

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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Pooja Surya Bhandari & Mr. Surya Narayna Bhandari

Residential Flat No. 001, Ground Floor, "Vighnesh Tower Co-Op. Hsg. Soc. Ltd.", Kharigaon, Village – Kalwa, Kalwa (West), Taluka & District - Thane, PIN - 400 605, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'07.0"N 73°00'02.7"E

Intended User Cosmos Bank Mulund (East) Branch

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd., Navghar Road, Mulund (East), Mumbai - 400 081, State - Maharashtra, Country - India.

Our Pan India Presence at :

Nanded **Q** Thane ♀Ahmedabad ♀Delhi NCR Q Mumbai **Q** Nashik Rajkot ♀ Aurangabad ♀ Pune ♀Indore

💡 Raipur

💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 🞽 mumbai@vastukala.co.in 🕀 www.vastukala.co.in



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Vastu/Mumbai/05/2024/8808/2306484 27/17-344-PRSH Date: 27.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 001, Ground Floor, "Vighnesh Tower Co-Op. Hsg. Soc. Ltd.", Kharigaon, Village - Kalwa, Kalwa (West), Taluka & District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Mrs. Pooja Surya Bhandari & Mr. Surya Narayna Bhandari.

Boundaries of the property

North	:	On Shiv Vastu Bungalow
South	÷	Aarogya Hospital & Pune Mumbai Highway
East	:	Shree Chaitanya Heights
West	:	Internal Road

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 ₹ 40,87,500.00 (Rupees Forty Lakh Eighty Seven Thousand Five Hundred 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.

Director

Manoj B. Chalikwar **Registered Valuer**

Encl: Valuation report

Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

Auth. Sign.



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 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

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<u>Valuation Report of Residential Flat No. 001, Ground Floor, "Vighnesh Tower Co-Op. Hsg. Soc. Ltd.",</u> <u>Kharigaon, Village – Kalwa, Kalwa (West), Taluka & District – Thane, PIN – 400 605,</u>

<u>State – Maharashtra, Country – India.</u>

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 27.05.2024 for Bank Loan Purpose						
2	Date of inspection	18.05.2024 (TM)						
3	Name of the owner/ owners	Mrs. Pooja Surya Bhandari & Mr. Surya Narayna Bhandari						
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available						
5	Brief description of the property	Address: Residential Flat No. 001, Ground Floor, "Vighnesh Tower Co-Op. Hsg. Soc. Ltd.", Kharigaon, Village – Kalwa, Kalwa (West), Taluka & District – Thane, PIN – 400 605, State – Maharashtra, Country – India. Contact Person: Mr. Manish Singh (Tenant) Contact No. 8108061090						
6	Location, street, ward no	Kharigaon, Village – Kalwa, Kalwa (West), Taluka & District – Thane, PIN – 400 605						
	Survey/ Plot no. of land	Survey No. 49, Hissa No. 11, 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. = 362.00 (Area as per Actual Site Measurement)						
		Carpet Area in Sq. Ft. = 333.00 (Area as per Agreement for Sale)						
		Built Up Area in Sq. Ft. = 400.00						



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		(Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Kharigaon, Village – Kalwa, Kalwa (West), Taluka & District – Thane, PIN – 400 605
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
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.
	IMPROVEMENTS	
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. Manish Singh - (Apex Diagnosis Centre)
		Occupied Since – Last 4 Years
	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 TMC norms Percentage actually utilized – Details not available





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26	REN	TS	
	(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	₹ 16,000.00 Present rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to less associates of the owner?	Information not available
28	of fiz cooki	parate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29		details of the water and electricity charges, v, 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	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32		pump 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		t is the amount of property tax? Who is to 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 rding 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 nt?	N. A.
	SAL	ES	
38	in the Name	instances of sales of immovable property clocality 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.





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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 Completion – 2019 (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.
	<u>Remark</u> : As per site inspection, the Residential flat Diagnosis Centre.	t used as Commercial Purpose. It is used by Apex

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (East) Branch to assess fair market value as on 27.05.2024for Residential Flat No. 001, Ground Floor, "Vighnesh Tower Co-Op. Hsg. Soc. Ltd.", Kharigaon, Village - Kalwa, Kalwa (West), Taluka & District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Mrs. Pooja Surya Bhandari & Mr. Surya Narayna Bhandari.

We are in receipt of the following documents:

1	Copy of Agreement for Development dated 31.03.2021 between M/s. Shree Siddhivinayak Enterprises
	(The Builder) and Mrs. Pooja Surya Bhandari & Mr. Surya Narayna Bhandari (The Purchaser's).
2	Copy of Full Occupancy Certificate V.P. No. 640 / 18 / TMC / TDD / 3258 dated 22.10.2019 issued by
	Tahne Municipal Corporation.
3	Copy of Commencement Certificate V.P. No. 640 / 18 / TMC / TDD / 1132 dated 05.11.2018 issued by
	Tahne Municipal Corporation.

