



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Sudhir Ramesh Patil & Vaishali Sudhir Patil

Residential Flat No. 401, 4th Floor, "**Atmaram Villa Co-op. Hsg. Soc. Ltd.**", Near Patil Niwas Pakhadi, Kharegaon, Kalwa, Taluka & District – Thane, PIN - 400 605 State - Maharashtra, Country - India.

Latitude Longitude - 19°12'19.2"N 73°00'03.7"E

Valuation Prepared for: Cosmos Bank

Fort Branch

229/231, Bazar Gate, Perin Nariman Street, Borabazar Precinct, Ballard Estate, Fort, Mumbai, PIN Code – 400 001, State – Maharashtra, Country – India.





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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Fort Branch / Sudhir Ramesh Patil (7886 / 2305720) Page 2 of 17

Vastu/Mumbai/03/2024/7886/2305720 23/20-468-JASH

Date: 23.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 401, 4th Floor, "Atmaram Villa Co-op. Hsg. Soc. Ltd.", Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District - Thane, PIN - 400 605, State - Maharashtra, Country -India belongs to Sudhir Ramesh Patil & Vaishali Sudhir Patil.

Boundaries of the property.

North Residential Building New Rajashree CHSL South East Internal Road West Residential Building

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 ₹ 22,79,812.00 (Rupees Twenty Two Lakh Seventy Nine Thousand Eight Hundred Twelve 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.

Think.Innovate. Auth. Sign.

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





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

TeleFax: +91 22 28371325/24

<u>Valuation Report of Residential Flat No. 401, 4th Floor, "Atmaram Villa Co-op. Hsg. Soc. Ltd.", Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District - Thane, PIN - 400 605, </u>

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 23.03.2024 for Bank Loan Purpose
2	Date of inspection	22.03.2024
3	Name of the owner/ owners	Sudhir Ramesh Patil & Vaishali Sudhir Patil
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. 401, 4th Floor, "Atmaram Villa Co-op. Hsg. Soc. Ltd.", Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District - Thane, PIN - 400 605, State - Maharashtra, Country - India. Contact Person: Mrs. Vaishali Sudhir Patil (Owner) Contact No.: 9594974423
6	Location, street, ward no	Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District - Thane
7	Survey/ Plot no. of land	CTS NO. 1370 of Village Kalwa
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. = 215.00 (Area as per Actual Site Measurement)
		Built-up Area in Sq. Ft. = 315.00 (Area as per Index II)



13	Dood	Ctroots or longs on which the land is	Near Datil Niwas, Dakhadi, Kharagaan, Kalwa	
13	abutti	s, Streets or lanes on which the land is ng	Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District - Thane	
14	If free	hold 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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer		N.A.	
16		ere any restriction covenant in regard to of land? If so, attach a copy of the pant.	As per documents	
17		nere any agreements of easements? If so, 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	n a dimensioned site plan	N.A.	
	IMPR	OVEMENTS		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Information not available	
23		sh technical details of the building on a ate sheet (The Annexure to this form may ed)	Attached ate.Create	
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 TMC norms Percentage actually utilized – Details not available	
26	REN1	rs		
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.	
ı l	(ii)	Portions in their occupation	N.A.	





	/····\		75 000 00 Expected reptal income nor month		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 5,000.00 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?		N.A.		
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for east 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		ft 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?		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		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 of:	na ite.Create		
	SALI	ES			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration 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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.		
	cos	T OF CONSTRUCTION			
41	Year	of commencement of construction and	Year of Construction – 2009 (As per Occupancy		



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	year of 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.
	Remark:	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 23.03.2024 for Residential Flat No. 401, 4th Floor, "Atmaram Villa Co-op. Hsg. Soc. Ltd.", Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District – Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Sudhir Ramesh Patil & Vaishali Sudhir Patil.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 23.01.2007 between M/s. Divya Construction Co., a Proprietorship		
	firm, through its Proprietor Mr. Deepak Bharat Mhatre (the Builders) AND Mr. Prakash Shankar Jadhav		
	(the Purchaser/s).		
2	Copy of Sanction of Development / Commencement Certificate V. P. No. 04 / 1751 / TMC / TDD / 609		
	dated 22.01.2006 issued by Thane Municipal Corporation, Thane.		
3	Copy of Occupancy Certificate No. V.P. No. 04 / 1751 / TMC / TDD / 305 Dated 21.05.2009 issued by		
	Thane Municipal Corporation, Thane		
4	Copy of Index II dated 23.03.2024 in the name of Sudhir Ramesh Patil & Vaishali Sudhir Patil		
	(Purchaser) AND Suvarna Prakash Jadhav (Seller)		

