

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Vijaylaxmi Keshav Kulkarni & Mr. Keshav Shrinivasrao Kulkarni**

Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. B-09, "**Gulmohar Co-Op. Hsg. Soc. Ltd.**", Srishti Hill Complex,  
Sector - VI, Jambul Road, Village – Chikhloli, Ambernath (West), Taluka – Ambernath, District - Thane,  
PIN Code - 421 301, State – Maharashtra, Country – India.

Latitude Longitude - 19°11'32.9"N 73°13'19.3"E

### Valuation Prepared for:

**Cosmos Bank**

**Ghodbunder Branch**

Shop No. 4, Cosmos Heritage, Near Tikuji Ni Wadi, Ghodbunder Road, Manpada, Thane (West),  
PIN Code – 410 209, State - Maharashtra, Country - India.



**Thane :** 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA  
Email [thane@vastukala.co.in](mailto:thane@vastukala.co.in) | Tel: 80978 82976 / 90216 25621

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#### Regd. Office

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Vastu/Thane/04/2024/007974/2305970

15/05-109-PSNK

Date: 15.04.2024

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. B-09, "Gulmohar Co-Op. Hsg. Soc. Ltd.", Srishti Hill Complex, Sector - VI, Jambul Road, Village – Chikhholi, Ambernath (West), Taluka – Ambernath, District - Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Mrs. Vijaylaxmi Keshav Kulkarni & Mr. Keshav Shrinivasrao Kulkarni.**

### Boundaries of the property.

North	: Building No. 10
South	: Building No. 14
East	: Building A-2 & Rose Wood Building
West	: Open Plot

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 **₹ 17,92,715.00 (Rupees Seventeen Lakh Ninety Two Thousand Seven Hundred Fifteen Only).**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.04.15 11:57:27 +05'30'

Auth. Sign..



**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



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Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. B-09, "**Gulmohar Co-Op. Hsg. Soc. Ltd.**", Srishti Hill Complex,  
Sector - VI, Jambul Road, Village – Chikhloli, Ambernath (West), Taluka – Ambernath, District - Thane,  
PIN Code - 421 301, 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 15.04.2024 for Banking Purpose
2	Date of inspection	27.03.2024
3	Name of the owner/ owners	<b>Mrs. Vijaylaxmi Keshav Kulkarni &amp; Mr. Keshav Shrinivasrao Kulkarni.</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Residential Flat No. 303, 3 <sup>rd</sup> Floor, Building No. B-09, " <b>Gulmohar Co-Op. Hsg. Soc. Ltd.</b> ", Srishti Hill Complex, Sector - VI, Jambul Road, Village – Chikhloli, Ambernath (West), Taluka – Ambernath, District - Thane, PIN Code - 421 301, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Amruta More - (Tenant) Contact No. 9969586515
6	Location, street, ward no	Jambul Road
	Survey/ Plot no. of land	Survey No. 128 /1 (P), Hissa No. 1(p) of Village - Chikhloli
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 354.00 Balcony Area in Sq. Ft. = 10.00 Cupboard Area in Sq. Ft. = 12.00 Total Carpet Area in Sq. Ft.=376.00

		(Area as per Actual Site Measurement) <b>Built Up Area in Sq. Ft. = 515.00</b> (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Jambul 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. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Amruta More
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per AMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Amruta More - Tenant

	(ii)	Portions in their occupation	Fully
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 3,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
27		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, if any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		<b>SALES</b>	
38		Give instances of sales of immovable property 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 upon, the basis of arriving at the land rate	N. A.

<b>COST OF CONSTRUCTION</b>		
41	Year of commencement of construction and year of completion	Year of Completion – 2003 (As per Part 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.
<b>Remark:</b>		

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Ghodbunder Branch to assess fair market value as on 15.04.2024 for Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. B-09, "Gulmohar Co-Op. Hsg. Soc. Ltd.", Srishti Hill Complex, Sector VI, Jambul Road, Village – Chikhholi, Ambernath (West), Taluka – Ambernath, District - Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Mrs. Vijaylaxmi Keshav Kulkarni & Mr. Keshav Shrinivasrao Kulkarni.**

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

1	Copy of Agreement for sale dated 02.06.2011 between Mr. Laxman Das Dalwani & Mrs. Meena Dalwani (the Transferor / Seller) and Mrs. Vijaylaxmi Keshav Kulkarni & Mr. Keshav Shrinivasrao Kulkarni (the Transferee / Purchaser).
2	Copy of Commencement Certificate No. ANP / NRV / BP / 1995 – 1996 / 1162 -310 Dated 04.03.1996 issued by Ambernath Municipal Council.
3	Copy of Occupancy Certificate No. ANP / NRV / 2003 – 2004 / 55 - 05 Dated 24.04.2003 issued by Ambernath Municipal Council.