LOCATION:

The said building is located at Survey No. 49, Hissa No. 11, of Village - Kalwa, Thane. The property falls in Residential Zone. It is at a walkable distance 2.3 Km. from Kalwa railway station.

BUILDING:

The building under reference is having Stilt + 7 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. Ground Floor is having 6 Residential Flats. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. As per site inspection, the Residential flat used by Commercial Purpose. It is used as Apex Diagnosis Centre. It consists of Reception Area + Lab + Sonography

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Room + X-Ray Room + W.C + Bath. It is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 27th May 2024

The Carpet Area of the Residential Flat	:	333.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2019 (As per Occupancy Certificate)
Expected total life of building	5	60 Years
Age of the building as on 2024	• •	05 Years
Cost of Construction	:	400.00 X 2,500.00 = ₹ 10,00,000.00
Depreciation {(100-10) X 05 / 60}	:	7.50%
Amount of depreciation	:	₹ 75,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 76,800.00 per Sq. M. i.e., ₹ 7,135.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 74,275.00 per Sq. M. i.e., ₹ 6,900.00 per Sq. Ft.
Prevailing market rate	:	₹ 12,500.00 per Sq. Ft.
Value of property as on 27.05.2024		333.00 Sq. Ft. X ₹ 12,500.00 = ₹ 41,62,500.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 27.05.2024	:	₹ 41,62,500.00 - 75,000.00 = 40,87,500.00
Total Value of the property	:	₹ 40,87,500.00
The realizable value of the property	:	₹ 36,78,750.00
Distress value of the property	:	₹ 32,70,000.00
Insurable value of the property (400.00 X 2,500.00)	:	₹ 10,00,000.00
Guideline value of the property (400.00 X 6,900.00)	:	₹ 27,60,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 001, Ground Floor, "Vighnesh Tower Co-Op. Hsg. Soc. Ltd.", Kharigaon, Village - Kalwa, Kalwa (West), Taluka & District - Thane, PIN - 400 605, State - Maharashtra, Country - India for this particular purpose at ₹ 40,87,500.00 (Rupees Forty Lakh Eighty-Seven Thousand Five Hundred Only). as on 27th May 2024.

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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 27th May 2024 is ₹ 40,87,500.00 (Rupees Forty Lakh Eighty-Seven Thousand Five Hundred Only).

- 1. 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;

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(b) I have no direct or indirect interest in the property valued:

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Pvt.

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		Technical details	Main Building				
1.	No. of flo	ors and height of each floor	Stilt + 7 Upper Floors				
2.	Plinth are	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat				
			situated on Ground Floor				
3	Year of construction		2019 (As per Occupancy Certificate)				
4	4 Estimated future life		55 Years Subject to proper, preventive periodic				
			maintenance & structural repairs				
5	5 Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure				
6	Type of for	oundations	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 an	d Windows	Teak wood door frame with flush shutters,				
			Powder Coated Aluminium sliding windows				
10	Flooring		Vitrified flooring				
11	Finishing		Cement plastering with POP finished				
12	Roofing a	and terracing	R.C.C. Slab				
13	Special a if any	rchitectural or decorative features,	No				
14	(i)	Internal wiring – surface or	Concealed electrification				
	()	conduit					
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing				
15	Sanitary i	installations					
	(i)	No. of water closets	As per Requirement				
	(ii)	No. of lavatory basins					
	(iii)	No. of urinals					
40	(iv)	No. of sink					
16		fittings: Superior colored / superior	Ordinary				
47	white/ord						
17	Compour Height ar		6'.0" High, R.C.C. column with B. B. masonry wall				
		construction	wall				
18		s and capacity	1 Lift				
19		ound sump – capacity and type of	R.C.C tank				
20	Over-hea		R.C.C tank on terrace				
	Location,						
	Type of c	onstruction					
21	Pumps- r	no. and their horse power	May be provided as per requirement				
22		nd paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.				
23	Sewage	disposal – whereas connected to wers, if septic tanks provided, no.	Connected to Municipal Sewerage System				

