

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Nilesh Ankush Parab & Mrs. Jyoti Nilesh Parab

Residential Flat No. 105, 1st Floor, 'B' Wing, **"Jay Heritage"**, Plot No. 16 & 17, Opp. Aaditya Towers, Maitri Road Hanuman Nagar, Village - Sopara, Nallasopara (West), Taluka - Vasai, District - Palghar PIN - 401 203, State - Maharashtra, Country - India.

Latitude Longitude - 19°24'47.1"N 72°48'40.7"E

Intended User:

Cosmos Bank

Goregaon (West) Branch

Anand Vatika Society, S.V. Road, Siddharth Nagar No. 4, Shri Nagar Goregaon (West), Mumbai - 400 062, State - Maharashtra, Country - India



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2247495919 247495919

mumbai@vastukala.co.in
www.vastukala.co.in



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Vastu/Mumbai/05/2024/8641/2306315 15/05-175-JASH

Date: 15.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 105, 1st Floor, 'B' Wing, "Jay Heritage", Plot No. 16 & 17, Opp. Aaditya Towers, Maitri Road, Hanuman Nagar, Village - Sopara, Nallasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203, State - Maharashtra, Country - India belongs to Mr. Nilesh Ankush Parab & Mrs. Jyoti Nilesh Parab.

Boundaries of the property.

North : Maitri Road
South : Sai Apartment
East : Paras Avenue CHSL
West : Aastha Samruddhi 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 ₹ 22,49,437.00 (Rupees Twenty Two Lakh Forty Nine Thousand Four Hundred Thirty Seven 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.

Valuers & Appraisers Architecte & Initiative Designers (I) FEV Consultonis Lender's Engineer (I) FEV Consultonis Lender's Engineer (I) FEV Consultonis Lender's Engineer (I) FEV Consultonis (I) FEV CONSULTANT (I) FEV CO

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

Encl. Valuation Report



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Valuation Report of Residential Flat No. 105, 1st Floor, 'B' Wing, "Jay Heritage", Plot No. 16 & 17, Opp. Aaditya Towers, Maitri Road, Hanuman Nagar, Village - Sopara, Nallasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203, 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 15.05.2024 for Bank Loan Purpose
2	Date of inspection	11.05.2024
3	Name of the owner/ owners	Mr. Nilesh Ankush Parab & Mrs. Jyoti Nilesh Parab
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. 105, 1st Floor, 'B' Wing, "Jay Heritage", Plot No. 16 & 17, Opp. Aaditya Towers, Maitri Road, Hanuman Nagar, Village - Sopara, Nallasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203, State - Maharashtra, Country - India.
		Contact Person: Mr. Nilesh Ankush Parab (Owner) Contact No. 9773057651
6	Location, street, ward no	Opp. Aaditya Towers, Maitri Road, Hanuman Nagar
7	Survey/ Plot no. of land	Survey No. 37, Hissa No. 1, Plot No. 16 & 17 of Village - Sopara, Taluka - Vasai, District - Palghar
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. = 262.00 Terrace Area (Balcony) in Sq. Ft. = 122.00 (Area as per actual site measurement)
		Built-up Area in Sq. Ft. = 387.00 (Area as per Agreement)
13	Roads, Streets or lanes on which the land is abutting	Maitri Road, Hanuman Nagar



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14	If freehold or leasehold land		Freehold	
15	of lease, date of commencement and termination of lease and terms of renewal of lease.		N. A.	
	,	(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		ere any restriction covenant in regard to of land? If so, attach a copy of the	As per documents	
17		here any agreements of easements? If so, had a copy of the covenant	Information not available	
18	8 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	Attac	ch a dimensioned site plan	N.A.	
	IMPROVEMENTS		- 1//	
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	e 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 VVCMC norms Percentage actually utilized - Details not available	
26	RENTS			
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.	
			N.A.	





