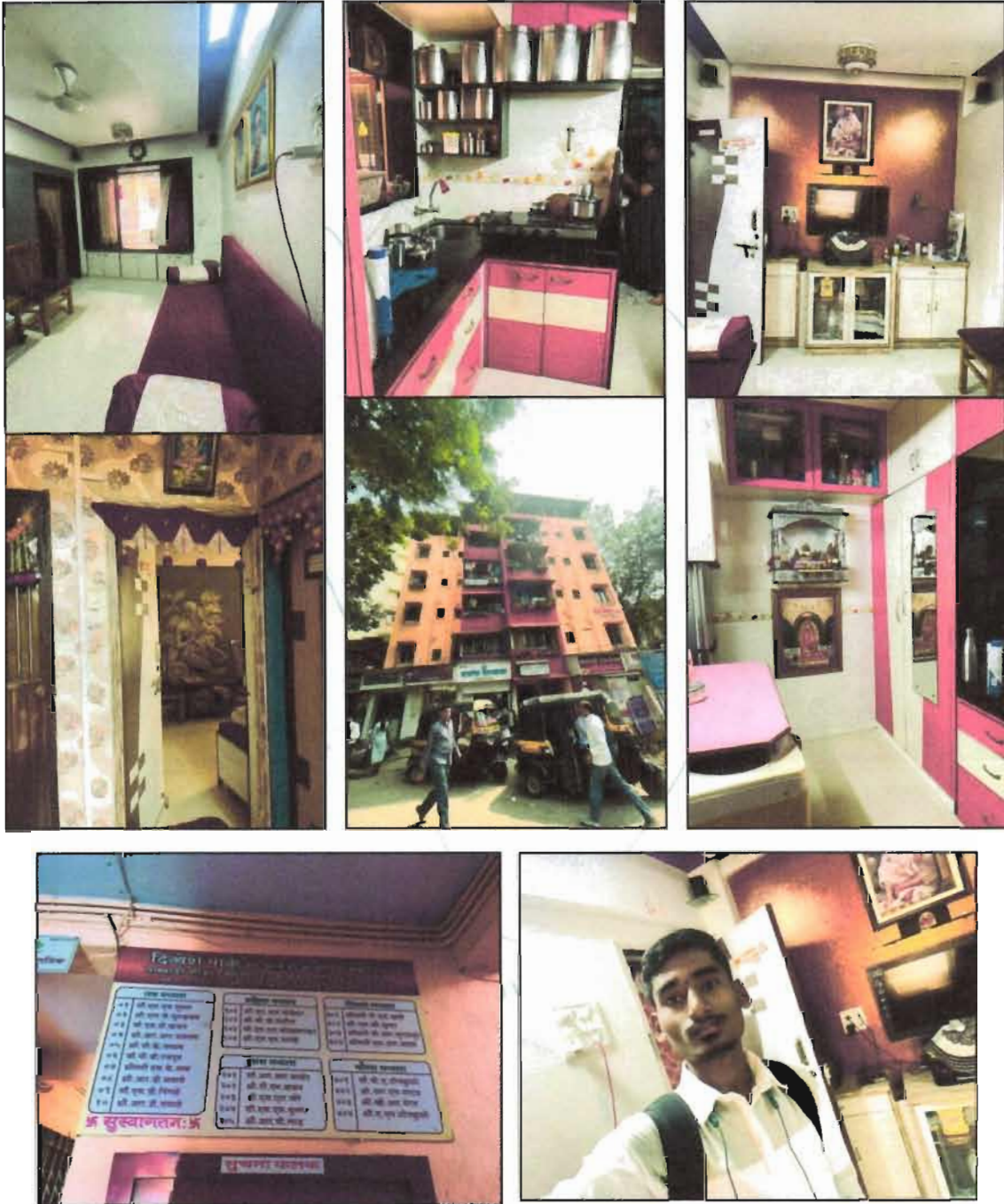
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ANNEXURE TO FORM 0-1

