

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Avinash Gopi Sharma

Commercial Shop No. 04, Ground Floor, Building No. 1, Wing - B, "Bhakti Park Phase - II Building No.1 Co-Op. Hsg. Soc. Ltd.", Near Anand Nagar Bus Stop, Ghodbunder Road, Village - Owale, Thane (West), Thane - 400 615, State - Maharashtra, Country - India.

Latitude Longitude: 19°15'49.8"N 72°57'56.7"E

Intended User:

Cosmos Bank

Ghodbandar Road

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane (West), Thane - 400 610, State - Maharashtra, Country - India.



Nanded Mumbai Thane

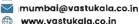
Ahmedabad O Delhi NCR Rajkot

Raipur

Regd. Office

BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India





Aurangabad Pune



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MSME Reg No: UDYAM-MH-18-0083617

Vastukala Consultants (I) Pvt. Ltd. Valuation Report: Cosmos Bank / Ghodbandar Road Branch/ Mr. Avinash Gopi Sharma (008674/2306324)Page 2 of 17

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Vastu/Mumbai/05/2024/008674/2306324 15/14-184-PRBS

Date: 15.05.2024

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 04, Ground Floor, Building No. 1, Wing - B, "Bhakti Park Phase - II Building No.1 Co-Op. Hsg. Soc. Ltd.", Near Anand Nagar Bus Stop, Ghodbunder Road, Village – Owale, Thane (West), Thane – 400 615, State – Maharashtra, Country – India belongs to Mr. Avinash Gopi Sharma.

Boundaries of the property:

North Slum Area

South Open Plot

East House Rakesh Apartment

West Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose at ₹ 1,08,09,040.00 (Rupees One Crore Eight Lakh Nine Thousand Forty 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoi Chalikwar

Digitally signed by Manoj Challikwa DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.05.15 18:11:36 +05'30'

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 in Form - 01



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road. F¹Gwai, Andheri East, Mumbai: 400072, (M.S), India

2247495919

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Commercial Shop No. 04, Ground Floor, Building No. 1, Wing – B, "Bhakti Park Phase – Il Building No. 1 Co-Op. Hsg. Soc. Ltd.", Near Anand Nagar Bus Stop, Ghodbunder Road, Village – Owale,

Thane (West), Thane – 400 615, 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	14.05.2024	
3	Name of the owner/ owners	Mr. Avinash Gopi Sharma	
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	Commercial Shop No. 04, Ground Floor, Building No. 1, Wing – B, "Bhakti Park Phase – Il Building No.1 Co-Op. Hsg. Soc. Ltd.", Near Anand Nagar Bus Stop Ghodbunder Road, Village – Owale, Thane (West), Thane – 400 615, State – Maharashtra, Country – India.	
6	Location, street, ward no	Near Anand Nagar Bus Stop, Ghodbunder Road	
7	Survey/ Plot no. of land	Old Survey No. 93/3, 93/6, New Survey No. 120/6/A, 120/, 120/3 of Village Owale	
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential cum Commercial 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, Taxies, Auto and Private cars	
	LAND	L PARTY I	
12	Area of land supported by documentary proof.	Carpet Area in Sq. Ft. = 360.00	
	Shape, dimension and physical features	(Area as per Actual site measurement)	
	¥ *, `	Carpet Area in Sq. Ft. = 358.00	
		(Area as per Agreement for Sale)	
		Built up Area in sq. Ft. = 430.00	
		(Area as per Agreement for Sale)	
13	Roads, Streets or lanes on which the land is abutting	Near Anand Nagar Bus Stop, Ghodbunder Road	
14	If freehold or leasehold land	Free hold	
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		









