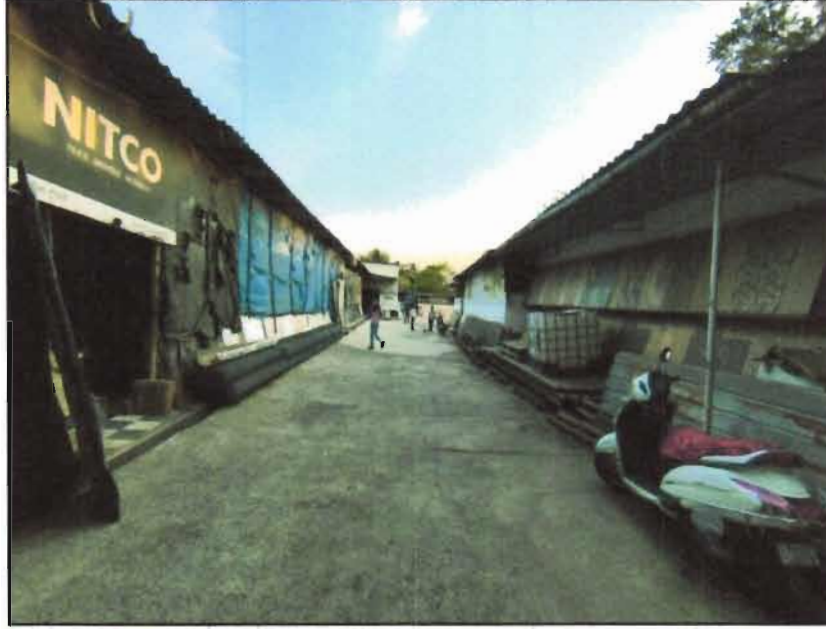


## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Santosh Bhavarlal Jain**

**Residential NA Land** on Survey No. 66, Hissa No. 3 of Village – Ambepur, Nagothane Pezari Road,  
Taluka – Alibaug, District – Raigad, PIN Code - 400 703, State – Maharashtra, Country – India.

Latitude Longitude - 18°40'47.2"N 72°59'21.1"E

### Valuation Prepared for:

#### **Cosmos Bank**

**Pune Head Office Branch**

Cosmos Tower, Plot No. 6, ICS Colony, University Road, Ganeshkhind Road, Shivajinagar,  
Pune - 411007, State - Maharashtra, Country – India.



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mumbai@vastukala.org

## VALUATION OPINION REPORT

The property bearing **Residential NA Land** on Survey No. 66, Hissa No. 3 of Village – Ambepur, Nagothane Pezari Road, Taluka – Alibaug, District – Raigad, PIN Code - 400 703, State – Maharashtra, Country – India belongs to **Mr. Santosh Bhavarlal Jain.**

### Boundaries of the property.

North	: Internal Road
South	: Property by Chikhalkar
East	: Mohan Rice Mill
West	: Property by Lilabai Ramdas

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 as below –

Particulars	Value (₹)
Fair Market Value	1,14,45,000.00
Realizable Value	1,03,00,500.00
Distress Sale Value	91,56,000.00

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. IBBI / RV / 07/2018/10366

Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.03.22 18:14:30 +05'30'

Auth. Sign.



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- 📞 TeleFax : +91 22 28371325/24
- ✉️ mumbai@vastukala.org

**Valuation Report of Residential NA Land** on Survey No. 66, Hissa No. 3 of Village – Ambepur, Nagothane Pezari Road, Taluka – Alibaug, District – Raigad, PIN Code - 400 703, 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 22.03.2024 for Bank loan Purpose
2	Date of inspection	20.03.2024
	Name of the owner/ owners	<b>Mr. Santosh Bhavarlal Jain</b>
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	<b>Residential NA Land</b> on Survey No. 66, Hissa No. 3 of Village – Ambepur, Nagothane Pezari Road, Taluka – Alibaug, District – Raigad, PIN Code - 400 703, State – Maharashtra, Country – India.
6	Location, street, ward no	Nagothane Pezari Road
7	Survey/ Plot no. of land	Survey No. 66, Hissa No. 3 of Village – Ambepur
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Offices, 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 and Private cars
	<b>LAND</b>	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Plot Area – 2,180.00 Sq. Mtr. (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	20'0" Wide MIDC Road
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.	Freehold land
	(i) Initial premium	Not applicable
	(ii) Ground rent payable per annum	Not applicable
	(iii) Unearned increase payable to the Lessor in the event of sale or transfer	Not applicable
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	Residential purpose
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.	No

