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. Rita Fulchand Pansambal

Residential Flat No. A/104, 1st Floor, Wing - A, **"Ramkunj Co-Op. Hsg. Soc. Ltd."**, Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'10.1"N 72°58'22.1"E

Intended Users:

Cosmos Bank

Mulund (West) Branch

Apurva Co-Op. Housing Society, Govardhan Nagar, L.B.S. Road, Mulund (West), Mumbai - 400 080, State - Maharashtra, Country - India.

Our Pan India Presence at :

Nanded
Mumbai
Aurangabad
Pune

e VAhmec nik QRajkot Ndore

Ahmedabad
 Delhi NCR
 Rajkot
 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



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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Mulund (West) Branch/ Mrs. Rita Fulchand Pansambal (9059/2306790) Page 2 of 18

> Vastu/Mumbai/06/2024/9059/2306790 17/13-234-PRSH Date: 17.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. A/104, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, State – Maharashtra, Country – India belongs to Mrs. Rita Fulchand Pansambal.

Boundaries of the property.		TM
North	7:	Paradise Tower
South	:	Khopat Road
East	÷	Anand Sagar Residence CHSL
West	÷	Comrade Rajaram Vishnu Rawool Marg

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 ₹ 1,39,42,750.00 (Rupees One Crore Thirty-Nine Lakh Forty-Two Thousand Seven Hundred Fifty Only).

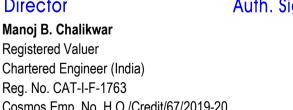
The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.





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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 - Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

Regd. Office

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<u>Valuation Report of Residential Flat No. A/</u>104, 1st Floor, Wing - A, **"Ramkunj Co-Op. Hsg. Soc. Ltd."**, Opp. S.T. <u>Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601</u>,

State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 17.06.2024 for Banking Purpose
2	Date of inspection	14.06.2023
3	Name of the owner/ owners	Mrs. Rita Fulchand Pansambal
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	Address: Residential Flat No. A/104, 1 st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane – 400 601, State – Maharashtra, Country – India. Contact Person: Mrs. Rita Fulchand Pansambal(Owner) Contact No. 9820614357
6	Location, street, ward no	Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West)
7	Survey/ Plot no. of land	Survey No. 97(B), 98(B/1), 110(B/1), Tika No. 2, C.T.S. No. 3 (Part), 6(Part) of Village – Panchpakhadi
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	Total Carpet Area in Sq. Ft. = 1,163.00 Balcony Area in Sq. Ft. = 233.00 Total Carpet Area in Sq. Ft. = 1,396.00 (Area as per Actual Site Measurement for Amalgamed Flat Nos. 103 & 104)



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		Built Up Area in Sq. Ft. = 860.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West)
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	N.A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	(TM)
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.	
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N. A.



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N.A. Portions in their occupation (ii) ₹ 25,000.00 Excepted rental income per month for (iii) Monthly annual rent or only Flat No. 104 /compensation/license fee, etc. paid by each ΝA Gross amount received for the whole (iv) property 27 Are any of the occupants related to, or close to N.A. business associates of the owner? 28 Is separate amount being recovered for the use N. A. of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details 29 Give details of the water and electricity charges, N. A. If any, to be borne by the owner 30 Has the tenant to bear the whole or part of the N. A. cost repairs and maintenance? Give particulars 31 If a lift is installed, who is to bear the cost of N. A. maintenance and operation- owner or tenant? 32 N.A. If a pump is installed, who is to bear the cost of maintenance and operation-owner or tenant? 33 N. A. Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? 34 What is the amount of property tax? Who is to Information not available 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 N. A. 36 Is any dispute between landlord and tenant regarding rent pending in a court of rent? 37 Has any standard rent been fixed for the ΝA premises under any law relating to the control of rent? SALES 38 Give instances of sales of immovable property As per sub registrar of assurance records in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold. 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 N. A. up on, the basis of arriving at the land rate COST OF CONSTRUCTION



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year of completion		Year of Construction – 2003				
		(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.				
	Remarks:					
		are internally amalgamated to form a single flat sidered Area of as per Agreement for Sale of Flat				
	ii. The said valuation is only for Flat No. 104.					