	(iii) Unearn	rent payable per annum ed increase payable to the Lessor in the le or transfer			
16		y restriction covenant in regard to use of attach a copy of the covenant.	As per documents		
17	attach a co	any agreements of easements? If so py of the covenant	Information not available		
18	Planning S	and fall in an area included in any Town Scheme or any Development Plan of ht or any statutory body? If so give	Information not available		
19	Has any developme still outstan	nt or is any demand for such contribution	Information not available		
20	acquisition	nole or part of the land been notified for by government or any statutory body? of the notification.	N.A.		
21	Attach a dir	mensioned site plan	N.A.		
	IMPROVE	MENTS			
22		s and elevations of all structures standing and a lay-out plan.	Information not available		
23		chnical details of the building on a neet (The Annexure to this form may be	Attached		
24	Is the build	ing owner occupied/tenanted/both?	Vacant		
25		erty owner occupied, specify portion and rea under owner-occupation	Fully		
26	Percentage	ne Floor Space Index permissible and actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available		
	RENTS				
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.		
	(ii)	Portions in their occupation	N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 27,000.00 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?		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				
29		s of the water and electricity charges, If porne by the owner	N.A.		
30		nant to bear the whole or part of the cost maintenance? Give particulars	N.A.		



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31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or	N.A.
	tenant?	
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.
	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 Commercial Shop in an apartment. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N.A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Construction – 2008 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N.A.
43	For items of work done on contract, produce copies of agreements	N.A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N.A.
45	Remarks	





Valuation Report: Cosmos Bank / Ghodbandar Road Branch/ Mr. Avinash Gopi Sharma (008674/2306324)Page 6 of 17

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghodbandar Road Branch, we have valued Commercial Shop No. 04, Ground Floor, Building No. 1, Wing – B, "Bhakti Park Phase – II Building No.1 Co-Op. Hsg. Soc. Ltd.", Near Anand Nagar Bus Stop, Ghodbunder Road, Village – Owale, Thane (West), Thane – 400 615, State – Maharashtra, Country – India belongs to Mr. Avinash Gopi Sharma.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 18.04.2024 between Mr. Chandulal Bhavanji Nakarani (The Transferor) And Mr. Avinash Gopi Sharma (The Transferee).
2	Copy of Occupancy Certificate V.P. No. 2005 / 58 / TMC / TDD / 595 Dated 19.12.2008 issued by Thane Municipal Corporation.
3	Copy of Commencement Certificate V.P. No. 2005 / 58 / TMC / TDD / 842 dated 19.04.2006 issued by issued by Thane Municipal Corporation.

LOCATION:

The said building is located Old Survey No. 93/3, 93/6, New Survey No. 120/6/A, 120/, 120/3 of Village Owale Thane (West), Thane – 400 615. The property falls in Residential cum commercial Zone. It is at a travelling distance 9.2 Km. from Thane railway station.

BUILDING:

The building under reference is having Ground + 7th upper floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Good. The building is used for residential cum commercial purpose. Ground Floor is having 6 Commercial Shops. The building is having 1 Lift.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor. It consists of Working Area only. The Commercial Shop is finished with Ceramic flooring, M.S. Rolling Shutter, Casing electrification & Open Plumbing. The internal condition of Shop is normal.





Valuation as on 15th May 2024

The Carpet Area of the Commercial Shop	358.00 Sq. Ft.

Deduct Depreciation:

:	2008 (As per Occupancy Certificate)
:	60 Years
:	16 Years
ï	430.00 Sq. Ft. X ₹ 2,800.00 = ₹ 12,04,000.00
:	24.00%
:	₹ 2,88,960.00
:	₹ 87,800.00 Sq. M. i.e., ₹ 8,157.00 Sq. Ft.
	₹ 76,344.00 Sq. M. i.e., ₹ 7,093.00 Sq. Ft.
:	₹ 31,000.00 per Sq. Ft.
:	358.00 Sq. Ft. X ₹ 31,000.00 = ₹ 1,10,98,000.00
	:

(Area of property x market rate of developed land & Residential premises as on 2022 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	: ₹1,10,98,000.00 ₹ - ₹ 2,88,960.00 = ₹1,08,09,040.00
Value of the property	: ₹ 1,08,09,040.00
The realizable value of the property	: ₹ 97,28,136.00
Distress value of the property	: ₹86,47,232.00
Insurable value of the property (430.00 X 2,800.00)	: ₹ 12,04,000.00
Guideline value of the property (430.00 X 7,093.00)	₹ 30,49,990.00

Taking into consideration above said facts, we can evaluate the value of Commercial Shop No. 04, Ground Floor, Building No. 1, Wing – B, "Bhakti Park Phase – Il Building No.1 Co-Op. Hsg. Soc. Ltd.", Near Anand Nagar Bus Stop, Ghodbunder Road, Village – Owale, Thane (West), Thane – 400 615, State – Maharashtra, Country – India for this particular purpose at ₹ 1,08,09,040.00 (Rupees One Crore Eight Lakh Nine Thousand Forty Only).