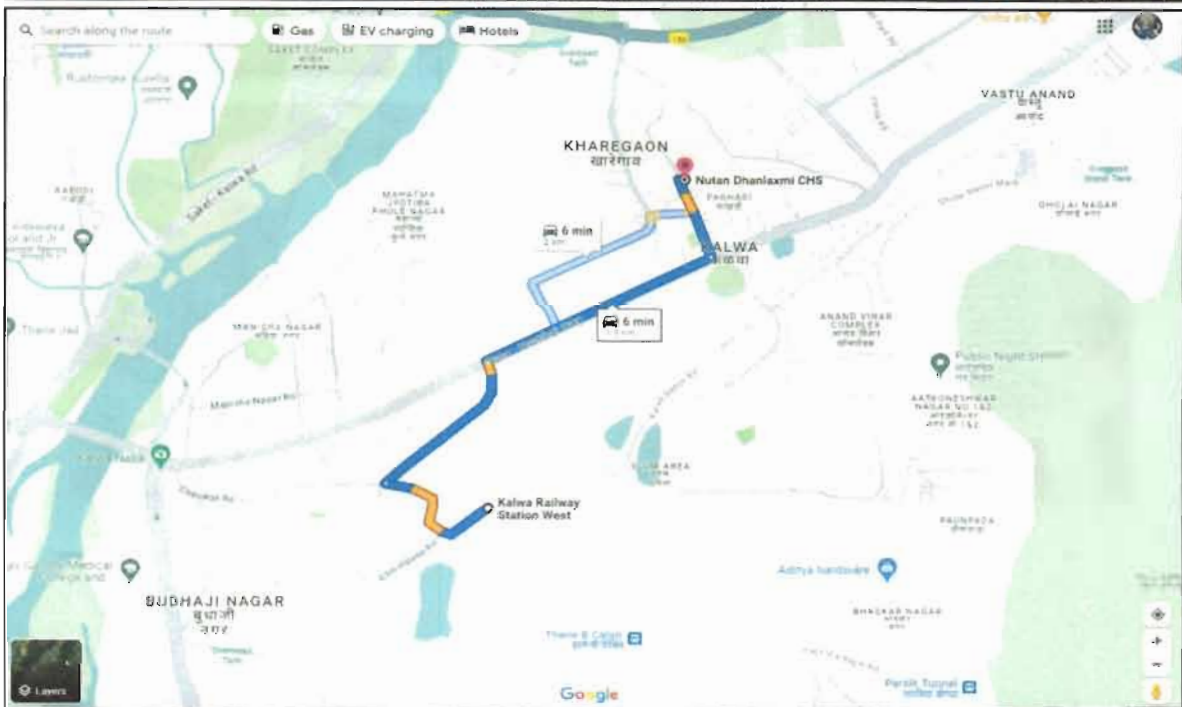
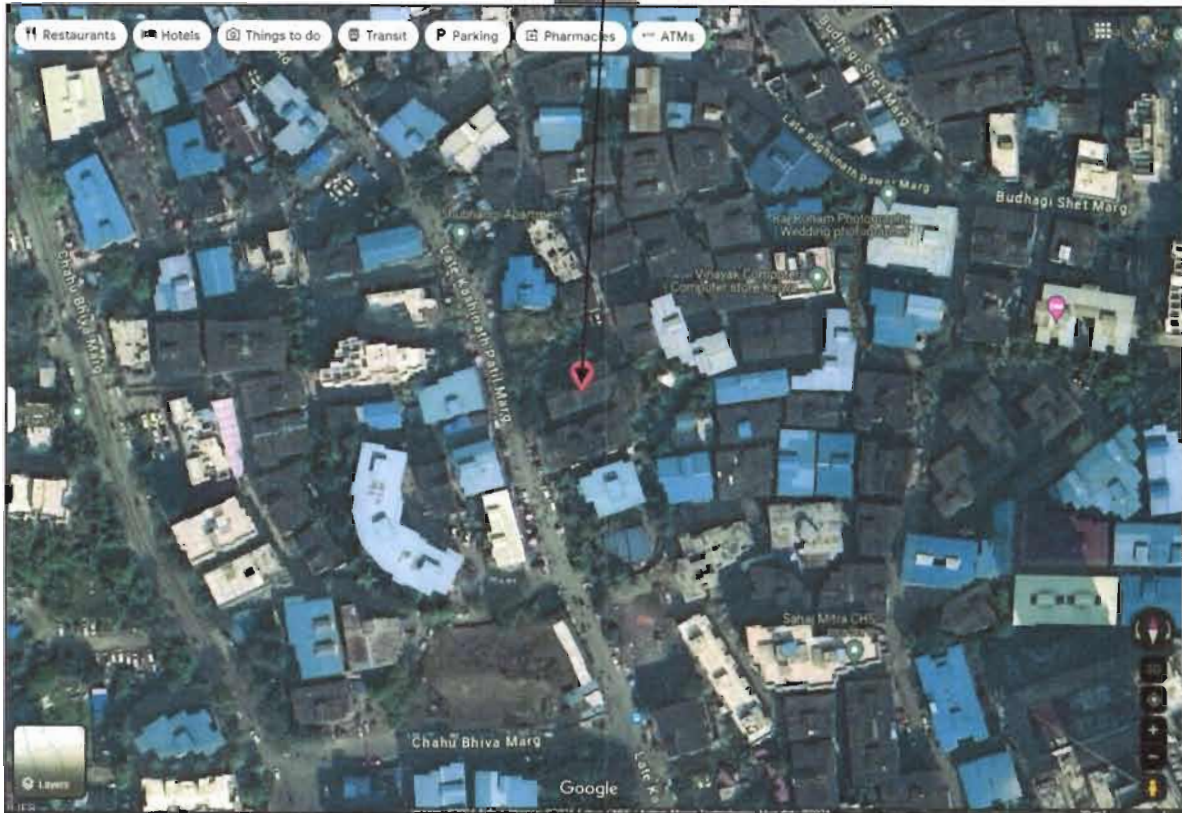
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3	Year of construction	1995 (Approx.)
4	Estimated future life	31 Years Subject to 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, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Provided
18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°12'15.7"N 73°00'05.1"E

