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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Sukhidevi R. Chaudhary**

Residential Flat No. 3, Ground Floor, "**Garden View Co-Op. Hsg. Soc. Ltd.**", Village - Kolivali,
Kalyan (West), PIN Code – 421 301, Taluka – Kalyan, District – Thane,
State - Maharashtra, Country – India

Latitude Longitude - 19°15'35.3"N 73°07'54.7"E

Valuation Prepared for: **Cosmos Bank**

Kalyan Khadakpada Branch

Ground Floor, Shiv Villa Apt. Opp. Gagangiri Society, Sai Chowk, Khadakpada Kalyan (West), PIN – 421 301,
Taluka – Kalyan, District – Thane, State - Maharashtra, Country – India

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

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Regd. Office

BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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Valuation Report Prepared For: Cosmos Bank – Kalyan Khadakpada Branch/ Mrs. Sukhidevi R. Chaudhary (9215/2306772)

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Vastu/Mumbai/06/2024/9215/2306772
15/07-216-BHNC
Date: 15.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 3, Ground Floor, “Garden View Co-Op. Hsg. Soc. Ltd.”, Village - Kolivali, Kalyan (West), PIN Code – 421 301, Taluka – Kalyan, District – Thane, State - Maharashtra, Country – India belongs to **Mrs. Sukhidevi R. Chaudhary.**

Boundaries of the property.

North : Internal Road & Open Plot
South : Om Samruddhi CHSL
East : Shrij Darshan CHSL
West : Internal Road & Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ **24,49,500.00 (Rupees Twenty Four Lakh Forty Nine 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

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.



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**Valuation Report of Residential Flat No. 3, Ground Floor, “Garden View Co-Op. Hsg. Soc. Ltd.”, Village -
Kolivali, Kalyan (West), PIN Code – 421 301, Taluka – Kalyan, District – Thane,
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 15.06.2024 for Banking Purpose
2	Date of inspection	13.06.2024
3	Name of the owner/ owners	Mrs. Sukhidevi R. Chaudhary
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. 3, Ground Floor, “Garden View Co-Op. Hsg. Soc. Ltd.”, Village - Kolivali, Kalyan (West), PIN Code – 421 301, Taluka – Kalyan, District – Thane, State - Maharashtra, Country – India Contact Person: Mr. Rajaram Chaudhary (Owner's) Contact No. 9082153082
6	Location, street, ward no	Kalyan Sape Road
7	Survey/ Plot no. of land	Survey No. 40, Hissa No. 1 Paiki, Plot No. 18 of Village - Kolivali,
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. = 283.00 (Area as per actual site measurement) Built up Area in Sq. Ft. = 375.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Kalyan Sape Road



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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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	No
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Copy of Approved Plan Document No. KDMP / NRV / BP / 678 - 286 dated 01.02.2007 issued by Kalyan Dombivali Municipal Corporation
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 – Rijo Reji
	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 MCGM norms percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Rijo Reji
	(ii) Portions in their occupation	Fully Occupied
	(iii) Monthly or annual rent /compensation /license fee, etc. paid by each	₹ 5,000.00 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?	N.A.
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, if any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	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 or not relied upon, 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 commencement of construction– 2007 (As per Commencement Certificate) Year of Completion – 2012 (Approx.)
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:	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch to assess fair market value as on 15.06.2024 for Residential Flat No. 3, Ground Floor, “**Garden View Co-Op. Hsg. Soc. Ltd.**”, Village - Kolivali, Kalyan (West), PIN Code – 421 301, Taluka – Kalyan, District – Thane, State - Maharashtra, Country – India belongs to **Mrs. Sukhidevi R. Chaudhary.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 12.04.2024 b/w. Mr. Vinayak Vithoba Mahadik (Transferor/ Seller) and Mrs. Sukhidevi R. Chaudhary (Purchasers / Transferee)
2	Copy of Commencement Certificate Document No. KDMC / NRV / BP / KV / 678 - 286 dated 01.02.2007 issued by Kalyan Dombivali Municipal Corporation
3	Copy of Approved Plan Document No. KDMC / NRV / BP / 678 - 286 dated 01.02.2007 issued by Kalyan Dombivali Municipal Corporation
4	Copy of 7/12 Extract

LOCATION:

The said building is located Survey No. 40, Hissa No. 1 Paiki & Plot No. 18 of Village - Kolivali, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at travelling distance of 5.4 Km from Kalyan Railway station.

BUILDING:

The building under reference is having Ground + 3 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 Ceramic tile floor finish. The building is used for residential purpose. Ground Floor is having 6 Residential Flats.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. The composition of residential flat consists of Living Room + Kitchen + Bath + WC. (**i.e. Studio Apartment**). The residential flat is finished with Vitrified Tiles flooring, Teak Wood door framed with flush door, Powdered Coated Aluminum sliding windows & Open plumbing & Casing Capping electrification.

