



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Jashvantrai Nagardas Desai & Mrs. Jyoti Jashvantrai Desai

Residential Flat No. 403, 4th Floor, Building No. B-3, **"Poonam Nagar Building B-3/4 Co-Op. Hsg. Soc. Ltd.",**Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane,
PIN Code – 401 107, State – Maharashtra, Country – India.

Latitude Longitude - 19°16'46.6"N 72°51'51.3"E

Valuation Prepared for: Cosmos Bank

Mulund (West) Branch

Apporva Co-op Hsg. Society, Gowardhan Nagar, Lbs Marg, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India.



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

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Valuation Report Prepared For: Cosmos Bank / Mulund (West) Branch / Mr. Jashvantrai Nagardas Desai (7822/2305790)

Page 2 of 20

Vastu/Thane/03/2024/7822/2305790 28/20-538-PSSH

Date: 28.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 403, 4th Floor, Building No. B-3, **"Poonam Nagar Building B-3/4 Co-Op. Hsg. Soc. Ltd."**, Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State – Maharashtra, Country – India belongs to **Mr. Jashvantrai Nagardas Desai & Mrs. Jyoti Jashvantrai Desai.**

Boundaries of the property.

North	:	Poonam Nagar Building No.1/2
South	:	Poonam Nagar Building No. A-5
East	:	Poonam Nagar Building No. D-34
West	\:	Buddhisagar Road

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 ₹ 71,75,000.00 (Rupees Seventy One Lakh Seventy Five 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, ate.



Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01





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

Residential Flat No. 403, 4th Floor, Building No. B-3, "Poonam Nagar Building B-3/4 Co-Op. Hsg. Soc. Ltd.",

<u>Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane,</u> <u>PIN Code – 401 107, State – Maharashtra, Country – India.</u>

Form 0-1

(See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 28.03.2024 for Banking Purpose			
2	Date of inspection	19.03.2024			
3	Name of the owner/ owners	Mr. Jashvantrai Nagardas Desai & Mrs. Jyoti Jashvantrai Desai			
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. 403, 4th Floor, Building No. B-3, "Poonam Nagar Building B-3/4 Co-Op. Hsg. Soc. Ltd.", Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State – Maharashtra, Country – India. Contact Person: Manthan Jashvantrai – Representative Contact No 9930990823 Person meets at site: Mrs. Jyoti Jashvantrai Desai - (Owner)			
6	Location, street, ward no hink. Innovo	Ward No. J, Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane			
	Survey/ Plot no. of land	Survey No. 736 & 127 of Village - Bhayandar			
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.	Carpet Area in Sq. Ft. = 486.00 (Area as per Actual Site Measurement)			





	Shape, dimension and physical features	Built Up Area in Sq. Ft. = 560.00 (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – 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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to 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 Think.Innovo	ite.Create
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	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized - Details not available
26	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	₹ 15,000.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	Details not provided		
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, and ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N. A.		
29		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		it 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	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		Ń. 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 tt?	N. A.		
	SALE	ES			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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.		





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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 – 2011 (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, Ghodbunder Branch to assess fair market value as on **28.03.2024** for Residential Flat No. 403, 4th Floor, Building No. B-3, "Poonam Nagar Building B-3/4 Co-Op. Hsg. Soc. Ltd.", Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State – Maharashtra, Country – India belongs to Mr. Jashvantrai Nagardas Desai & Mrs. Jyoti Jashvantrai Desai.