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 15th May 2024 is ₹ 1,08,09,040.00 (Rupees One Crore Eight Lakh Nine Thousand Forty 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

		main building		
1.	No. of floors and height of each floor	Ground + 7th upper floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Shop		
		situated on Ground Floor		
3	Year of construction	2008 (As per Occupancy Certificate)		
4	Estimated future life	44 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		
	Destition	are 6" thick.		
8	Partitions	6" thick brick wall		
9	Doors and Windows	M.S. Rolling Shutter		
10	Flooring	Ceramic tiles flooring		
11	Finishing	Cement plastering		
12	Roofing and terracing	R.C.C. Slab		
13	Special architectural or decorative features,	No		
14	if any	Cook a Cook of the Market		
14	(i) Internal wiring – surface or conduit	Casing Caping electrification		
	(ii) Class of fittings: Superior/	Os aire of house bin a		
	Ordinary/ Poor.	Open plumbing		
15	Sanitary installations	V-/		
	(i) No. of water closets	As per Requirement		
	(ii) No. of lavatory basins			
	(iii) No. of urinals			
4.5	(iv) No. of sink			
16	Class of fittings: Superior colored / superior	Ordinary		
	white/ordinary.			
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and length Type of construction			
18	No. of lifts and capacity	1 Lift		
19	Underground sump – capacity and type of	R.C.C tank		
13	construction	N.O.O talik		
20	Over-head tank	R.C.C tank on terrace		
	Location, capadity			
	Type of construction			
21	Pumps- no. and their horse power	May be provided as per requirement		
22	Roads and paving within the compound	Cement concrete in open spaces, etc.		
200	approximate area and type of paving	Codesated to Municipal Courses Custom		
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	Corlnected to Municipal Sewerage System		
	and capacity			



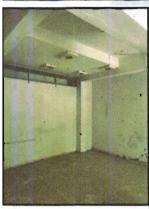


Actual site photographs















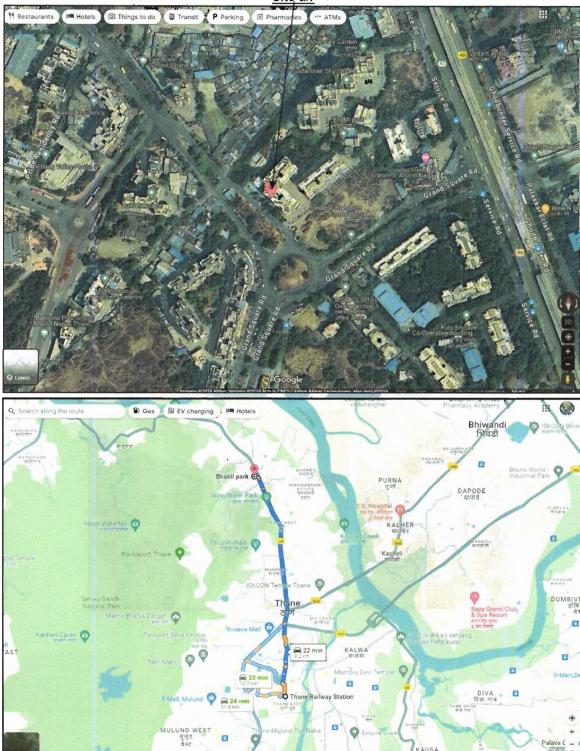






Route Map of the property

Site u/r



Latitude Longitude: 19°15'49,8"N 72°57'56.7"E

Note: The Blue line shows the route to site from nearest railway station (Thane -9.2 Km.)