**LOCATION:**

The said building is located at Survey No. 128 /1 (P), Hissa No. 1(p) of Village - Chikhholi, Ambernath (West), Taluka – Ambernath, District - Thane. The property falls in Residential Zone. It is at a traveling distance 5.4 from Ambernath Station.

**BUILDING:**

The building under reference is having Ground + 3<sup>rd</sup> Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 3<sup>rd</sup> Floor is having 4 Residential Flat. The building is not having lift.

**Residential Flat:**

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath.(i.e. 1 BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters door, Aluminum sliding windows & Casing Capping electrification & Open plumbing.



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**Valuation as on 15<sup>th</sup> April 2024**

<b>The Built Up Area of the Residential Flat</b>	<b>:</b>	<b>515.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2003 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	515.00 Sq. Ft. X ₹ 2,600.00 = ₹ 13,39,000.00
Depreciation $\{(100-10) \times 21 / 60\}$	:	31.50%
Amount of depreciation	:	₹ 4,21,785.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 42,500.00 per Sq. M. i.e., ₹ 3,948.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 35,106.00 per Sq. M. i.e., ₹ 3,261.00 per Sq. Ft.
Prevailing market rate	:	₹ 4,300.00 per Sq. Ft.
<b>Value of property as on 15.04.2024</b>	<b>:</b>	<b>515.00 Sq. Ft. X ₹ 4,300.00 = ₹ 22,14,500.00</b>

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

<b>Depreciated fair value of the property as on 15.04.2024</b>	<b>:</b>	<b>₹ 22,14,500.00 - ₹ 4,21,785.00 = ₹ 17,92,715.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 17,92,715.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 16,13,444.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 14,34,172.00</b>
<b>Insurable value of the property (515.00 X 2,600.00)</b>	<b>:</b>	<b>₹ 13,39,000.00</b>
<b>Guideline value of the property (515.00 X 3,261.00)</b>	<b>:</b>	<b>₹ 16,79,415.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. B-09, "Gulmohar Co-Op. Hsg. Soc. Ltd.", Srishti Hill Complex, Sector VI, Jambul Road, Village – Chikhholi, Ambarnath (West), Taluka – Ambarnath, District - Thane, PIN Code - 421 301, State – Maharashtra, Country – India for this particular purpose at **₹ 17,92,715.00 (Rupees Seventeen Lakh Ninety Two Thousand Seven Hundred Fifteen Only)** as on 15<sup>th</sup> April 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 **15<sup>th</sup> April 2024 is ₹ 17,92,715.00 (Rupees Seventeen Lakh Ninety Two Thousand Seven Hundred Fifteen 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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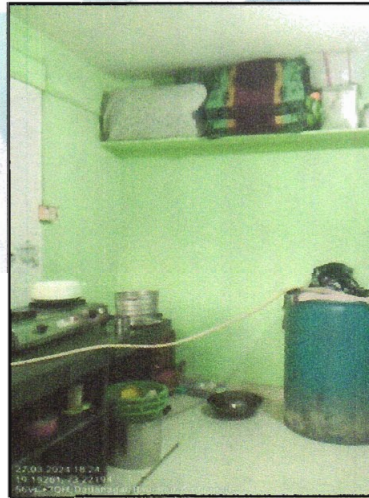
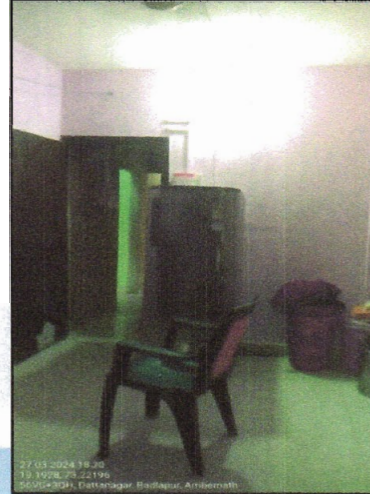
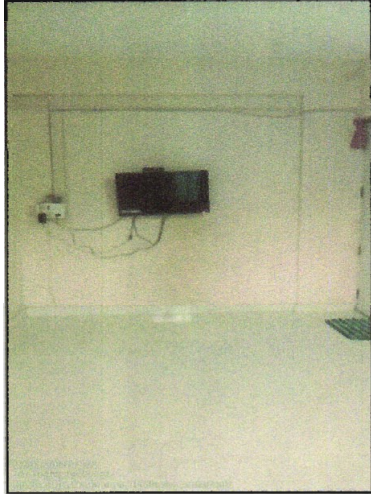




**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 3 <sup>rd</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 <sup>rd</sup> Floor
3	Year of construction	2003 (As per Part Occupancy Certificate)
4	Estimated future life	39 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 door
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	Yes
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing
15	Sanitary installations	
	(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 Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	Not provided
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System
	Underground sump – capacity and type of construction	R.C.C tank