Valuation as on 15th June 2024

The Built-up Area of the Residential Flat	:	375.00 Sq. Ft.
--	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	2012 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	12 Years
Cost of Construction	:	375.00 Sq. Ft. X ₹ 2,600.00 = ₹ 9,75,000.00
Depreciation $\{(100-10) \times 7 / 60\}$:	18.00%
Amount of depreciation	:	₹ 1,75,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 60,800.00 per Sq. M. i.e. ₹ 5,648.00 per Sq. Ft.
Guideline rate (After Depreciation)	:	₹ 55,304.00 per Sq. M. i.e. ₹ 5,138.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,000.00 per Sq. Ft.
Value of property as on 15.06.2024	:	375.00 Sq. Ft. X ₹ 7,000.00 = ₹ 26,25,000.00

(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 15.06.2024	:	₹ 26,25,000.00 - ₹ 1,75,500.00 = ₹ 24,49,500.00
Total Value of the property		₹ 24,49,500.00
The Realizable value of the property	:	₹ 22,04,550.00
Distress value of the property	:	₹ 19,59,600.00
Insurable value of the property	:	₹ 9,75,000.00
Guideline value of the property	:	₹ 19,26,750.00

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 3, Ground Floor, "Garden View Co-Op. Hsg. Soc. Ltd.", Village - Kolivali, Kalyan (West), PIN Code – 421 301, Taluka – Kalyan, District – Thane, State - Maharashtra, Country – India for this particular purpose at **₹ 24,49,500.00 (Rupees Twenty Four Lakh Forty Nine Thousand Five Hundred Only)**.as on 15th June 2024.

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 June 2024 is ₹ 24,49,500.00 (Rupees Twenty Four Lakh Forty Nine Thousand Five Hundred 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 + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5th Floor
3	Year of construction	2012 (Approx.)
4	Estimated future life	48 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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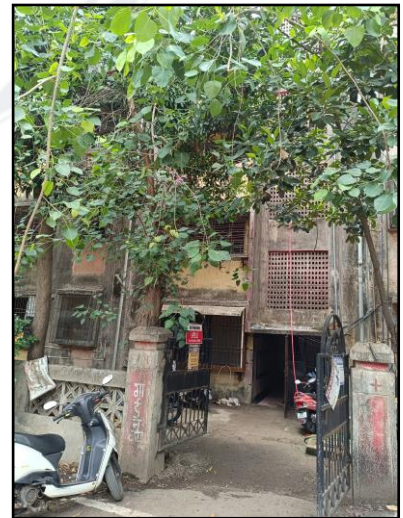
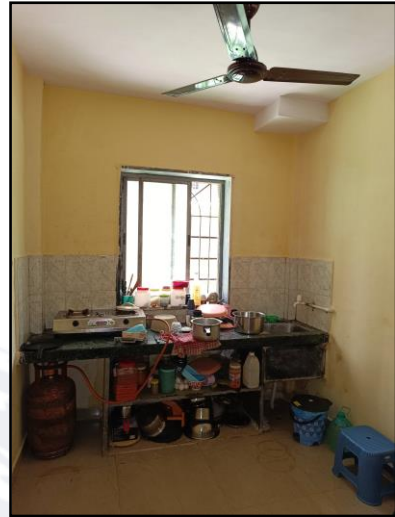
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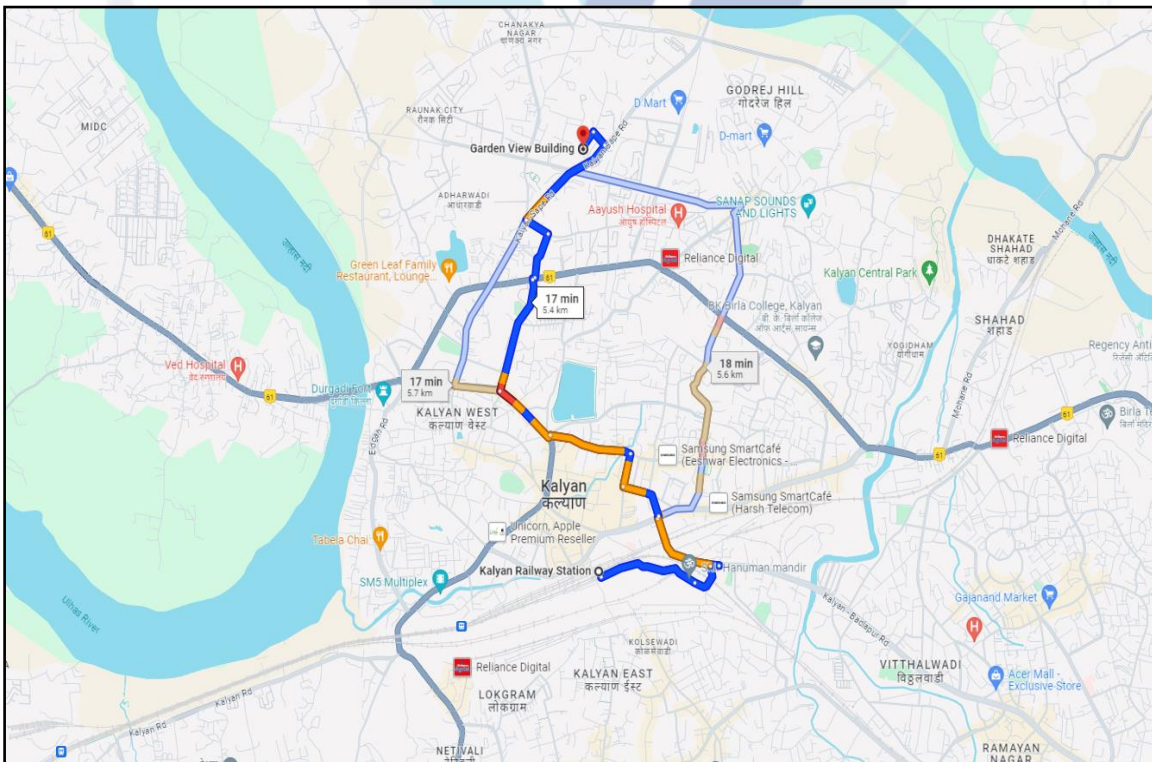
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak Wood door framed with flush door, Powdered Coated Aluminium sliding windows
10	Flooring	Vitrified Tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Casing Caping electrification Open plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	Not Provided
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	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