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Value of the state of the state

Ready Reckoner

	Department of Registration & Sta			मोंदणी व विश् महाराष्ट्र	भाग	5	J.
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4	Valuation For In	nfluence Ar			STATE OF	*	
	*** Welco	me to Valuation of	Properties in Ma	harashtra ***			
Location Detail	s						
Select Type Open	elopment Agreement Tenant Occupied Oth		Divisio	on Name	Kokan	-	Help on Division
District Name	তাৰ - Taluka Nam	STATE OF THE PERSON NAMED IN	ठाणे -	Village/Zone Name		गावाचे नाव : ओवळ	
Attribute	सर्व नंबर 🔟 120			SubZone Name	20)/78-1 व /3) रस्त्वापासुन ।	
Mahapatika Area	Thane Muncipal Corpo -						
	Open Land Reside	ence Office	Shop	Industry	Unit		
	16200 8200	77400	87800	77400	Square Mer	or.	

Stamp Duty Ready Reckoner Market Value Rate for Shop	87,800.00			
No Increase by Shop Located on Ground Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	87,800.00	Sq. Mtr.	8,157.00	Sq. Ft
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	16,200.00			
The difference between land rate and building rate (A – B = C)	71,600.00			
Depreciation Percentage as per table (D) [100% - 16%]	84%	100		
(Age of the Building – 16 Years)		F **		1
Rate to be adopted after considering depreciation [B + (C x D)]	76,344.00	Sq. Mtr.	7,093.00	Sq. Ft

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistore building, the rate mentioned in the ready reckoner will be increased as under:

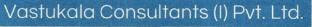
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

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		



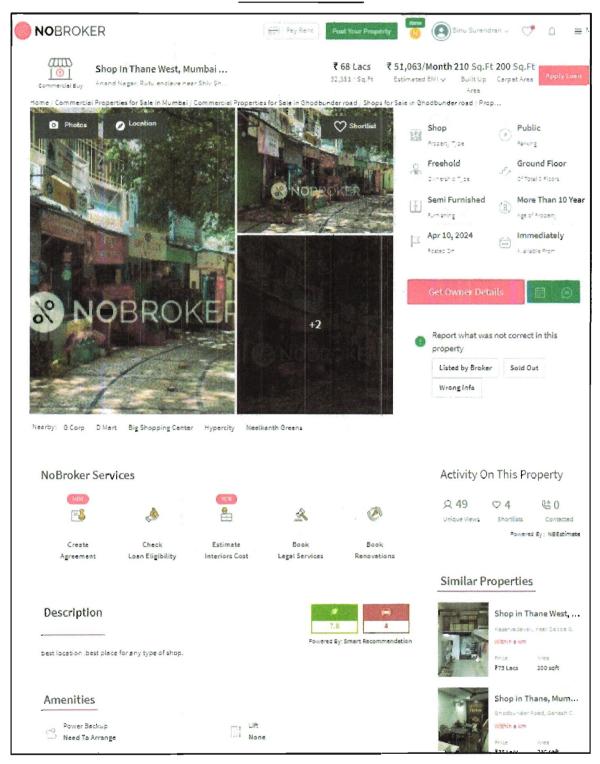
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Price Indicators