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	Copy of Approved Plan not provided for our verification.
<b>IMPROVEMENT</b>		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Attached
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	Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Not applicable being valuation of Plot only.
<b>RENTS</b>		
26	(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	N.A.
	(iv) Information not available	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	N.A.
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	Information not available
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?	No lift
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	As per local norms

	premises under any law relating to the control of rent?	
	<b>SALES</b>	
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
39	Land rate adopted in this valuation	₹ 5,250.00 Per Sq. M.
40	If sale instances are not available or not relied upon, the basis of arriving at the land rate	Online Price Indicators, Location, development of surrounding area, type of land and construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Not applicable being valuation of plot only
42	What was the method of construction, by contract / By employing Labour directly / both?	Information not available
43	For items of work done on contract, produce copies of agreements	Information not available
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	Information not available
45	Remarks	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Pune Head Office Branch, to assess fair market value as on **22<sup>nd</sup> March 2024** for **Residential NA Land** on Survey No. 66, Hissa No. 3 of Village – Ambepur, Nagothane Pezari Road, Taluka – Alibaug, District – Raigad, PIN Code - 400 703, State – Maharashtra, Country – India belongs to **Mr. Santosh Bhavarlal Jain**.

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 29.03.2004 between Mr. Madhukar Nagu Patil (the Seller) AND Mr. Santosh Bhavarlal Jain (the Purchaser).
2.	Copy of 7/12 Extract in the name of Mr. Santosh Bhavarlal Jain
3.	Copy of NA Order – Masha / LNA 1 / SR / 111 / 2006 dated 24.08.2006 issued by Subdistrict Officer Raigad.

### Land:

The plot under valuation is Freehold residential plot for the with structure standing thereon. As per site inspection, layout approved plan were not provided, hence we have considered the plot area as per agreement for sale for valuation purpose.

At the time of visit we found that commercial structure such as godown standing on the plot, whereas N.A. Order is issued for residential purpose, hence we have not considered structure for valuation purpose.

**Value of Land:**

Plot area	2,180.00 Sq. M.
Rate adopted for valuation	₹ 5,250.00 per Sq. M.
<b>Fair Market Value</b>	<b>₹ 1,14,45,000.00</b>
<b>Realizable Value</b>	<b>₹ 1,03,00,500.00</b>
<b>Distress Sale Value</b>	<b>₹ 91,56,000.00</b>

**Government Value**

Plot area	2,180.00 Sq. M.
Rate as per Ready Reckoner	₹ 5,230.00 per Sq. M.
<b>Value</b>	<b>₹ 1,14,01,400.00</b>

Taking into consideration above said facts, we can evaluate the value of **Residential NA Land** on Survey No. 66, Hissa No. 3 of Village – Ambepur, Nagothane Pezari Road, Taluka – Alibaug, District – Raigad, PIN Code - 400703, State – Maharashtra, Country – India for this particular purpose at **₹ 1,14,45,000.00 (Amount in words Rupees One Crore Fourteen Lakh Forty Five Thousand Only)** as on **22<sup>nd</sup> March 2024**.

**NOTES**

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **22<sup>nd</sup> March 2024** is **₹ 1,14,45,000.00 (Amount in words Rupees One Crore Fourteen Lakh Forty Five Thousand Only)**.
2. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
3. 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.
4. 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**