Actual site photographs



Route Map of the property

Site:ur



Latitude Longitude - 19°15'35.3"N 73°07'54.7"E

Note: The Blue line shows the route to site from nearest metro station (Kalyan – 5.4 Km.)





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Ready Reckoner Rate


Department of Registration and Stamp
Government of Maharashtra
नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन


Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year Language

Selected District

Select Taluka

Select Village

Search By Survey No. SubZones

Enter Survey No

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
19/64-विभाग.8ब कोलीवली या गावातील सर्व मिळकती	15000	60800	69600	76000	69600	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Residential Flat	60,800.00			
No increase by Flat Located on Ground Floor	5,648.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	60,800.00	Sq. Mt.	5,648.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	15,000.00			
The difference between land rate and building rate (A – B = C)	45,800.00			
Depreciation Percentage as per table (D) [100% - 12%] (Age of the Building – 12 Years)	88%			
Rate to be adopted after considering depreciation [B + (C x D)]	55,304.00	Sq. Mt.	5,138.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / Unit 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

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

Price Indicators

NOBROKER

1 RK Flat For Sale in Khadakpada
 (Independent House, near golden work hotel, gandhare road, kolivai, Kalyan West, Ma...)
 Loan Verified

₹28 Lacs (Negotiable) | ₹16,048/Month (Estimated EMI) | 370 Sq.Ft. | Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Khadakpada / 1rk Flat for Sale in Khadakpada / Property Details

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Flooring	Marble/Granite	Builtup Area	370 Sq.Ft.
Furnishing Status	Unfurnished Furnish Now	Facing	East
Floor	0/3	Parking	Bike
Geot Security	No		

Activity On This Property

5 unique views | 0 Shortlist | 0 Contacted | Powered by: NBEstimate

Similar Properties

- 1 RK Flat For Sale in Sanghvi Estates**
 Independent House, Near Jai Datta (Khadakpada) High School, 1.4 km away
 Price: ₹22 Lacs | Builtup Area: 370 sqft
- 1 RK Flat For Sale in Anupam Nagar**
 Standalone Building, Ghokap Nagar Kalyan(Vest), near Sachinani Gan...
 Price: ₹25 Lacs | Builtup Area: 360 sqft

NoBroker Services

- Painting
- Check Loan Eligibility
- Estimate Interiors Cost
- Book Legal Services
- Create Agreement

NOBROKER

1 BHK Flat in Parijat Building For Sale in Kalyan West
 Gandhari Road, near JK MULTI SPECIALITY HOSPITAL

₹50 Lacs (Negotiable) | ₹28,657/Month (Estimated EMI) | 565 Sq.Ft. | Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Khadakpada / 1bhk Flat for Sale in Khadakpada / Property Details

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.3 Per Sq.Ft/M	Flooring	Marble/Granite
Builtup Area	565 Sq.Ft.	Carpet Area	525 Sq.Ft.
Furnishing Status	Unfurnished Furnish Now	Facing	South
Floor	4/4	Parking	None
Geot Security	Yes		

Activity On This Property

415 unique views | 0 Shortlist | 0 Contacted | Price trends by NBEstimate [Check Now](#)

Similar Properties

There are no similar properties available.

