

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Hitesh R. Patel & Mrs. Kejal Hitesh Patel

Residential Flat No. 1604, 16th Floor, "Herbelia", Plot – A, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'57.6"N 72°58'21.1"E

Intended User: Cosmos Bank

Naupada Branch

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State - Maharashtra, Country - India. State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik Ahmedabad Opelhi NCR

♀Rajkot

Raipur Jaipur

Regd. Office

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



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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/06/2024/009353/2306861 22/10-305-PRRJ Date: 22.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1604, 16th Floor, "**Herbelia**", Plot – A, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607, State – Maharashtra, Country – India belongs to **Mr. Hitesh R. Patel & Mrs. Kejal Hitesh Patel**

Boundaries of the property.

North : Khewra Circle Marg

South : Alpinia, Acme Ozone Building

East : Open Plot

West : Under Construction Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,43,60,000.00 (Rupees One Crore Forty-Three Lakh Sixty Thousand Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Valuers & Appraisers
Architects & interest of the transfer of

Director

Auth. Sign.

Manoj B. Chalikwar

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

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

Encl. Valuation Report



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<u>Valuation Report of Residential Flat No. 1604, 16th Floor, "Herbelia", Plot – A, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607, 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 22.06.2024 for Bank Loan Purpose			
2	Date of inspection	19.06.2024			
3	Name of the owner/ owners	Mr. Hitesh R. Patel & Mrs. Kejal Hitesh Patel			
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. 1604, 16th Floor, "Herbelia", Plot – A, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607, State – Maharashtra, Country – India. Contact Person: Mr. Vikas Parbat (Tenant) Contact No. 9594339090			
6	Location, street, ward no	Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607			
	Survey/ Plot no. of land	Plot – A, Gat No. 61/1/1, 61/1/2 & others of Village – Chitalsar Manpada			
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. = 686.00 (Area as per actual site measurement)			
		RERA Carpet Area in Sq. Ft. = 718.00 (Area as per Agreement for Sale)			
		Built Up Area in Sq. Ft. = 790.00 (Area as per Index II)			





		All the above areas are within 4% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607
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.	TM
	(i) Initial Premium (ii) Ground Rent payable per annum	N. A.
	(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. Vikas Parbat
	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	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	₹ 35,000.00 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 ness associates of the owner?	Information not available			
28	of fi cook	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.			
29		details of the water and electricity charges, y, 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	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		ny dispute between landlord and tenant rding 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.			
	SAL	ES				
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 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 – 2023 (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.
	Remark:	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess fair market value as on 22.06.2024 for Residential Flat No. 1604, 16th Floor, "**Herbelia**", Plot – A, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607, State – Maharashtra, Country – India belongs to **Mr. Hitesh R. Patel & Mrs. Kejal Hitesh Patel.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 04.06.2018 between M/s. Acme Housing India Pvt. Ltd. (The
	Promoters) And Mr. Hitesh R. Patel & Mrs. Kejal Hitesh Patel (The Purchaser's). (6 Pages from
	Documents)
2	Copy of Occupancy Certificate V.P. No. S04 / 0163 / 19 / TMC / TDD / OCC / 1163 / 23 dated 12.06.2023
	issue by Thane Municipal Corporation.
3	Copy of Amended Commencement Certificate V.P. No. 88 / 142 / TMC / TDD / 199 dated 04.03.2017
	issue by Thane Municipal Corporation.
4	Copy of RERA Certificate No. P51700001038 dated 09.09.2021.

LOCATION:

The said building is located at Plot – A, Gat No. 61/1/1, 61/1/2 & others of Village – Chitalsar Manpada, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 6.5 Km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 3 Podiums + 26th 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 building is used for residential purpose. 16th Floor is having Residential 7 Flats. The building is having 4 Lifts.





Residential Flat:

The residential flat under reference is situated on the 16th Floor. It consists of 2 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage (i.e., 2 BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc. The internal condition of flat is good.