Note: The Blue line shows the route to site from nearest railway station (Kalwa – 1.9 Km.)



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Ready Reckoner Rate

Department of Registration & Stamps
Government Of Maharashtra

नोंदणी व म्दोंक विभाग
महाराष्ट्र शासन

Valuation For Influence Area

*** welcome to valuation of pro

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: [Help on Division](#)

District Name: Taluka Name: Village/Zone Name: [Help on Division](#)

Attribute: SubZone Name:

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
13900	61300	61900	78600	61900	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	61,300.00			
Reduced by 10% on Flat Located on 2 nd Floor	6,130.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	55,170.00	Sq. Mt.	5,125.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	13,900.00			
The difference between land rate and building rate (A – B = C)	41,270.00			
Depreciation Percentage as per table (D) [100% - 29%] (Age of the Building – 29 Years)	71%			
Rate to be adopted after considering depreciation [B + (C x D)]	43,202.00	Sq. Mt.	4,014.00	Sq. Ft.

Building not having lift


The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table – D: Depreciation Percentage Table

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

Price Indicators




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1 RK Flat In Jyotiba Co Op Society For Sale In Kaiwa Naka

Landmark: Jyotiba Housing Society, 287 Parel, Mumbai, near Jankar Plaza/Prasad Hospital/Secondary School

Home / Flats for Sale in Mumbai / Flats for Sale in Kaiwa / 1Rk Flat for Sale in Kaiwa / Property Details



₹ 25 Lacs
₹ 25,00,000

₹ 14,328/Month
(Estimated) ₹ 14,328

323
Sq Ft

1 Bedroom 10.00 Sq Ft Dec 23, 2023

2 Bathrooms 10.00 Sq Ft Immediately

NA 10.00 Sq Ft Jyotiba Co Op Socie

None 10.00 Sq Ft None

Get Owners Details

Report what was not correct in this property
Listed by Broker Sold Out Wrong Info

Price trends by NBestimate

Activity On This Property


0
0
1

View All

Overview

Age of Building	18 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.1 Per Sq.Ft/M	Flooring	NA
Buildup Area	325 Sq.Ft	Furnishing Status	Semi View More

Similar Properties




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1 RK Flat in Shree Laxman Co-Op Hsg Society For Sale in Kaiwa

Landmark: Taha, Parel, Mumbai, near Prasad Housing Society

Home / Flats for Sale in Mumbai / Flats for Sale in Kaiwa / 1Rk Flat for Sale in Kaiwa / Property Details