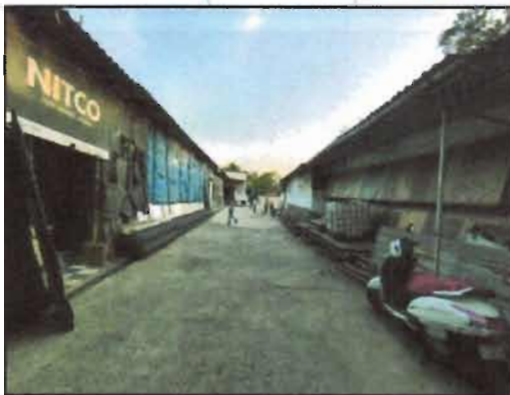
I hereby declare that

- (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**

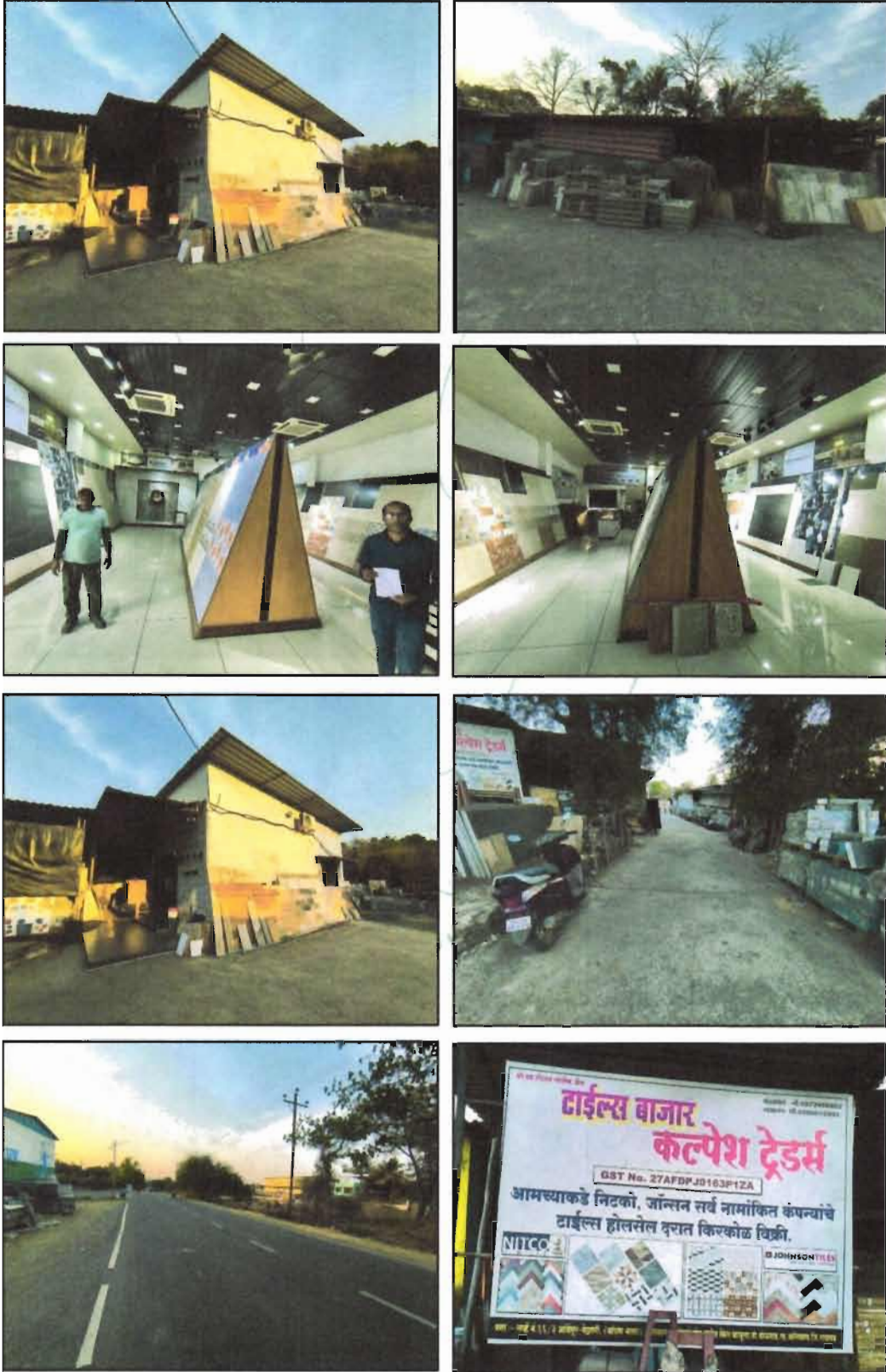
Technical details		Main Building
1.	No. of floors and height of each floor	Not applicable being valuation of plot only
2.	Plinth area floor wise as per IS- 1225	Plot Area – 2,180.00 Sq. Mtr. (Area as per Agreement for Sale)
3.	Year of construction	Not applicable being valuation of plot only
4.	Estimated future life	Not applicable being valuation of plot only
5.	Type of construction- load bearing walls/RCC frame/ steel frame	Not applicable being valuation of plot only
6.	Type of foundations	Not applicable being valuation of plot only
7.	Walls	Not applicable being valuation of plot only
8.	Partitions	Not applicable being valuation of plot only
9.	Doors and Windows	Not applicable being valuation of plot only
10.	Flooring	Not applicable being valuation of plot only
11.	Finishing	Not applicable being valuation of plot only
12.	Roofing and terracing	Not applicable being valuation of plot only
13.	Special architectural or decorative features, if any	Not applicable being valuation of plot only
14.	(i) Internal wiring – surface or conduit	Not applicable being valuation of plot only
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15.	Sanitary installations	Not applicable being valuation of plot only
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sinks	
Class of fittings: Superior colored / superior white/ordinary.		
16.	Compound wall Height and length Type of construction	Not applicable being valuation of plot only
17.	No. of lifts and capacity	Not applicable being valuation of plot only
18.	Underground sump – capacity and type of construction	Not applicable being valuation of plot only
19.	Over-head tank Location, capacity Type of construction	Not applicable being valuation of plot only
20.	Pumps- no. and their horse power	Not applicable being valuation of plot only
21.	Roads and paving within the compound approximate area and type of paving	Not applicable being valuation of plot only
22.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Not applicable being valuation of plot only