### Actual site photographs



## Actual site photographs



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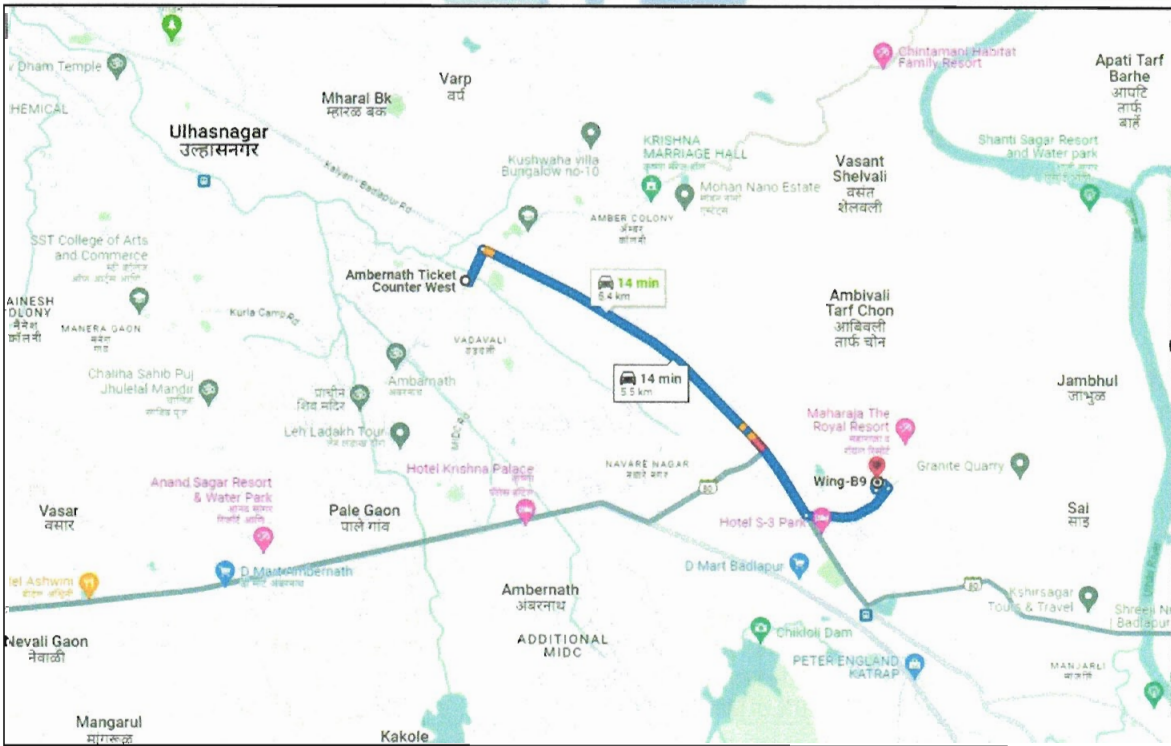
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## Route Map of the property

Site u/r



Latitude Longitude - 19°11'32.9"N 73°13'19.3"E

Note: The Blue line shows the route to site from nearest railway station (Ambernath – 5.4 KM)



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## Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन	
<b>Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )</b>			
Home		Valuation Guidelines   User Manual	
Year	2024-2025	Language	English
Selected District	Thane	Select Taluka	Ambarnath
Select Village	Mauje (Gav) Chikhauli (Ambarnath Na	Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> Location
Enter Survey No	126	<input type="button" value="Search"/>	
वर्ग/विभाग	सुरती जमीन	निव्वारी मरमिका	संकीर्ण दुकाने
4/13-अ-3) नीचे विद्यमाने शासकीय कल्याण बजारातु येथल्या इतरकीस विशेषकी	7290	50000	56900/59300, 56900
			जीपीएच (Rs./)
			Attribute
			सर्वसुख मरम

Stamp Duty Ready Reckoner Market Value Rate for Flat	50,000.00			
Reduced by 15% on Flat Located on 3 <sup>rd</sup> Floor	7,500.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>42,500.00</b>	Sq. Mtr.	3,948.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	7,290.00			
The difference between land rate and building rate (A – B = C)	35,210.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building – 21 Years)	79%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>35,106.00</b>	Sq. Mtr.	3,261.00	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)	<b>Third Floor</b>	<b>85%</b>
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

**1 BHK Flat in Srishti Hills For Sale in Ambenmath**  
 Dattarajgaon, Ambenmath, Maharashtra 422015

₹ 18 Lacs  
 ₹ 10,336/Month  
 515 sq.ft

**Overview**

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.2 Per Sq.Ft/M	Flooring	Marble
Builtup Area	310 Sq.Ft	Furnishing Status	Unfurnished
Facing	North East	Floor	10
Parking	Bike And Car	Smart Security	No