LOCATION:

The said building is constructed on the plot of land bearing C.T.S. No. 1370 of Village Kalwa, Taluka & District – Thane, with the limits of Thane Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 2 km. from Kalwa railway station.

BUILDING:

The building under reference is having Ground + 4 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. 4th Floor is having 3 Residential Flats. The building is without lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + Kitchen + WC + Bath (i.e., 1RK). The residential flat is finished with Ceramic tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Casing capping electrification & concealed plumbing etc.





Valuation as on 23rd March 2024

The Built-up Area of the Residential Flat	:	315.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2009 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	15 Years
Cost of Construction	:	315.00 X 2,500.00 = ₹ 7,87,500.00
Depreciation {(100-10) X 15 / 60}	:	22.50%
Amount of depreciation	: ,	₹ 1,77,188.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 56,400.00 per Sq. M.
Reckoner for new property		i.e. ₹ 5,240.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 51,930.00 per Sq. M.
		i.e. ₹ 4,824.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,800.00 per Sq. Ft.
Value of property as on 23.03.2024	:	315.00 Sq. Ft. X ₹ 7,800.00 = ₹ 24,57,000.00

(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	: ,	₹ 24,57,000.00 - ₹ 1,77,188.00 =
23.03.2024		₹ 22,79,812.00
Total Value of the property	:	₹ 22,79,812.00
The realizable value of the property	:	₹ 20,51,831.00
Distress value of the property	:	₹ 18,23,850.00
Insurable value of the property (315 X 2,500.00)		₹ 7,87,500.00
Guideline value of the property (As per Index II)	VO	₹ 18,57,942.52 †

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 401, 4th Floor, "Aatmaram Villa Co-op. Hsg. Soc. Ltd.", Near Patil Niwas, Pakhadi, Kharegaon, Kalwa, Taluka & District – Thane, PIN - 400 605, State – Maharashtra, Country – India for this particular purpose at ₹ 22,79,812.00 (Rupees Twenty Two Lakh Seventy Nine Thousand Eight Hundred Twelve Only) as on 23rd March 2024.





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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 23rd March 2024 is ₹ 22,79,812.00 (Rupees Twenty Two Lakh Seventy Nine Thousand Eight Hundred Twelve 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:

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ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor	Ground + 4 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
	·	situated on 4 th Floor		
3	Year of construction	2009 (As per Site Information)		
4	Estimated future life	45 Years Subject to proper, preventive periodic		
		maintenance & structural repairs		
5	Type of construction- load bearing	R.C.C. Framed Structure		
	walls/RCC frame/ steel frame			
6	Type of foundations	R.C.C. Foundation		
7	Walls	All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions	6" thick brick wall		
9	Doors and Windows	Teak wood door frame with flush shutters,		
		Powder coated Aluminum sliding windows		
10	Flooring	Ceramic tiles flooring		
11	Finishing	Cement plastering		
12	Roofing and terracing	R.C.C. Slab		
13	Special architectural or decorative features,	No		
	if any			
14	(i) Internal wiring – surface or	Casing capping electrification & Concealed		
	conduit	plumbing		
	(ii) Class of fittings: Superior/ Ordinary/ Poor.			
15	Sanitary installations			
10	(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	Ordinary		
	white/ordinary.	vote Create		
17	Compound wall	Existing CTECTE		
	Height and length Type of construction			
18	No. of lifts and capacity	No lift		
19	Underground sump – capacity and type of	R.C.C tank		
13	construction	1.0.0 tank		
20	Over-head tank	R.C.C tank on terrace		
	Location, capacity			
	Type of construction			
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