	(iii) Monthly or annu- /compensation/license fee, each	
	(iv) Gross amount received fo property	or the whole N.A.
27	Are any of the occupants related to business associates of the owner?	o, or close to N.A.
28	Is separate amount being recovere of fixtures, like fans, geysers, cooking ranges, built-in wardrobes services charges? If so, give details	refrigerators, s, etc. or for
29	Give details of the water and electrill fany, to be borne by the owner	ricity charges, N.A.
30	Has the tenant to bear the whole cost repairs and maintenance? Giv	
31	If a lift is installed, who is to bear th maintenance and operation- owner	
32	If a pump is installed, who is to beam aintenance and operation- owner	
33	Who has to bear the cost of electr for lighting of common space like estairs, passage, compound, etc tenant?	entrance hall,
34	What is the amount of property tablear it? Give details with document	
35	Is the building insured? If so, giveno., amount for which it is insurannual premium	
36	Is any dispute between landlord regarding rent pending in a court of	
37	Has any standard rent been fi premises under any law relating to of rent?	
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold. As per sub registrar of assurance records	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available up on, the basis of arriving at the la	
	COST OF CONSTRUCTION	
41	Year of commencement of cons	struction and Year of Completion – 2019 (As per Part



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	year of completion	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: As per Site Inspection, Carpet Area is 262.00 Sq. Ft. & Attached terrace (Balcony) covered with AC sheet roofing is 122.00 Sq. Ft. = 384.00 Sq. Ft. is almost same as Built-up Area = 387.00 Sq. Ft. mentioned in Agreement. For the purpose of valuation, we have considered the Built up area as per agreement.		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Goregaon (West) Branch to assess fair market value as on 15.05.2024 for Residential Flat No. 105, 1st Floor, 'B' Wing, "Jay Heritage", Plot No. 16 & 17, Opp. Aaditya Towers, Maitri Road, Hanuman Nagar, Village - Sopara, Nallasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203, State - Maharashtra, Country - India belongs to Mr. Nilesh Ankush Parab & Mrs. Jyoti Nilesh Parab.

We are in receipt of the following documents:

1.	Copy of Agreement dated 03.06.2019 between M/s. Jay Builders & Developers (the Builder) AND Mr.		
	Nilesh Ankush Parab & Mrs. Jyoti Nilesh Parab (the Purchaser)		
2.	Copy of Commencement Certificate No. VVCMC / TP / CC / VP-3128 / 0367 / 2013-14 dated		
	28.03.2014 issued by Vasai – Vivar City Municipal Corporation.		
3.	Copy of Part Occupancy Certificate No. VVCMC / TP / CC / VP-3128 / 96 / 2019-20 dated 22.07.2019		
	issued by Vasai – Vivar City Municipal Corporation.		

LOCATION:

The said building is located at bearing Survey No. 37, Hissa No. 1, Plot No. 16 & 17 of Village - Sopara, Taluka - Vasai, District - Palghar within the limits of Vasai – Virar City Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.3 km. from Nallasopara railway Station.

BUILDING:

The building under reference is Ground + 4 Upper Floors. It is a R.C.C. famed 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. 1st floor is having 6 Residential Flats. The building is proposed for 1 lift.

Residential Flat:

The residential flat under reference is situated on the 1st floor. It consists of Living Room + Kitchen + WC + Bath + Passage + Terrace (i.e. 1 RK with WC + Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.



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Valuation as on 15th May 2024

The Built-up Area of the Residential Flat	: 387.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 15.05.2024	:	387.00 Sq. Ft. X ₹ 6,000.00 = ₹ 23,22,000.00
Prevailing market rate	:	₹ 6,000.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 37,883.00 per Sq. M. i.e. ₹ 3,519.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 39,235.00 per Sq. M. i.e. ₹ 3,645.00 per Sq. Ft.
Amount of depreciation	0	₹ 72,563.00
Depreciation {(100-10) X 05 / 60}	÷	7.50%
Cost of Construction	:	387.00 Sq. Ft. X ₹ 2,500.00 = ₹ 9,67,500.00
Age of the building as on 2024	:	05 years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2019 (As per Part Occupancy Certificate)