ANNEXURE TO FORM 0-1



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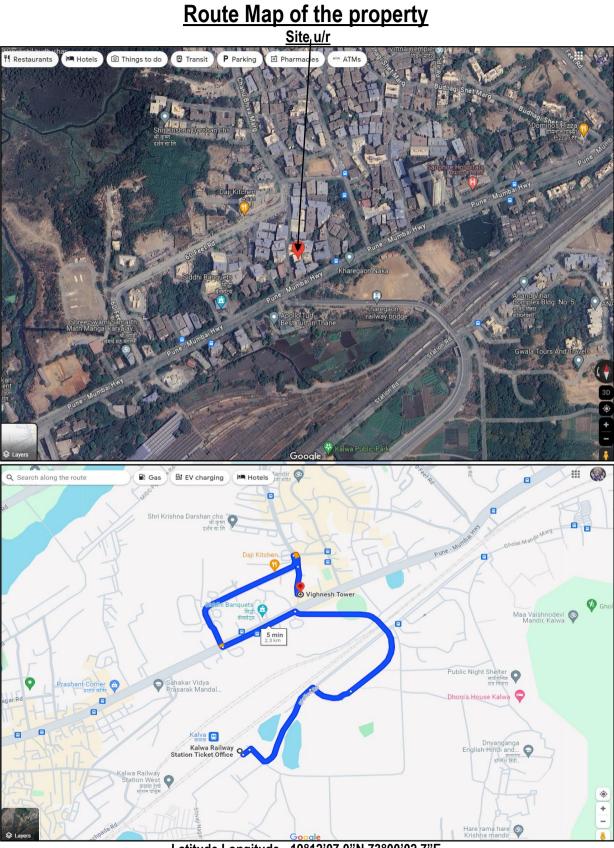
Actual site photographs







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Latitude Longitude - 19°12'07.0"N 73°00'02.7"E Note: The Blue line shows the route to site from nearest railway station (Kalwa – 2.3 Km.)



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Ready Reckoner Rate

Department of Registration & Stamps Government Of Maharashtra				नोंदणी व मुद्रांक विभाग _{महाराष्ट्र} शासन					
Valuation Home Rule Guidline									LOGOUT
*** Welcon	ne to Valuation of Prope			For Urban	Area		32	1	>
Location Details									
Select Type ODevelopment	Agreement OTenant Occ	upied Other		Division	Name	Kokan	~	Hel	p on Division
District Name	ठाणे ∽	Taluka Name	[ठाणे ~	Village/Zone	Name	गावाचे नाव :	कळवा 🗸	
Attribute	इतर ~				SubZone Nam	ie	14/52/D-10व) ¹	मंबई पुणे र 🗸	
Mahapalika Area	Navi Mumbai Muncipal 👻								
	Open Land	Residence	Office	Shop	Industry	Uni	t i		
	26300	76800	88100	106000	88100	Square	Meter		

76,800.00			
-			
76,800.00	Sq. Mtr.	7,135.00	Sq. Ft.
26,300.00			
50,500.00			
95%		1.1	
		1	
74,275.00	Sq. Mtr.	6,900.00	Sq. Ft.
	76,800.00 26,300.00 50,500.00 95%	76,800.00 Sq. Mtr. 26,300.00 50,500.00 95% 95%	- Sq. Mtr. 7,135.00 26,300.00 50,500.00 - 95% - -

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried 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

Since 1989

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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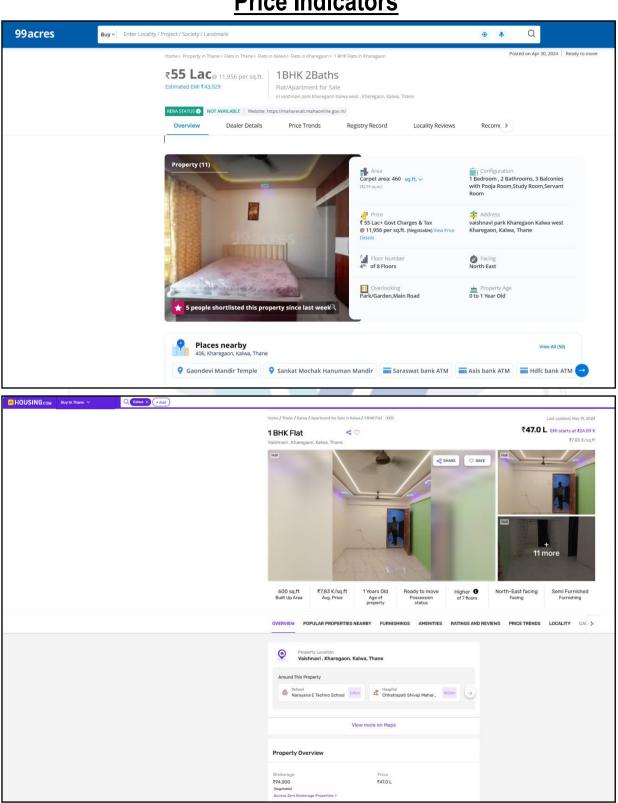
Price Indicators