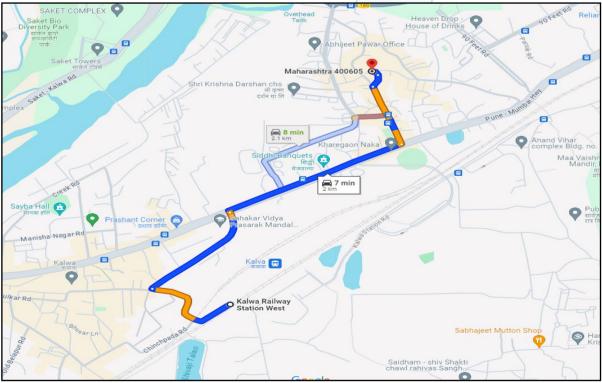
ate



Route Map of the property

Site_u/r





Latitude Longitude - 19°12'19.2"N 73°00'03.7"E

Note: The Blue line shows the route to site from nearest railway station (Kalwa – 2 km.)





Ready Reckoner Rate

Type of Area Urban Area		Local Body Type	Class "B" Corporation	Class "B" Corporation		
Local Body Name Thane Municipal Corporation			-			
Land Mark	10C) Triangular Portion	between Railway Li	ne and Highway. (Tika No. 1	8.)		
			M.	Rate of Lanc	d + Building in ₹ per s	sq. m. Built-U
Zone	Sub Zone	Land	Residential	Office	Shop	Industri
14	14/53/F	26600	70500	80900	103900	80900
8/424, 8/425, 8/427, 8/435, 8/4	400, 8/401, 8/402, 8/403, 8/404, 140, 8/440A, 8/455 58, 8/1359, 8/1360, 8/1361, 8/1362					

Stamp Duty Ready Reckoner Market Value Rate for Flat	70,500.00			
20% Decrease for flat located on 4th floor	14,100.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	56,400.00	Sq. Mtr.	5,240.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	26,600.00			
The difference between land rate and building rate (A – B = C)	29,800.00			
Depreciation Percentage as per table (D) [100% - 15%]	85%			
(Age of the Building – 15 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	51,930.00	Sq. Mt.	4,824.00	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 Think	.Innovate.Cre5%te
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

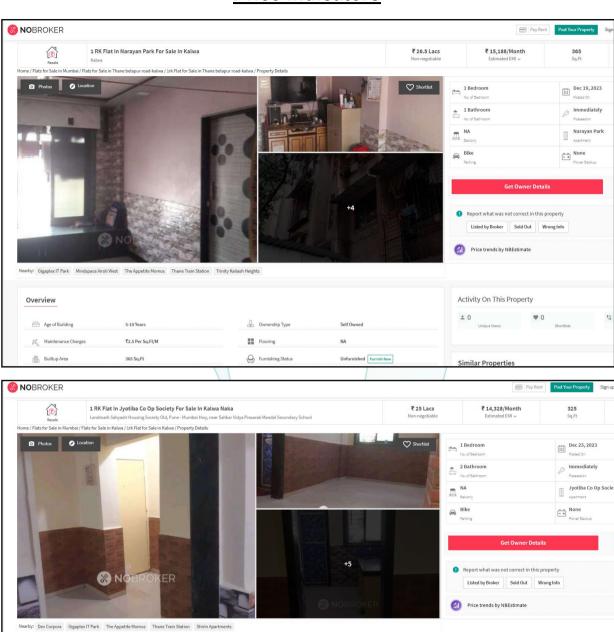
<u>Table – D: Depreciation Percentage Table</u>