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 15.05.2024	:	₹ 23,22,000.00 (-) ₹ 72,563.00 = ₹ 22,49,437.00
Total Value of the property	7:	₹ 22,49,437.00
The realizable value of the property		₹ 20,24,493.00
Distress value of the property	:	₹ 17,99,550.00
Insurable value of the property (387.00 X 2,500.00)	:	₹ 9,67,500.00
Guideline value of the property (387.00 X 3,519.00)	:	₹ 13,61,853.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 105, 1st Floor, 'B' Wing, "Jay Heritage", Plot No. 16 & 17, Opp. Aaditya Towers, Maitri Road, Hanuman Nagar, Village - Sopara, Nallasopara (West), Taluka - Vasai, District - Palghar, PIN - 401 203, State - Maharashtra, Country - India for this particular purpose at ₹ 22,49,437.00 (Rupees Twenty Two Lakh Forty Nine Thousand Four Hundred Thirty Seven Only) as on 15th May 2024.





NOTES

- 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 15th May 2024 is ₹ 22,49,437.00 (Rupees Twenty Two Lakh Forty Nine Thousand Four Hundred Thirty Seven 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:





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 1st Floor	
3	Year of construction		2019 (As per Part Occupancy Certificate)	
4	Estimated	future life	55 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	• •	onstruction- load bearing C frame/ steel frame	R.C.C. Framed Structure	
6	Type of fo	undations	R.C.C. Foundation	
7	Walls	163	All external walls are 9" thick and partition walls are 6" thick.	
8	Partitions		6" thick brick wall	
9	Doors and	l Windows	Teak wood door frame with flush shutters, Powder coated aluminium sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering with POP false ceiling	
12	Roofing and terracing		R.C.C. Slab	
13	Special architectural or decorative features, if any		No	
14	(i)	Internal wiring – surface or conduit	Concealed electrification & plumbing	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Fig.	
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	d wall	6'.0" High, R.C.C. column with B. B. masonry	
	Height and length		wall	
	Type of construction			
18	No. of lifts	and capacity	1 lift proposed	



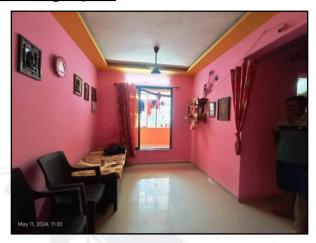
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Architects & Service

19	Underground sump – capacity and type of construction	R.C.C 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	Paver Blocks 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















Actual site photographs





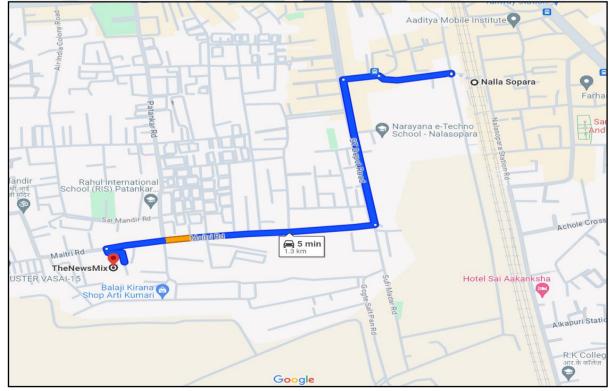






Route Map of the property Site u/r





Latitude Longitude - 19°24'47.1"N 72°48'40.7"E

Note: The Blue line shows the route to site from nearest Railway station (Nallasopara – 1.3 km.)



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	41,300.00		\	
5% decrease for flat located on 1st Floor	2,065.00		\	
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	39,235.00	Sq. Mt.	3,645.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	12,200.00			
The difference between land rate and building rate (A – B = C)	27,035.00		1.1	
Depreciation Percentage as per table (D) [100% - 05%]	95%		7)	
(Age of the Building – 05 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	37,883.00	Sq. Mt.	3,519.00	Sq. Ft.