**1 BHK Flat in Shrihari Hill Co-Operative Housing Society, Ambenmath. For Sale in Dattarajgaon**  
 Ambenmath, Shrihari Hill Co-Operative Housing Society

₹ 22.5 Lacs  
 ₹ 12,895/Month  
 515 sq.ft

**Overview**

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.5 Per Sq.Ft/M	Flooring	Unfurnished
Builtup Area	305 Sq.Ft	Carpet Area	400 Sq.Ft
Furnishing Status	Unfurnished	Facing	West
Floor	10	Parking	Bike And Car
Smart Security	No		



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## Price Indicators

**NOBROKER** 1 BHK Flat in Sarwati Apartment For Sale in Ambemath  
 ₹ 25 Lacs ₹ 14,328/Month 436

Home | Flat for Sale in Mumbai | Flat for Sale in Dahanuagar | 2BHK Flat for Sale in Dahanuagar | Property Details

Overview

Age of Building	3-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹21 Per Sq.Ft/M	Flooring	Tile
Build-up Area	480 Sq.Ft	Furnishing Status	Unfurnished
Facing	South	Floor	2nd
Parking	Bike And Car	Safe Security	Yes

**NOBROKER** 1 BHK Flat in Orion S For Sale in Orion Square Chd Ltd.  
 ₹ 18 Lacs ₹ 10,116/Month 442

Home | Flat for Sale in Mumbai | Flat for Sale in Dahanuagar | 1BHK Flat for Sale in Dahanuagar | Property Details

Overview

Age of Building	3-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹20 Per Sq.Ft/M	Flooring	Tile
Build-up Area	440 Sq.Ft	Furnishing Status	Semi
Facing	North-East	Floor	6th
Parking	Bike And Car	Safe Security	Yes



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## Sales Instance

1637078 07-02-2024 Note -Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुयम निबंधक सह दु.नि. उल्हासनगर 2 दस्त क्रमांक : 16370/2023 नोंदणी: Regn:63m
<b>गावाचे नाव : चिखलोली</b>		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2700000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2678000	
(4) भू-मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:अंबरनाथइतर वर्णन : इतर माहिती: मौजे चिखलोली,ता.अंबरनाथ,जि. ठाणे येथील सर्व्हे नं. 128,हिस्सा नं. 1 पैकी,क्षेत्र 95700 चौ. मी. यावरील सृष्टी हिल कॉम्प्लेक्स व सध्याची मारीगोल्ड सृष्टी हिस्स को. ऑप. होसिंग सोसायटी लि.,मधील बिल्डींग नं. ए/06,सेक्टर-VI,तळ मजला,निवासी सदनिका क्र. 004,क्षेत्र 725 चौ. फूट म्हणजेच 67.37 चौ. मी. बांधीव (बांधकाम पुर्ण झाल्याची दि. 12/07/1999 अन्वये 24% वजावट) ..( ( Survey Number : 128 : ) )	
(5) क्षेत्रफळ	67.37 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1). नाव:-निता थियोडोर मचाडो वय:-47 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव. -, ब्लॉक नं. बी-204, सारंगा सोसायटी, फातिमा हायस्कूल रोड, ब्लू डायमंड बिल्डींगजवळ, सुभाष वाडी, अंबरनाथ प., जि. ठाणे. रोड नं. -. महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-APJPM4713Q	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1). नाव.-सोमेश मनोज मिश्रा वय:-26; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव. -, ब्लॉक नं. रूम नं.104, बिल्डींग नं.3, मारी गोल्ड श्रुष्टी हिल, सर्वोदय नगर, जांभूळ फाटा रोड, अंबरनाथ प., जि. ठाणे. रोड नं. -. महाराष्ट्र, ठाणे. पिन कोड:-421506 पॅन नं:-DESPM1044F 2). नाव:-सुनिता मनोज मिश्रा वय:-47; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव. -, ब्लॉक नं. रूम नं.104, बिल्डींग नं.3, मारी गोल्ड श्रुष्टी हिल, सर्वोदय नगर, जांभूळ फाटा रोड, अंबरनाथ प., जि. ठाणे. रोड नं. -. महाराष्ट्र, ठाणे. पिन कोड:-421506 पॅन नं:-BGOPM2824H	
(9) दस्तऐवज करून दिल्याचा दिनांक	07/12/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	07/12/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	16370/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	162000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	27000	
(14)शेरा		
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	



### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **15<sup>th</sup> April 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.



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### 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 **₹ 17,92,715.00 (Rupees Seventeen Lakh Ninety Two Thousand Seven Hundred Fifteen Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj  
Chalikwar

Director

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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
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