## Actual site photographs





## Actual site photographs



## Actual site photographs



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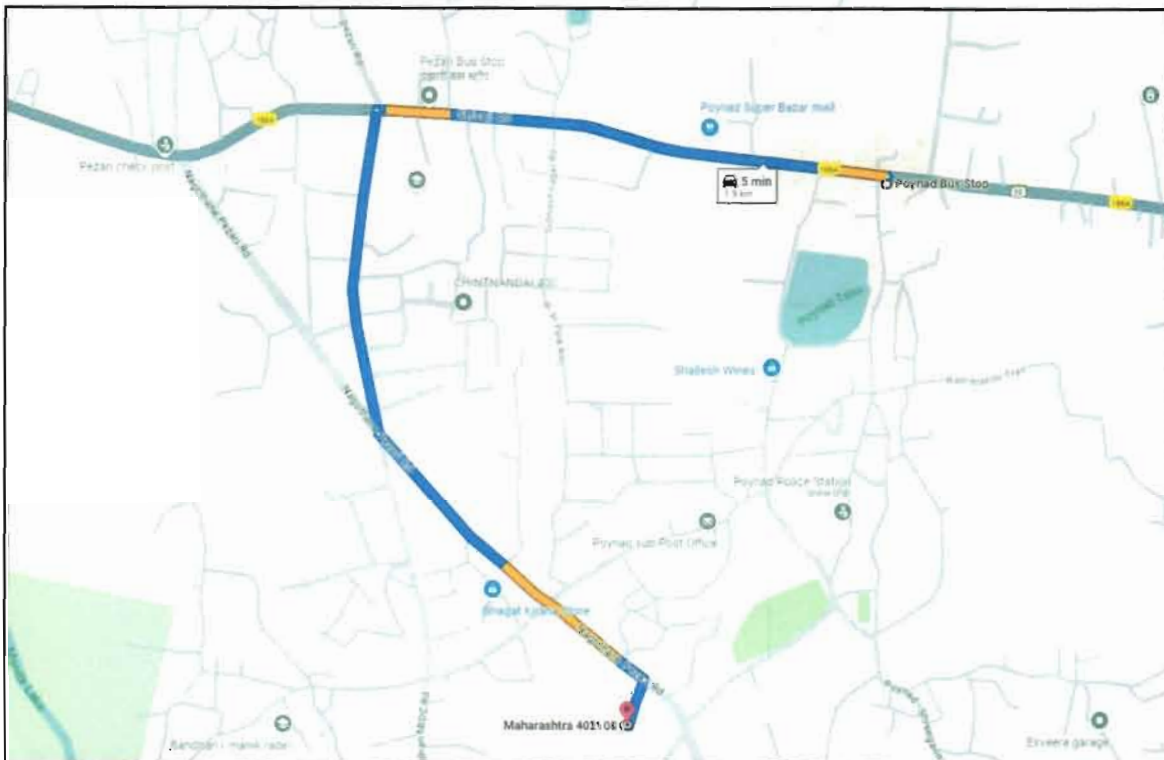
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### Route Map of the property

Site,u/r



Latitude Longitude - 18°40'47.2"N 72°59'21.1"E

Note: The Blue line shows the route to site from nearest Bus Stop (Poinad – 1.9 KM.)




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Year: 2023-2024 | Language: English

Selected District: Raigad


Select Taluka: Alibagh

Select Village: Ambapur

Search By:  Survey No.  Location

Select Location:

Select	विभाग नं.	उपविभाग	दर	एकक (Rs. /)
SurveyNo	9/9.4	9.4-गावठाण परिषद क्षेत्राबाहेरील अधिकृत विनशेती शालेच्या उर्वरित जमिनी		4530 चौरस मीटर
SurveyNo	9/9.3	9.3-गावठाण परिषद क्षेत्राबाहेरील मार्च 2017 अद्यपर्यंत अधिकृत विनशेती शालेच्या हायवेसंमुख जमिनी		4980 चौरस मीटर
SurveyNo	9/9.2	9.2-गावठाण परिषद क्षेत्रातील हायवेसंमुख जमिनी वितरित उर्वरित जमिनी		4760 चौरस मीटर
SurveyNo	9/9.1	9.1-गावठाण परिषद क्षेत्रातील हायवेसंमुख जमिनी		5230 चौरस मीटर