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch to assess fair market value as on 17.06.2024 for Residential Flat No. A/104, 1st Floor, Wing - A, "Ramkunj Co-Op. Hsg. Soc. Ltd.", Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane (West), Thane - 400 601, State - Maharashtra, Country - India belongs to Mrs. Rita Fulchand Pansambal.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 31.12.2002 between M/s. Vaastu Realtors Pvt. Ltd. (The Builders) and
	Smt. Rita Fulchand Pansambal(The Purchaser) (7 Pages from document)
2	Copy of Commencement Certificate V.P. No. 97 / 040 / TMC / TDD / 269 dated 02.05.2002 issued by
	Thane Municipal Corporation
3	Copy of Occupancy Certificate V.P. No. 97 / 040 / TMC / TDD / 127 dated 08.04.2003 issued by Thane
	Municipal Corporation
4	Copy of Society Share Certificate No. 04 dated 26.01.2009 in the name of Mrs. Rita Fulchand Pansambal
	issud by Ramkunj Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 97(B), 98(B/1), 110(B/1), Tika No. 2, C.T.S. No. 3 (Part), 6(Part) of Village – Panchpakhadi, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 2.3 Km. from Thane railway station.

BUILDING:

The building under reference is having Ground + 3rd 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. 1st Floor is having 4 Residential Flats. The building having no lift.

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Residential Flat:

The residential flat under reference is situated on the 1st Floor. **As per site inspection, Flat No. 103 & 104 are internally amalgamated to form a single flat having single entrance door.** The composition of Amalgamed Flat is 3 Bedrooms + Living Room + Pooja Room + Kitchen + 1 Toilet + W.C. + Bath + Balcony Area (i.e., 3.5 BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Powdered Coated Aluminum sliding windows & Concealed electrification & concealed plumbing.

Valuation as on 17th June 2024

The Built-Up Area of the Residential Flat		860.00 Sq. Ft.
Deduct Depreciation:		TM
Year of Construction of the building	:	2003 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 years
Cost of Construction	:	860.00 Sq. Ft. X ₹ 2,500.00 = ₹ 21,50,000.00
Amount of Depreciation		₹ 6,77,250.00
Depreciation {(100-10) X 21 / 60}	:	31.50%
Guideline rate obtained from the Registrar's office		₹ 1,17,895.00 per Sq. M. i.e., ₹ 10,953.00 per Sq. Ft.
Guideline rate (after deprecation)		₹ 1,04,078.00 per Sq. M. i.e., ₹ 9,669.00 per S q. Ft.
Prevailing market rate	:	₹ 17,000.00 per Sq. Ft.
Value of property as on 17.06.2024	:	₹ 860.00 Sq. Ft. X ₹ 17,000.00 = ₹ 1,46,20,000.00
	1	

(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	:	₹ 1,46,20,000.00 - ₹ 6,77,250.00=
17.06.2024		₹ 1,39,42,750.00
Total Value of the property	:	₹ 1,39,42,750.00
The realizable value of the property	:	₹ 1,25,48,475.00
Distress value of the property	:	₹ 1,11,54,200.00
Insurable value of the property (860.00 X ₹ 2,500.00)	:	₹ 21,50,000.00
Guideline Value of the property (860.00 X ₹ 9,669.00)	:	₹ 83,15,340.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. A/104, 1st Floor, Wing - A, **"Ramkunj Co-Op. Hsg. Soc. Ltd.",** Opp. S.T. Workshop, V.B. Phadke Chowk, Khopat, Thane

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(West), Thane – 400 601, State – Maharashtra, Country – India for this particular purpose at ₹ 1,39,42,750.00 (Rupees One Crore Thirty-Nine Lakh Forty-Two Thousand Seven Hundred Fifty Only) as on 17th June 2024

<u>NOTES</u>

- 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 17th June 2024 is ₹ 1,39,42,750.00 (Rupees One Crore Thirty-Nine Lakh Forty-Two Thousand Seven Hundred Fifty 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;

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(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 rd Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st floor
3	Year of construction	2003 (As per 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.





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Pvt.