magicbricks	Buy 🗸	Rent 🗸	Sell 🗸	Home Loans					Login 🗸 🛛 Post Prop	perty FREE		
									Posted on: May 21, 24	Property ID: 72514175		
₹70.0 Lac EMI-	₹70.0 Lac EMI-₹32k Get.pre-approved loan									Contact Owner		
1 BHK Flat For Sale in	BHK Flat For Sale in Valshnavi CHS, <u>Kharegaon, Thane</u>								Cheryl Pawar +91-96>	000000000		
			🕮 1 Bed	ी 📄 1 Bath	🖽 Furnished	Ł			Get Phone I	No.		
			Carpet Area 580 sqft ~ ₹12,069/sqft		Project <mark>Vaishnavi CH</mark> S	Floor 5 4 (Out	t of 4 Floors)					
1	6		Transaction Resale Age Of Con 10 to 15 yea	n Type nstruction	Status Ready to Mov		shed Status shed					
Contact Owner	Get P	Phone No.	-			8 Last contac	ct made 25 days ago					
More Detail	Is ₹70	Lac										
Booking Amount		Lac										
Booking Amount	(5.0	Lac										
V	3 HK Flat In Vaishna ar Vithal mandir, khare ga	avi Dham Complex For aon, kalwa west, 400605	r Sale In Kalwa	Ì	😯 Loan Verified		₹64 Lacs Negotiable		₹ 36,681/Month Estimated EMI ∨	Post Your Propert		
me / Felts for Sale in Humbal / Felts for Sale Protos		Sale in Kalwa / Property Det	alt			+13	Souriat	1 Bati No. of B No. of B No. of B Bation No. of B Bation Car Parking Bation Car Parking Bation Car Parking	Sectoon hroom attracen			
earby: Amit Garden Prashant Corner	Domino's Pizza Relia	ince Market Rustomjee A:	zziano Wing I					Activi	ty On This Property			
				0				Q 67	2 0 10			
Age of Building	>10 Yea			Ownership	Туре	Self Owned			Unique Views	Shortlists		
Maintenance Charges		er Sq.Ft/M		Flooring		Vitrified Tiles						
Builtup Area	560 Sq.I	.PT		Carpet Area	4	485 Sq.Ft			D II			





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Price Indicators

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Sales Transaction

23613536	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे ९				
08-02-2024	6	दस्त क्रमांक : 23613/2023				
Note:-Generated Through eSearch Module,Fe	Dr	नोदंणी :				
original report please contact concern SRO o	ffice.	Regn:63m				
	गावाचे नाव: कळवा					
(1)विलेखाचा प्रकार करारनामा						
(2)मोबदला	3450000					
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	या बाबतितपटटाकार 2903040					
आकारणी देतो की पटटेदार ते नमुद करावे)						
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका क्र. 208,दुसरा मजला,विध्नेश					
	टॉवर,खारीगाव,कळवा,ठाणे सदनिकेचे एकूण क्षेत्र 339 चौ. फूट बांधीव((Survey Number : 49					
	HissaNo 11 ;))					
(5) क्षेत्रफळ	339 चौ.फूट					
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या 🛛 1)ः नाव:-मे. श्री सिद्धिविनायक इंटरप्रायजेस तर्फे प्रो. प्रा दिपक विठ्ठल विशे वय:-50 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारती					
00	ना नावः विशे हाऊस, ब्लॉक नं: महालक्ष्मी मंदिर जवळ, रोड र	नं: महालक्ष्मी नगर, अंबरनाथ, महाराष्ट्र, ठाणे. पिन				
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	कोडः-421501 पॅन नं:-ABVPV9820F					
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1)ः नावः-सुरेश रमेश खांदारे वयः-31; पत्ताः-प्लॉट नंः 301, माळा नं: -, इमारतीचे नावः ओम दत्तप्रसाद को ऑप हौसिंग सो					
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	लि , ब्लॉक नं: पवार लेन, हिरादेवी मंदिर जवळ , रोड नं: र	खारेगाव, कळवा, ठाणे , महाराष्ट्र, ठाणे. पिन कोडः-400605 पॅन				
असल्यास,प्रतिवादिचे नाव व पत्ता	नं:-BVAPK7491M					
(9) दस्तऐवज करुन दिल्याचा दिनांक	29/12/2023					
(10)दस्त नोंदणी केल्याचा दिनांक	29/12/2023					
(11)अनुक्रमांक,खंड व पृष्ठ	23613/2023					
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	241500					
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000					
(14)शेरा						
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:						
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Cor	poration or any Cantonment area annexed to				
	it.					



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 27th 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.

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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 ₹ 40,87,500.00 (Rupees Forty Lakh Eighty-Seven Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20

Auth. Sign.



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