Building not having lift

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

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

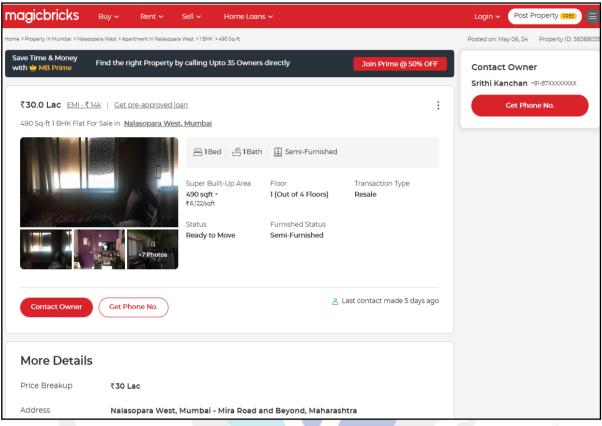
Table - D: Depreciation Percentage Table

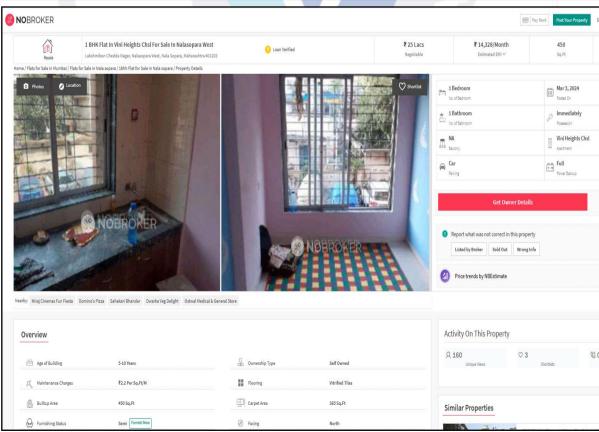
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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



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Price Indicators







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Sale Instance

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11-05-2024 Note:-Generated Through eSearch		दस्त क्रमांक : 5732/2024	
Module, For original report please		नोदंणी :	
contact concern SRO office.		Regn:63m	
गावाचे नाव: सोपारा			
(1)विलेखाचा प्रकार	करारनामा		
(2)मीबदता	3000000		
(३) बाजारभाव(भाठेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2056740		
(4) भू-मापन,पोटहिस्सा व घरक्रमॉक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे सोपारा,स नं 37,हि नं 1,प्लॉट नं 16,17,विभाग 3,सदनिका क्र 402,चौथा मजला,विंग सी,जय हेरीटेज,क्षेत्र 49.80 चौ मी बिल्टअप.((Survey Number : 37,हि नं 1,प्लॉट नं 16,17 ;))		
(5) क्षेत्रफळ 49.80 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या:तिहुन ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायातयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 नाव:-जिग्नेश वृशिकेत परब वय:-40 पत्ता:-प्तॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: 402, विग सी,जय हेरीटेज,राहुल इन्टरनॅशनल शाळेजवळ,सोपारा,नालासोपारा प्रता वसई,जि पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401203 पॅन नं:-ASQPP9397P नाव:-भक्ती जिग्नेश परब वय:-38 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: 402, विग सी,जय हेरीटेज,राहुल इन्टरनॅशनल शाळेजवळ,सोपारा,नालासोपारा प्रता वसई,जि पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401203 पॅन नं:-ISQLPP9271J 		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्याधालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अमित केशरी यादव वप:-23; पत्ता:-फ्तॉट ने: -, माळा ने: -, इमारतीचे नाव: -, ब्लॉक ने: -, रोड ने: हाऊस ने 3999, लोहार चाळ, सर्वाजनीक सीचालय जवळ, सातिवती, वसई पू.ता वसई, जि पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401208 पॅन ने:-CHPPK7061P 2): नाव:-अंकित उर्फ अंकित केशरी यादव वय:-29; पत्ता:-फ्तॉट ने: -, माळा ने: -, इमारतीचे नाव: -, ब्लॉक ने: -, रोड ने: हाऊस ने 3999, लोहार चाळ, सर्वाजनीक सीचालय जवळ, सातिवती, वसई पू.ता वसई, जि पालघर, महाराष्ट्र, THANE. पिन कोड:-401208 पॅन ने:- BZHPA2763F		
(९) दस्तऐवज करुन दिल्याचा दिनांक	18/03/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	18/03/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	5732/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	210000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th May 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 ₹22,49,437.00 (Rupees Twenty Two Lakh Forty Nine Thousand Four Hundred Thirty Seven 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