8	Partitions		6" thick brick wall		
9	Doors and Windows		Teak wood door frame with flush door, Powder Coated Aluminium sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12	Roofing an	nd terracing	R.C.C. Slab		
13	Special ar any	chitectural or decorative features, if	Yes		
14	(i)	Internal wiring – surface or conduit	Concealed electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15	Sanitary in	stallations			
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii) No. of urinals				
	(iv)	No. of sink			
16	Class of fit white/ordir	tings: Superior colored / superior nary.	Ordinary		
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and length				
	Type of co	nstruction			
18	No. of lifts and capacity		No Lift		
19	Underground sump – capacity and type of construction		R.C.C tank		
20	Over-hea	ad tank	R.C.C tank on terrace		
	Location	, capacity			
	Type of construction				
21	Pumps- I	no. and their horse power	May be provided as per requirement		
22	Roads and paving within the compound approximate area and type of paving		Cement concrete in open spaces, etc.		
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System		



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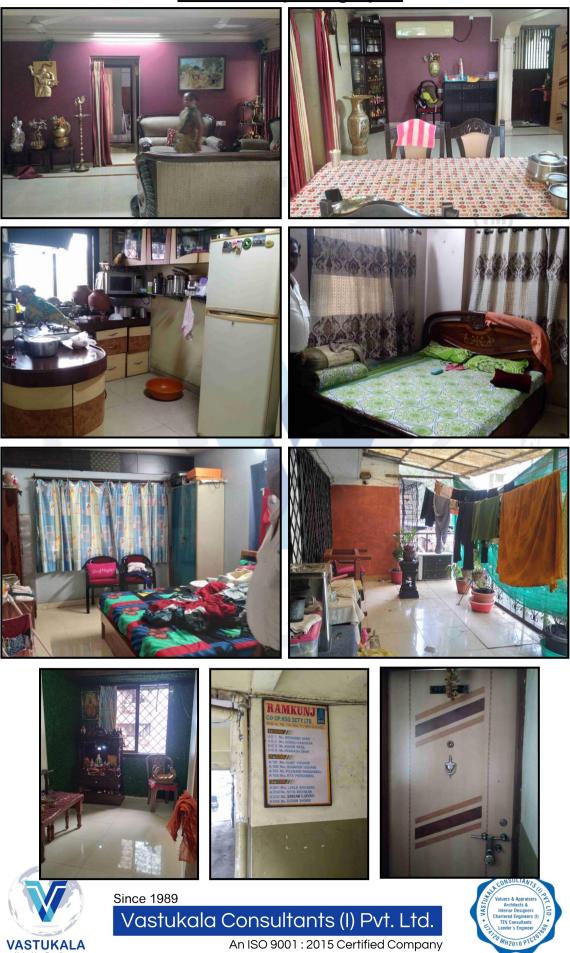


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Actual site photographs



Actual site photographs



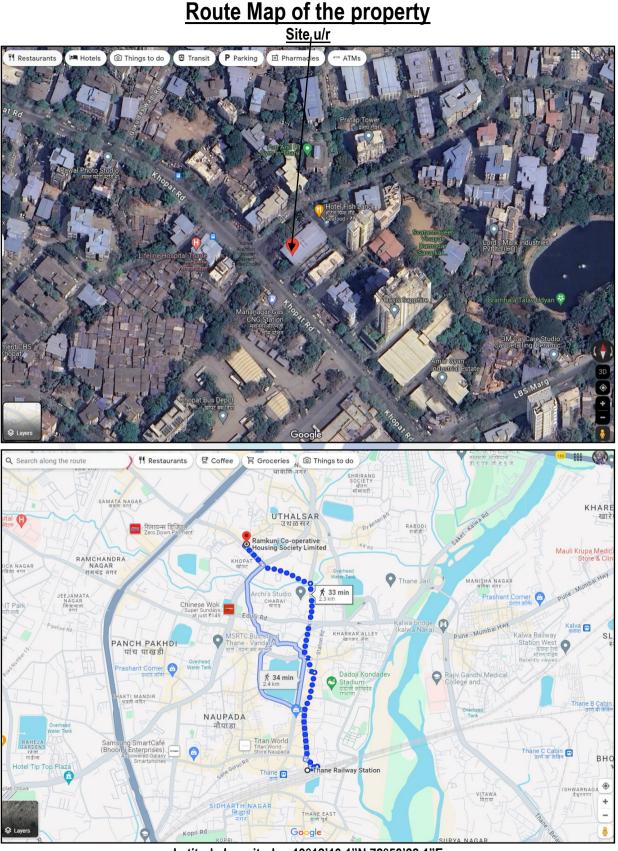


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Latitude Longitude - 19°12'10.1"N 72°58'22.1"E Note: The Blue line shows the route to site from nearest railway station (Thane – 2.3 Km.)