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## Sale Instance

217085	<b>सूची क्र.2</b>	दुयम निबंधक दु.नि. अलिबाग
22-03-2024		दस्त क्रमांक 2170 2023
Note -Generated Through eSearch Module.For original report please contact concern SRO office		नोंदणी Regn 63m
<b>गावाचे नाव : आंबेपूर</b>		
(1) विलेखाचा प्रकार	खरेदीखत	
(2) मोबदला	795000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	795000	
(4) भू.मापन फोटोहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव.रायगडइतर वर्णन : इतर माहिती: विभाग 9.1, दर 5230 - चौ.मी मोजे आंबेपूर ता अलिबाग येथील भूमापन क्र व उपविभाग 66.1 क क्षेत्र 1-52-00 आर चौ मी आकार 15.20 रु पै हि बिनशेती मिळकत या खरेदीखताचा विषय आहे( ( G.XT NUMBER : 66.1 क : ) )	
(5) क्षेत्रफळ	1.52 आर.चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा.या तिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता	1) नाव -विनायक शांताराम तोंदळे वय -53 पत्ता -फ्लॉट नं - , माळा नं - इमारतीचे नाव रा ब्लॉक नं 102 राधागोविंद अपार्टमेंट चावडी नाका ता पेण जि रायगड , ब्लॉक नं - , रोड नं - , महाराष्ट्र, राईगाड( ) पिन कोड -402107 पॅन नं -ABQPT9887R	
(8) दस्तऐवज करून घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता	1) नाव -कुंदा दत्तात्रेय कामठे वय -49 पत्ता -फ्लॉट नं - , माळा नं - इमारतीचे नाव रा आंबेपूर पो पोयनाड ता अलिबाग जि रायगड , ब्लॉक नं - , रोड नं - , महाराष्ट्र, राईगाड( ) पिन कोड -402108 पॅन नं -BHEPK2381L	
(9) दस्तऐवज करून दिल्याचा दिनांक	16.05/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	30.05/2023	
(11) अनुक्रमांक खंड व पृष्ठ	2170 2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	47700	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	7950	
(14) शीरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील -		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	



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## Price Indicators

**99acres** Buy Home / Property / Raigad / Alibag / Raigad / Plot in Alibag Posted on Feb 14, 2024 | Ready to move

**₹7 Cr** @ 5,26,315 per guntha **Residential Land Plot for Sale**  
 Estimated EMR ₹5,59,093

**NOT ASSIGNABLE** Website: <https://peza2.maharashtra.gov.in/>

**Overview** Dealer Details Recommendations Articles

**Plot area** 133 guntha

**Address** Alibag, Raigad

**Authority** apartment Yes

**No. of Super Floors** 1

**Price** ₹7 Crore + Govt Charges & Tax @ 5,26,315 per guntha (All inclusive, Negotiable)

**Location** West

**Special Security** Yes

**Street View** Main Road

**Why should you consider this property?**

- Close to School
- Close to Railway Station
- Overlooking Main Road

**Transaction Type** Resale **Property Ownership** Freehold **Width of Facing road** 12.0 Feet **Shared Community** Yes

**Boundary Wall** Yes **Property Code** A73688587 **No. of Apartments** 1 **Big Hall in 2 BHK** Yes (Roomx3)

**Approved by** Local Authority (as provided by dealer)

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9 Lac(s) 38/- / Sq-ft

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**Plot Area:** 2 Guntha **Transaction Type:** New Property

**Property Description**

residential plotting in pezari alibaug 2 guntha plot available, 4.5 laks per guntha , prime location road touch in mumbai alibaug road, water & electricity available

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Property ID: 53007429 [Print this Page](#)



**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> March 2024**.

The term **Fair Market 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.

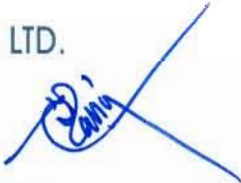
**UNDER LYING ASSUMPTIONS**

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.

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: 2024.03.22 18:14:40 +05'30'

  
Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. IBBI / RV / 07/2018/10366

Reg. No. CAT-I-F-1763



**Vastukala Consultants (I) Pvt. Ltd.**  
An ISO 9001:2015 Certified Company [www.vastukala.org](http://www.vastukala.org)