₹ 25 Lacs
₹ 25,00,000

₹ 14,328/Month
(Estimated) ₹ 14,328

250
Sq Ft

1 Bedroom 10.00 Sq Ft Dec 15, 2023

1 Bathroom 10.00 Sq Ft Immediately

NA 10.00 Sq Ft Shree Laxman Co-o

None 10.00 Sq Ft None

Get Owners Details

Report what was not correct in this property
Listed by Broker Sold Out Wrong Info

Price trends by NBestimate

Activity On This Property


102
0
0

View All

Overview


Age of Building	20 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.0 Per Sq.Ft/M	Flooring	NA
Buildup Area	250 Sq.Ft	Furnishing Status	Unfurnished View More

Similar Properties



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Price Indicators

NOBROKER

1 RK Flat in Narayan Park For Sale in Kalwa

₹ 26.5 Lacs
₹ 15,188/Month
365 sq ft

1 Bedroom
1 Bathroom
NA
Unfurnished

Get Owner Details

Report what was not correct in this property
Listed by Broker Sold Out Wrong Info

Price trends by NRE estimate

Activity On This Property

Similar Properties

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.5 Per Sq Ft/M	Flooring	NA
Builtup Area	365 Sq Ft	Furnishing Status	Unfurnished Furnish Now

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Sale Instance

13774536 13-03-2024 Note :-Generated Through eSearch Module,For original report please contact concern SRQ office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे ९ दस्त क्रमांक : 13774/2023 नोंदणी : Regn.53m
गावाचे नाव : खारेगाव		
(1) विलेखाच प्रकार	करारनामा	
(2) मीबंदता	6350000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमूद करावे।	3422522	
(4) भू-मान्य, पोटहिल्ला व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: ठाणे म. न. पा. इतर वर्णन : इतर माहिती: सदनिका नंबर 303, तिसरा मजला, ओम गुरुकुल को-ऑपरेटिव्ह हाऊसिंग सोसायटी लिमिटेड, खारेगाव पाखाडी, कळवा, ठाणे.... सदनिका क्षेत्र 600 चौरस फूट बांधीव.... रहिवासी पट्टाकारिता महिला खरेदीदार महाराष्ट्र शासन आदेश क्र. मुद्रांक 2021/अनौ.सं क्र 12/प्रक्र 107/ म-1(धीरण)दि. 31 मार्च 2021 अन्वये मुद्रांक शुल्क मध्ये 1% सवलत घेतली आहे. (Survey Number : 82/1(Part) and Survey No. 80/25 :)	
(5) क्षेत्रकळ	600 चौ.फूट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या तिहुन देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1) नाव:-रवदीप अनिल भावुरकर . वय:-38 पत्ता:-प्लॉट नं. . माळा नं. . इमारतीचे नाव: सदनिका क्र 303, तिसरा मजला, ओम गुरुकुल को-ऑप.ही.सो. ति . खारेगाव, पाखाडी, कळवा, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-AQSPP4898B 2) नाव:-शेता रवदीप भावुरकर . वय:-33 पत्ता:-प्लॉट नं. . माळा नं. . इमारतीचे नाव: सदनिका क्र 303, तिसरा मजला, ओम गुरुकुल को-ऑप.ही.सो. ति . खारेगाव, पाखाडी, कळवा, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-C1WPP7561F	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1) नाव:-दर्शना विष्णू पैनाईक . वय:-48, पत्ता:-प्लॉट नं. . माळा नं. . इमारतीचे नाव: ब्लॉक नं 17, तिसरा मजला, हरी साई दर्शन को-ऑप.ही.सो. ति . खारेगाव, कळवा, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, THANE. पिन कोड:-400605 पॅन नं:-ASWPP2653C	
(9) दस्तऐवज करून दिल्याचा दिनांक	02/08/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	02/08/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	13774/2023	
(12) बाजारभावप्रमाणे मुद्रांक शुल्क	381000	
(13) बाजारभावप्रमाणे नोंदणी शुल्क	30000	
(14) शेंरा		

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 28,23,750.00 (Rupees Twenty-Eight Lakh Twenty-Three Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
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Auth. Sign.

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