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Ready Reckoner Rate

Depar	rtment of Re Government	-			p नोंग	दणी म	व मुद्रां गहाराष्ट्र व	क विभाग	ATTRICE OF AN
		nual State बाजारमूल्प							
Home						Va	luation G	<u>uidelines User N</u>	<u>lanual</u>
Year 2024-2025	5					La	anguage	Enalish	
	Selected District	Thane							
	Select Taluka	Thane							
	Select Village	Gavache N	Gavache Nav : Panchapakhadi (Thane N						
	Search By	Survey No.		Sul	oZones				
	Enter Survey No	110				Search			
उपविभाग			खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक य	रकक Day of Attribute	
5/15-5ब) वागळे औद्योगि	गेक वसाहतीतील भुखंड व्र	मांक अे-टाईप	जमान 46000		0_117500	127200	117500 =	rts./) गौ. मीटर प्लॉट नंबर	
5/17-5ड) सुंबई आग्रा द्रुतग मधील भुभाग नगर रचना			52100	12410	0 142800	155000	142800 च	अंतीम प्लॉट गौ. मीटर नंबर	
tamp Duty Ready Recko	oner Market Value F	Rate for Flat			1,24,1	00.00			
Reduced by 5% on Flat Lo					6,2	205.00			
Stamp Duty Ready Reck	oner Market Value	Rate (After	Reduced	l) (A)	1,17,8	95.00	Sq. Mtr.	10,953.00	Sq. Ft
Stamp Duty Ready Recko	oner Market Value F	ate for Land	(B)		52,1	00.00			
he difference between la	ind rate and building	g rate (A – B =	= C)		65,7	95.00		/	
Depreciation Percentage	as per table (D) [10	0% - 21%1			/	79%			

Building not having lift

(Age of the Building - 21 Years)

Rate to be adopted after considering depreciation [B + (C x D)]

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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.

1,04,078.00

Sq. Mtr.

9,669.00

Sq. Ft.

	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				

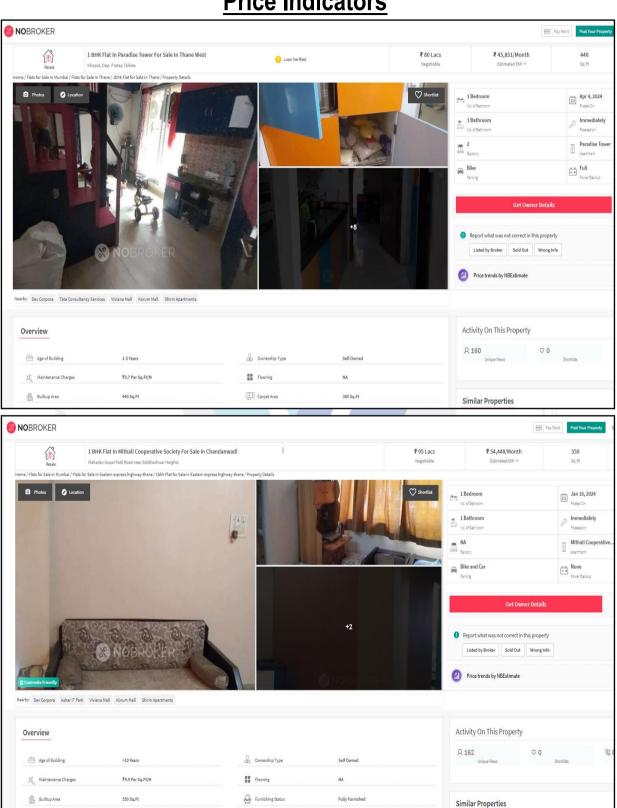
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Price Indicators