We are in receipt of the following documents:

1	Copy Agreement for sale dated 19.11.2014 between Mr. Nirmal Bharatbhai Suhagiya & Mr. Bharatbhai
	khodabhai Suhagiya (the Vendors / Transferors) and Mr. Jashvantrai Nagardas Desai & Mrs. Jyoti
	Jashvantrai Desai (the Purchasers / Transferees).
2	Copy of Commencement Certificate No. 10344 / 1992 - 1993 dated 11.03.1993 issued by Mira
	Bhayandar Municipal Corporation.
3	Copy of Occupancy Certificate No. MNP / NR / 756 / 2011 – 2012 dated 30.05.2011 issued by Mira Bhayandar Municipal Corporation.
	Bhayandar Municipal Corporation 18.11110 VOTE. CTECTE

LOCATION:

The said building is located at Survey No. 736 & 127 of Village - Bhayandar, Mira Road (East), Taluka & District – Thane. The property falls in Residential Zone. It is at a traveling distance 1.3 from Mira Road 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Good. The building is used for residential purpose. 4th Floor is having 4 Residential Flat. The building is not having lift.





Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 2 Bedroom + Living Room + Kitchen + Bath + WC + Passage (i.e. 2 BHK with Bath + WC). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 28th March 2024

The Built Up Area of the Residential Flat		560.00 Sq. Ft.		
Deduct Depreciation:		B		
Year of Construction of the building	- /	2011 (As per Occupancy Certificate)		
Expected total life of building	:/	60 Years		
Age of the building as on 2024	:	13 years		
Cost of Construction		560.00 Sq. Ft. X ₹ 2,500.00 = ₹ 14,00,000.00		
Depreciation {(100-10) X 13 / 60}	•	19.50%		
Amount of depreciation	:	₹ 2,73,000.00		
Guideline rate obtained from the Stamp Duty Ready	•	₹ 67,920.00 per Sq. M.		
Reckoner for new property		i.e. ₹ 6,310.00 per Sq. Ft.		
Guideline rate (after depreciate)	:	₹ 63,913.00 per Sq. M.		
		i.e. ₹ 5,938.00 per Sq. Ft.		
Prevailing market rate	: ,	₹13,300.00 per Sq. Ft.		
Value of property as on 28.03.2024		560.00 Sq. Ft. X ₹ 13,300.00 = ₹ 74,48,000.00		

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

Depreciated fair value of the property as on	VO	₹ 74,48,000.00 - ₹ 2,73,000.00 =
28.03.2024		₹ 71,75,000.00
Total Value of the property	:	₹ 71,75,000.00
The realizable value of the property	:	₹ 64,57,500.00
Distress value of the property	:	₹ 57,40,000.00
Insurable value of the property (560.00 X 2,500.00)	:	₹ 14,00,000.00
Guideline value of the property (560.00 X 5,938.00)	:	₹ 33,25,280.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 403, 4th Floor, Building No. B-3, **"Poonam Nagar Building B-3/4 Co-Op. Hsg. Soc. Ltd."**, Poonam Nagar, Phase III, Shanti Park, Near Axis Bank, Mira Road (East), Taluka & District – Thane, PIN Code – 401 107, State – Maharashtra,





Country – India for this particular purpose at ₹71,75,000.00 (Rupees Seventy One Lakh Seventy Five Thousand Only). as on 28th March 2024.

NOTES

- I, Sharad 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 28th March 2024 is ₹ 71,75,000.00 (Rupees Seventy One Lakh Seventy Five 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:

Thin ANNEXURE TO FORM 0-1 regite

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 4th Floor
3	Year of construction	2011 (As per Occupancy Certificate)
4	Estimated future life	47 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.

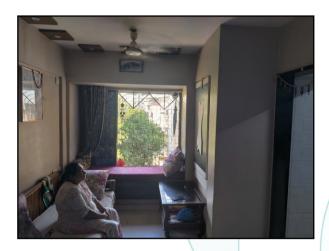




8	Partitions		6" thick brick wall		
9	Doors and	Windows	Teak wood door frame with flush shutters with safety door		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering with POP false ceiling		
12	Roofing ar	nd terracing	R.C.C. Slab		
13	Special ar features, i	chitectural or decorative f any	Yes		
14	(i)	Internal wiring – surface or conduit	Concealed electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15	Sanitary in	nstallations			
	(i)	No. of water closets	As per Requirement		
	(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		6'.0" High, R.C.C. column with B. B. masonry		
	Height and	d length	wall		
	Type of co	onstruction			
18	No. of lifts	and capacity	No Lift		
19	Undergroup constructio	nd sump – capacity and type of n	R.C.C tank		
20	Over-head	tank	R.C.C tank on terrace		
	Location, c	apacity			
	Type of construction Think Inno		vate.Create		
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		Chequred tiles in open spaces, etc.		
23		sposal – whereas connected to ers, if septic tanks provided, no. ty	Connected to Municipal Sewerage System		