Valuation as on 22nd June 2024

The RERA Carpet Area of the Residential Flat	:	718.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2023 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	01 Year
Cost of Construction	:	790.00 X 2,500.00 = ₹ 19,75,000.00
Depreciation {(100-10) X 29 / 60}	:	N.A Building age is below 5 years
Amount of depreciation	:	N.A Building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	\:	₹ 1,36,510.00 per Sq. M. i.e., ₹ 12,682.00 per Sq. Ft.
Guideline rate (after depreciate)	Ÿ.	N.A Building age is below 5 years
Prevailing market rate		₹ 20,000.00 per Sq. Ft.
Value of property as on 22.06.2024	N.	718.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,43,60,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on 22.06.2024	V :	₹ 1,43,60,000.00
Total Value of the property	:	₹ 1,43,60,000.00
The realizable value of the property	:	₹ 1,29,24,000.00
Distress value of the property	:	₹ 1,14,88,000.00
Insurable value of the property (790.00 X 2,500.00)	:	₹ 19,75,000.00
Guideline value of the property (790.00 X 12,682.00)	:	₹ 1,00,18,780.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1604, 16th Floor, "**Herbelia**", Plot – A, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, PIN – 400 607, State – Maharashtra, Country – India for this particular purpose at ₹ 1,43,60,000.00 (Rupees One Crore Forty Three Lakh Sixty Thousand Only) as on 22nd June 2024.





NOTES

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 22nd June 2024 is ₹ 1,43,60,000.00 (Rupees One Crore Forty Three Lakh Sixty Thousand 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	Stilt + 3 Podiums + 26th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on 16th Floor
3	Year of construction	2023 (As per Occupancy Certificate)
4	Estimated future life	59 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
		are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters,
		Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab



Valuers & Appraisers (1)

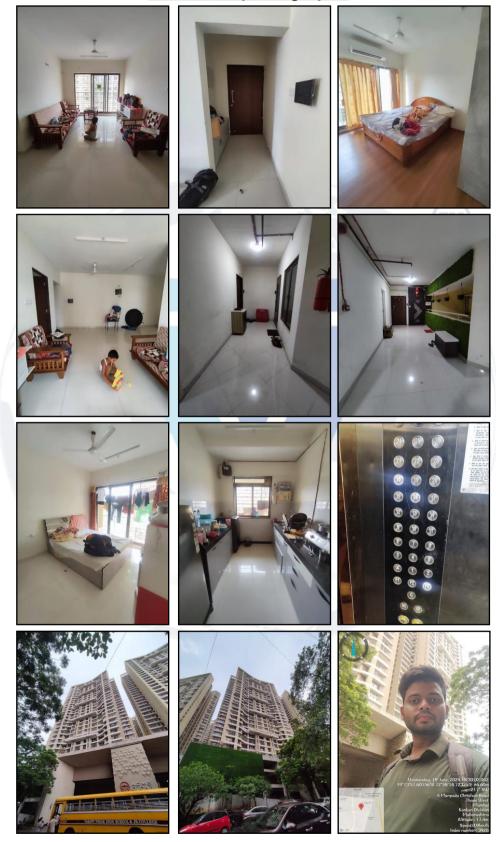
Architects & State of Control Contro

13	Special ar	chitectural or decorative features,	No			
13	if any	chilectural of decorative leatures,	NO NO			
14	(i)	Internal wiring – surface or conduit	Concealed electrification			
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing			
15	Sanitary in	nstallations				
	(i)	No. of water closets	As per Requirement			
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. of sink				
16	Class of fi	ttings: Superior colored / superior	Ordinary			
	white/ordi	nary.				
17	7 Compound wall		Provided			
	Height an					
		onstruction				
18		and capacity	4 Lifts			
19		und sump – capacity and type of	R.C.C tank			
	constructi		DOOL I			
20	Over-head		R.C.C tank on terrace			
	Location,					
04		onstruction	May be provided as a supervise seed			
21		o. and their horse power	May be provided as per requirement			
22		d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.			
23		isposal – whereas connected to	Connected to Municipal Sewerage System			
		vers, if septic tanks provided, no.				
	and capac					