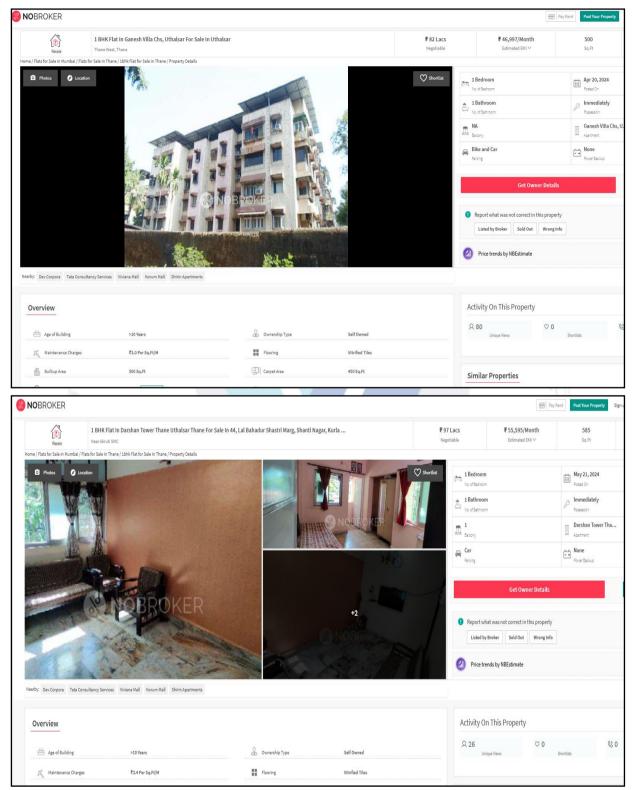


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Price Indicators





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Sales Instance

2573474	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 2
27-01-2024		दस्त क्रमांक : 25734/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
गावाचे नाव : पांचपाखाडी		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5161135	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 103, माळा नं: पहिला मजला,बी विंग, इमारतीचे नाव: बी आनंदसागर रेसिडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: ऑप. एस. टी. डेपो,खोपट, रोड नं: ठाणे(पश्चिम)- 400 601, इतर माहिती: सर्व्हे नं. 97(पैकी),98(पैकी),व 110(पैकी),टिक्का न. 9 आणि सिटी सर्व्हे न. 4ए(पैकी),5ए,(444 चौ. फुट बिल्ट-अप एरिया व 41.26 चौ. मी. बिल्ट-अप एरिया)व क्षेत्र 78 चौ. फुट टेरेस सहित. झोन न.5/19/5- 5फ)(बा. भा. रु.1,16,900).((Survey Number : सर्व्हे नं. ९७(पैकी), ९८(पैकी), व ११०(पैकी), टिक्का न. ९ आणि सिटी सर्व्हे न. ४ए (पैकी), ५ए ;))	
(5) क्षेत्रफळ	41.26 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-श्री. चंद्रकांत शांताराम पिंपळे वय:-75 पत्ता:-प्लॉट नं: बी/103, माळा नं: पहिला मजला , इमारतीचे नाव: आनंद सागर रेसिडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: ऑप. एस. टी. वर्कशॉप, रोड नं: खोपट,ठाणे पश्चिम , महाराष्ट्र, THANE. पिन कोड:-400601 पॅन नं:-AQXPP4853B 2): नाव:-सौ. अनिता चंद्रकांत पिंपळे वय:-69 पत्ता:-प्लॉट नं: बी/103, माळा नं: पहिला मजला , इमारतीचे नाव: आनंद सागर रेसिडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: ऑप. एस. टी. वर्कशॉप, रोड नं: खोपट,ठाणे पश्चिम , महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-AGBPP5871D	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नाव:-श्री. राज मकरंद हाटे वय:-33; पत्ता:-प्ल सागर रेसिडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: अं पश्चिम , महाराष्ट्र, THANE. पिन कोड:-400601 नाव:-मिस. अमृता प्रकाश वाणी वाईफ ऑफ /403, माळा नं: -, इमारतीचे नाव: आनंद सागर रे टी. वर्कशॉप, रोड नं: खोपट,ठाणे पश्चिम,, THA AKSPV2277L 	पॅन नं:-ADDPH0832K श्री. राज मकरंद हाटे वय:-34; पत्ता:-प्लॉट नं: बी सेडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: ऑप. एस.
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/10/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	20/10/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	25734/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	476000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		



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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 17th June 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 ₹1,39,42,750.00 (Rupees One Crore Thirty-Nine Lakh Forty-Two Thousand Seven Hundred Fifty 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.

Vastukala Consultants (I) Pvt. Ltd.

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