NoBroker Support

Live Support Customer Support

Chat started

Natasha: Hi, I can help you find a preferred house. What is your buying budget?

Hi, I can help you with selection of the right property. What is your budget?



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Price Indicators

NOBROKER

1 BHK Flat In Jamuna Apartment For Sale In Kalyan West
Pipe Line Road Aarji Nagar/ Near Union Bank of India

₹ 40 Lacs (Negotiable) | ₹ 22,925/Month (Estimated EMI) | 525 Sq. Ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Khadakpada / 1BHK Flat for Sale in Khadakpada / Property Details

Photos | Location | Shortlist

1 Bedroom (No. of Bedroom) | Feb 21, 2024 (Posted On)

1 Bathroom (No. of Bathroom) | Immediately (Possession)

NA (Category) | Jamuna Apartment (Apartment)

None (Parking) | None (Power Backup)

Get Owner Details

Report what was not correct in this property: Listed by Broker, Sold Out, Wrong Info

Price trends by NBEstimate: Check Now

Nearby: D Mart, PVR, McDonald's, Prasad Food Divine, Store Apartments

Overview	
Age of Building	>10 Years
Maintenance Charges	₹2.1 Per Sq. Ft/M
Builtup Area	525 Sq. Ft.
Furnishing Status	Unfurnished Furnish Now
Floor	4/4
Gated Security	Yes
Ownership Type	Self Owned
Flooring	Vitrified Tiles
Carpet Area	455 Sq. Ft.
Facing	Don't Know
Parking	None

Activity On This Property: 27 Unique Views, 0 Shortlists

Similar Properties:

- 1 BHK Flat, mangeshi col, Within 5 km, Price: ₹40 Lacs
- 1 BHK Flat, Gandhar Nagar, Within 5 km, Price: ₹40 Lacs

NoBroker Support: Live Support, Customer Support. Chat started with Natarsha.



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Sale Instances

6/14/24, 2:44 PM	igr_4630	
463070 01-02-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. कल्याण I दस्त क्रमांक : 4630/2023 नोदंणी : Regn:63m
गावाचे नाव : कोलिवली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3000000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2485500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :; इतर माहिती: मौजे कोलिवली येथील सर्वे क्र 34 हिस्सा नं.6,सर्व्हे नं.35 हिस्सा नं.1/15 यावरील लोढा गार्डन येथील जाई जुई,हरभंगार,गुलमोहर,प्राजक्ता,रजनीगंधा को.ऑ.हौ.सौ.ली मधील प्राजक्ता बिल्डिंग मधील सदनिका क्र 202,2 वा मजला एकूण क्षेत्र 440 चौ फुट बिल्ट अप((Survey Number : 34/6, 35/1/15 ;))	
(5) क्षेत्रफळ	440 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सुरेखा संजीव गिरी -- वय:-45 पत्ता:-प्लॉट नं: प्लॉट क्र 1301, माळा नं: बिल्डिंग क्र 3/बी, इमारतीचे नाव: ऋतु रिवर साइड इस्टेट, ब्लॉक नं: कोलिवली, गंधारी रोड, रोड नं: अग्रवाल कॉलेज जवळ, कल्याण प, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AKPPG8550N 2): नाव:-संजीव प्रकाश गिरी -- वय:-52 पत्ता:-प्लॉट नं: प्लॉट क्र 1301, माळा नं: बिल्डिंग क्र 3/बी, इमारतीचे नाव: ऋतु रिवर साइड इस्टेट, ब्लॉक नं: कोलिवली, गंधारी रोड, रोड नं: अग्रवाल कॉलेज जवळ, कल्याण प, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-ABPPG6597E	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-शहाजी शिवाजी घाग -- वय:-34; पत्ता:-प्लॉट नं: प्लॉट क्र 902, माळा नं: -, इमारतीचे नाव: साई गौरव सी -1, ब्लॉक नं: गोदरेज हिल रोड, खडकपाडा, रोड नं: साई चौक, कल्याण प, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AVKPG2765R 2): नाव:-शालिनी शिवाजी घाग -- वय:-60; पत्ता:-प्लॉट नं: प्लॉट क्र 902, माळा नं: -, इमारतीचे नाव: साई गौरव सी -1, ब्लॉक नं: गोदरेज हिल रोड, खडकपाडा, रोड नं: साई चौक, कल्याण प, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-EEHPG9526J	
(9) दस्तऐवज करून दिल्याचा दिनांक	26/04/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	26/04/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	4630/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	210000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
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 as on **15th 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.
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 **₹ 24,49,500.00 (Rupees Twenty Four Lakh Forty Nine 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.