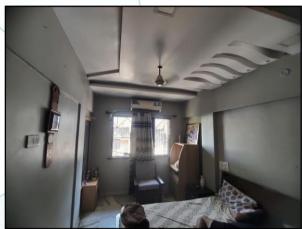


Actual site photographs















Actual site photographs

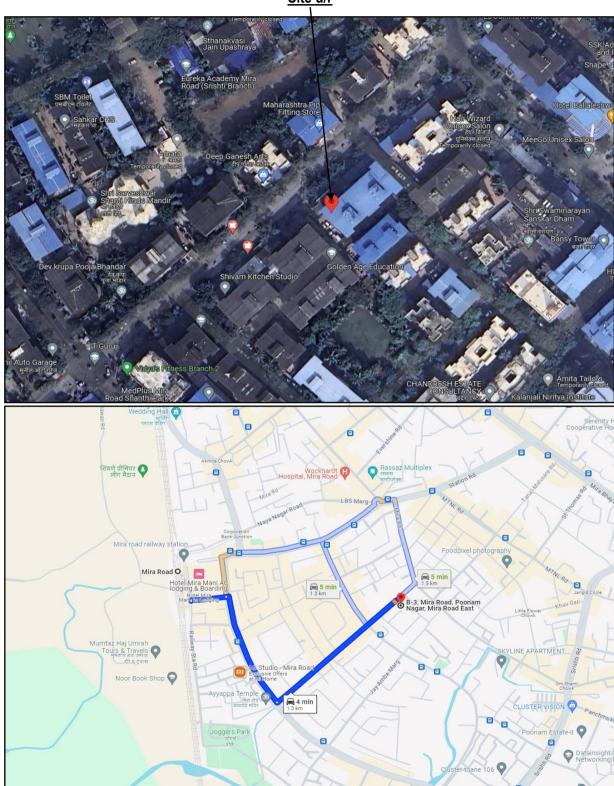






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Route Map of the property Site u/r



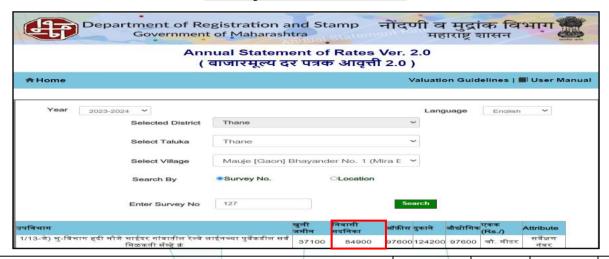
Latitude Longitude - 19°16'46.6"N 72°51'51.3"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 1.3 KM)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	84,900.00			
Reduced by 20% on Flat Located on 4th Floor	16,980.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	67,920.00	Sq. Mtr.	6,310.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	37,100.00			
The difference between land rate and building rate (A – B = C)	30,820.00			
Depreciation Percentage as per table (D) [100% - 13%]	87%			
(Age of the Building – 13 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	63,913.00	Sq. Mtr.	5,938.00	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 Think	.Innovate.Cre5%te
e)	Fourth Floor and above	80%