Sales Instance

291373	सूची क्र.2	बुष्पम् निबंधक : द्.नि. ठाणे 1
15-05-2024	**	वस्त क्रमांक : 2913/2024
Note:-Generated Through eSearch Module, For original report please contact		नोटंणी :
concern SRO office.		Regn:63m
	गावाचे नाव : ओवळे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदरा	10000000	
(3) बाजारभाद(भाजेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5167251.276	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती; विभाग 20/76-1अ/3, शॉप नं. 04,तव मजला,बिल्डींग नं. 1,बी विंग,भक्ती पार्क फेज 2 बिल्डींग नं. 1 को-ऑप.ही.सो.लि.,आनंद नगर बस स्टॉप जवळ,घोडबंदर रोड,ठाणे प शॉपचे क्षेत्र 358 ची. फूट कार्पेट((Suryey Number: Old Survey No. 93/3, 93/6, and New Survey No. 120/6/A, 120/6/C, 120/3;	
(5) क्षेत्रफळ	358 चौ:फूर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तर्षेवज करून देणा. या लिहून ठेवणा. या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमन्त्रामा किंवा आदेश असत्यास् प्रतिवादिचे नाव व पत्ता.	1): नाव:-चंदुलाल भवानजी नाकराणी . वच:-14 पत्ता:-प्लॉट नं: ., माळा नं: ., इ.मारतीचे नाव: 201/202, रूची टॉवर, संत ज्ञानेश्वर पथ, पांचपाखाडी, ठाणे प., ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड: 400602 र्पन नं:. .A.A.H. १९४२/१६८	
(६) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंठा दिवाणी न्यायालयाचा हुकुम्नामा किंठा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-आठेनास्य गोपी कर्माः ंवय:-52; धलाः-फ्रॉट मंः , माळा मंः , कुमारतीले नाव: 701%, कृष्णा ग्रीन लॅंड पार्क जी. डी. रोड, जैन मंदिर सम्बेर , ठाणे घ., क्रॉक नंः , रोड नंः , महाराष्ट्र, ठाणे. फिंन क्रीड़:-400615 फेंन नं:- ANMP83918E	
(९) दस्तऐवज करून दिल्याचा दिनांक	18/04/2024	
(10)दस्त नींदणी केल्याचा दिनांक	18/04/2024	
(1.1)अनुक्रमांक,खंड व षृष्ठ	2913/2024	
(12)बाजारभावामभागे मुद्रांक शुक्क	700000	
(1,3)ब्राजारभावाप्रमाणे नींद्रणी शुक्क	30000	
(14)शीरा		
मुर्त्याकनासाठी विचारात चेतलेला तपगील:-:		
मुद्रांक शुक्क आकारताना निवडलेला अनुन्छेद :	(i) within the limits of any Municipal Corporation of any Cantoninent area annexed to it.	





Sales Instance

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04-05-2024

Note:-Generated Through eSearch Module, For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 2

दस्त क्रमांक : 7990/2022

नोदंणी :

Regn:63m

गावाचे नाव: ओवळे

(1)विलेखाचा प्रकार	मेल डीड
(२)मोबदला	400000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1336100
(४) भू-मापन,पोटहिस्सा व	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: शॉप नं ०६, माळा नं: तळमजला
घरक्रमांक(असल्यास)	बी विंग बिल्डिंग नं 1, इमारतीचे नाव: भक्ती पार्क फेज 2 बिल्डिंग नं 1 सीएचएस ली, ब्लॉक नं: ओवले, रोड नं: घोडबंदर रोड ठाणे, इतर माहिती: शॉप क्षेत्र 278 चौ फुट कार्पेट पैकी 50 टक्के अविभक्त हिस्सा म्हणजेच 139 चौ फुट कार्पेट(मुवीक्र 20/78/ए)((Survey Number : OLD S NO 93/3 NEW S NO 120/3,120/6 ;))
(5) क्षेत्रफळ	139
(४) आकारणी किंवा जुड़ी देण्यात असेल तेव्हा.	
(२) दस्तऐवज करुन देणा-या/लिहून ठेवणा- या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-क्रिष्टा धीरेंद्र पटेल वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 402 ओम शिवकृपा सीएचएस, ब्लॉक नं: चरईं, रोड नं: ठाणे, महाराष्ट्र, ठाणे. पिन कोंड:-400601 पॅन नं:- BCUPP5168F
(८) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रविण नानजी रामाणी वय:-51; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 602 ओम शिव कृपा सीएचएस ली, ब्लॉक नं: चरईं, रोड नं: ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:- ACCPR5769B
(९) दस्तऐवज करुन दिल्याचा दिनांक	30/03/2022
(10) दस्त नोंदणी केल्याचा दिनांक	06/04/2022
(11) अनुक्रमांक,खंड व पृष्ठ	7990/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	240000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:	
ज् मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Bank Loan** purpose as on date 15th May 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.





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 neighbourhood 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 is at ₹ 1,08,09,040.00 (Rupees One Crore Eight Lakh Nine Thousand Forty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltc., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.05.15 18:11:48 +05'30'

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





An ISO 9001: 2015 Certified Company