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



Semi Furnish Now

Flooring

Furnishing Status

Overview

₹3.1 Per Sq.Ft/M



Activity On This Property

Sales Instance

3/23/24, 2:26 PM Igr_3417				
3417536 16-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुव्यम निबंधक : दु.नि. ठाणे 9 दस्त क्रमांक : 3417/2024 नोदंणी : Regn:63m		
गावाचे नाव: खारेगाव				
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	3000000			
(3) बाजारभाव(भाजेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2363385			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: मौजे खारेगाव,ता.जि ठाणे येथिल झोन नं 15/61/10बसदिनका क्र. सी-412,चौथा मजला,सहयोग को-ऑप.हौ.सो.लि.,म्युनिसिपल शाळे समोर,खारेगांव,कळवा,ठाणे सदिनकेचे क्षेत्र 415 चौ. फूट बांधीव((C.T.S. Number : 1395 ;))			
(5) क्षेत्रफळ	415 चौ.फूट			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-स्रेहल किशोर भोसले . वय:-31 पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सदिनका क्र. सी-412, चौथा मजला, सहयोग को-ऑप.हो.सो.लि., म्युनिसिपल शाळे समोर, खारेगांव, कळवा, ठाणे, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-BUKPM9516N 2): नाव:-किशोर रमेश भोसले . वय:-39 पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सदिनका क्र. सी-412, चौथा मजला, सहयोग को-ऑप.हो.सो.लि., म्युनिसिपल शाळे समोर, खारेगांव, कळवा, ठाणे, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-AOXPB7944R			
किंवा आदेश असल्यास,प्रतिवादिचे नाव ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठ व पत्ता 2): नाव:-अंकिता तुषाल मेलगिरी पहिला मजला, सहयोग को-ऑप:		ा:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: 108, निसिपल शाळे समोर, खारेगांव, कळवा, ठाणे, इ:-400605 पॅन नं:-AXLPM2970P प्रता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: 108, निसिपल शाळे समोर, खारेगांव, कळवा, ठाणे , इ:-400605 पॅन नं:-CDUPK9478D		
(९) दस्तऐवज करुन दिल्याचा दिनांक	20/02/2024			
(10)दस्त नोंदणी केल्याचा दिनांक	20/02/2024			
(11)अनुक्रमांक,खंड व पृष्ठ	3417/2024			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	210000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:				
मुद्रांक शुल्क आकारताना निवजलेला अनुच्छेद :- :	(i) within the limits of any Municip area annexed to it.	pal Corporation or any Cantonment		



Sales Instance

3/23/24, 2:30 PM Igr_4866				
4866536 31-01-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे 9 दस्त क्रमांक : 4866/2023 नोदंणी : Regn:83m		
गावाचे नाव : पारसिक				
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	2850000			
(3) बाजारभाव(भाजेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2611016			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: मौजे पारिसक,ता.जि. ठाणे येथील सदनिका क्र.3,तळ मजला,साईलिला को.ऑप.हौ.सो.लि.,(पुर्चीचे नांव साई-लिला अपार्टमेंट),मुंबई पुणे रोड,प्रेम नगरच्या मागे,खारेगांव,कळवा-प,ठाणे; सदनिका क्षेत्र 365 चौ.फुट बांधीव((GAT NUMBER : 15, Hissa No.1 ;))			
(5) क्षेत्रफळ	365 चौ.फूट			
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1)ः नावः-शशिकांत प्रेमदास महाजन) . वयः-53 पत्ताः-प्लॉट नं: ए-401, माळा नं: ., इमारतीचे नावः गायत्री पार्क, ब्लॉक नं: पारसिक नगर, खारेगांव, कळवा-प, ठाणे, रोड नं: ., महाराष्ट्र, ठाणे. पिन कोडः-400605 पॅन नं:-AECPM7432A			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सुरेन्द्र कुमार सालिग्राम यादव . वय:-35; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: ., ब्लॉक नं: पोल 14, शंकर मंदिराजवळ, वाघोबा नगर, कळवा-पुर्व, ठाणे, रोठ नं: ., महाराष्ट्र, ठाणे. पिन कोठ:-400605 पॅन नं:-AFEPY4032K			
(९) दस्तऐवज करुन दिल्याचा दिनांक	20/03/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	20/03/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	4866/2023			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	199500			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	28500			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:				
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Munici area annexed to it.	ipal Corporation or any Cantonment		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 23rd 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 ₹ 22,79,812.00 (Rupees Twenty Two Lakh Seventy Nine Thousand Eight Hundred Twelve Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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