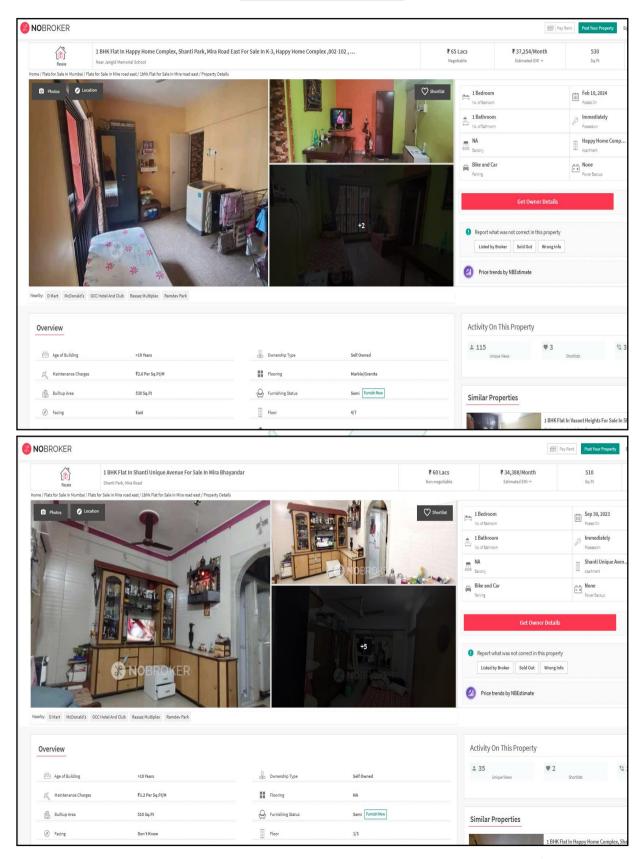
Table - D: Depreciation Percentage Table

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





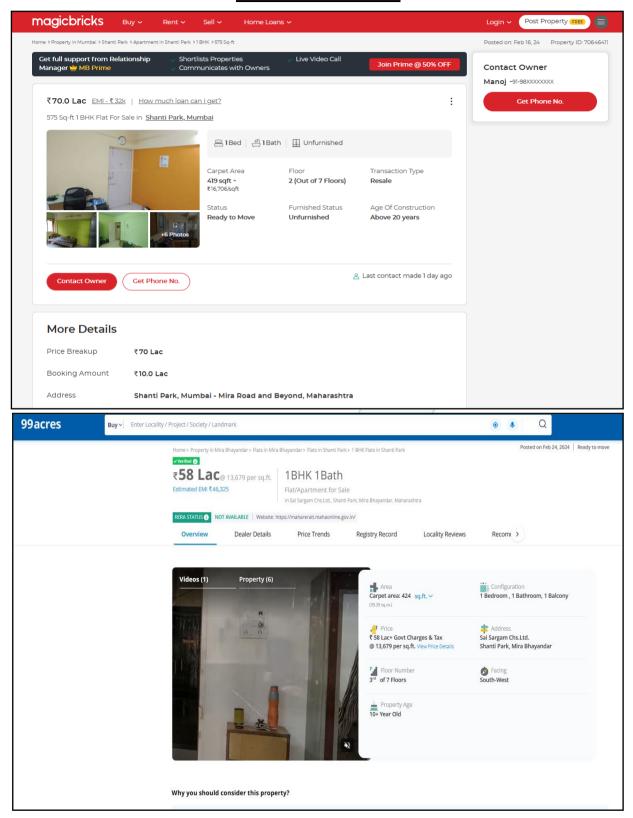
Price Indicators



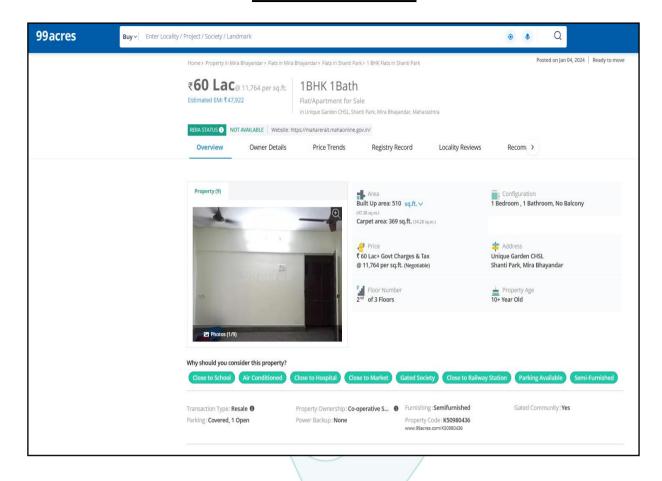




Price Indicators



Price Indicators



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Sales Instance

सूची क्र.2 8230393 दुष्पम निबंधक : सह दु.नि. ठाणे 10 20.03.2024 दस्त कर्माक : 8230/2023 Note:-Generated Through eSearch नोटंगी -Module, For original report please contact concern SRO office. Regn:63m गावाचे नाव : भाईंटर (I)विलेखाचा प्रकार करारनामा (2)मोबदताः 5800000 (3) बाजारभाव(भाडेपटटयाच्या) 4058800 बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे) (४) भू-मापन,पोटहिस्सा व पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :. इतर माहिती: मौजे घरक्रमांक(असत्यास) भाईंदर,वार्ड क्र. जे,विभाग क्र. १/१३,सदनिका क्र. ००१,तळमजला,बिल्डिंग नं. बी-३,पुनम नगर बिल्डिंग नं. बी-३/४ को.ऑप.हौ.सो.ली.,फेज-३,शांती पार्क,मिरारोड पूर्व ठाणे.(क्षेत्रफळ ४५.५३ चौ.मी. बिल्ट-अप)((Survey Number : Old Survey No. 736 (P), New Survey No. 127(P);)) 45.53 ची.मीटर (५) क्षेत्रफळ (6)आकारणी किंवा जुडी देण्यात असेल (७) दस्तऐक्ज करुन देणा-या/लिहन D: नाव:-दिनेश भाजीभाई जादव - वय:-65 फ्ता:-फ्तॉट नं: 001 बिल्डिंग नं, बी.३. माळा नं:-.. ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी इमारतीचे नाव: पनम नगर बिल्डिंग नं. बी-३/४ को.ऑप.ही.सो.ली., ब्लॉक नं: फेज-३. शांती पार्क. ऱ्यायालयाचा हकुमनामा किंवा आदेश रोड नं: मिरारोड पूर्व ठाणे. , महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-AACPJ6718Q असल्यास.प्रतिवादिचे नाव व पत्ता. नावः-निर्मला दिनेश जादव - वयः-ऽ७ पत्ताः-प्लॉट नं: ००१,बिल्डिंग नं. बी-३, माळा नं: -इमारतीचे नाव: पुनम नगर बिल्डिंग नं. बी-3/4 को.ऑप.ही.सो.ली., ब्लॉक नं: फेज-3, शांती पार्क, रोड नं: मिरारोड पूर्व ठाणे. , महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-ABPPJ707SE नावः शिवकुमार लक्ष्मण गुप्ता - वयः ३३; पत्ताः प्लॉट नं: रूम नं. ६, माळा नं: -, इमारतीचे (x)दस्तऐवज करून घेणाऱ्या पक्षकाराचे । व किंवा दिवाणी न्यायालयाचा हकुमनामा नावः अलगु गुप्ता चाळ, ब्लॉक नं: कुलूपवाठी रोठ, बन्सी नगर जवळ, कुलूपवाठी, रायडोंगरी, रोठ नं: बोरीवर्ती पूर्व मुंबई., महाराष्ट्र, मुम्बई. पिन कोड:-400066 पॅन नं:-AOVPG6634F किवा आदेश असल्यास,प्रतिवादिचे नाव नावः-दिलीप तक्ष्मण गुप्ता - वयः-३०; पत्ताः-प्लॉट नं: रूम नं. ६, माळा नं: -, इमारतीचे नावः अलगु गुप्ता चाळ, ब्लॉक ने: कुलूपवाडी रोड, बन्सी नगर जवळ, कुलूपवाडी, रायडॉगरी, रोड नं: बोरीवली पूर्व मुंबई., महाराष्ट्र, मुम्बई. पिन कोठ:-400066 पॅन ने:-BBOPG7176D (9) दस्तऐवज करुन दिल्याचा दिनांक 12/05/2023 (10)दस्त नींदणी केल्याचा दिनांक 12/05/2023 (11)अनुक्रमांक,खंड व पृष्ठ 8230/2023 (12)बाजारभावाप्रमाणे मुद्रांक शुल्क 406000 (13)बाजारभावाप्रमाणे नींदणी शुल्क 30000

(14)धीरा

मन्यांकनामाठी विचारात घेतलेला



Sales Instance

22042393	सची क.2	दुष्यम निबंधक : सह दु.नि. ठाणे 10			
20-03-2024	A	दस्त क्रमांक - 22042/2023			
Note:-Generated Through eSearch		नोटंगी			
Module,For original report please contact concern SRO office.					
contact concern SKO office.		Regn:63m			
गावाचे नाव : भाईंदर					
(1)विलेखाचा प्रकार करारनामा					
(2)मोबदला 4900000					
(3) बाजारभाव(भाडेपटटचाच्या बाबतितपटटाकार आकारणी देतो की पटटेंदार ते नमुद करावे)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहिती: मौजे भाईंदर,वॉर्ड-जे,विभाग क्रमांक:-1/13.मध्ये,सदिनका क्रमांक:-103,1 ला मजला,बिल्डिंग नं.सी-29,पूनम नगर सी-29 को.ऑप.हौ.सोसा.ली.,सी-29,फेस-3,पूनम नगर,शांती पार्क,मिरारोड पूर्व,ठाणे,जुना सर्वे नं.736(पार्ट),नवीन सर्वे नं.127(पार्ट),क्षेत्रफळ:-39.49 चौ.मी.बिल्टअप.,(31 मार्च 2021 चे शासन आदेश क्रं. मुद्रांक -2021/अनु.स क्रं 12/व्य.क्रं/107/म-1(धोरण)नुसार दस्तऐवजास महिला खरेदीदारास मुद्रांक शुल्काची सवलत देण्यात आली आहे((Survey Number: 127(पार्ट);))				
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)					
(5) প্রিরফেক্ত	39.49 चौ.मीटर				
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
(७) दस्तऐवज करुन देणा-या: तिहुन ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-जयंत केशक्जी धरोठ वय:-ऽ४ पत्ता:-प्लॉट नं: -, माळा नं:, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: 103,1 ला मजला,बिल्डिंग नं.सी.२९,पूनम नगर सी.२९ को.ऑप.हो.सोसा.ली.,सी.२९,फेस.३,पूनम नगर,शांती पार्क,मिसरोठ पुर्व,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-AAZPDS474A				
(४)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नाव:-बिजल मेहता वप:-42; फ्ता:-फ्तॉट ने: -, माळा ने: -, इमारतीचे नाव: -, ब्लॉक ने: -, रोड ने: फ्लॅट ने.003,पूनम नगर फेस-3,शांती पार्क,मिरारोड पुर्व,ठाणे , महाराष्ट्र, THANE. पिन कोड:-401107 पॅन ने:-BGGPM1452B 				
(१) दस्तऐका करुन दिल्याचा दिनांक	12/12/2023				
(10)दस्त नोंदणी केल्याचा दिनांक	12/12/2023				
(11)अनुक्रमांक,खंड व पृष्ठ	22042/2023				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	294000				
(13)बाजारभावाप्रमाणे नींदणी शुल्क	30000				



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th March 2024.

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.



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 ₹ 71,75,000.00 (Rupees Seventy One Lakh Seventy Five Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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