Actual site photographs



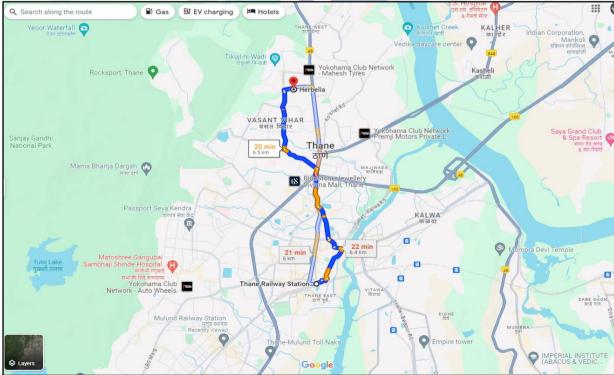




Route Map of the property

Site,u/r





Latitude Longitude - 19°13'57.6"N 72°58'21.1"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 6.5 Km.)



Since 1989





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	7	1,24,100.00			. 1
Increase by 10% on Flat Located on 17th Floor		12,410.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)		1,36,510.00	Sq. Mtr.	12,682.00	Sq. Ft.

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	Rate		
	building			
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		

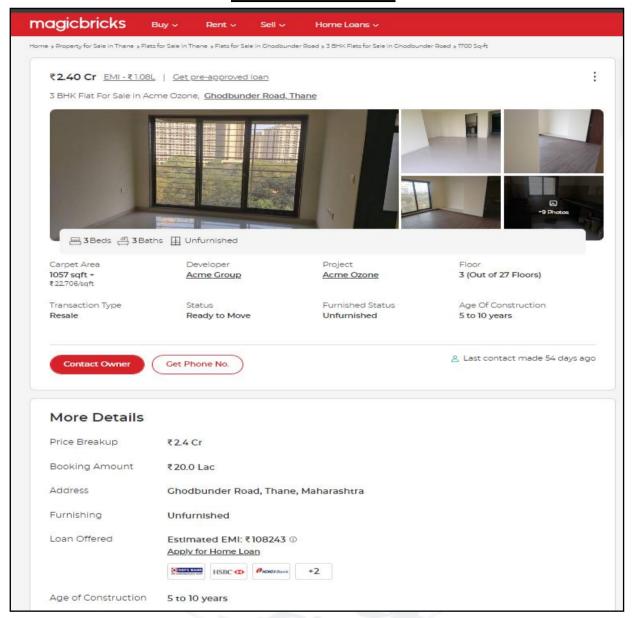
<u>Table – D: Depreciation Percentage Table</u>

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

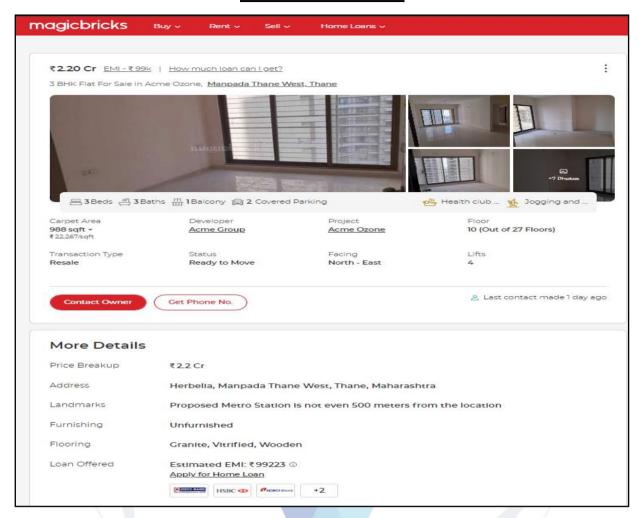


Property	Flat		
Source	Magic Bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	1057.00	1268.00	1522.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 22,706.00	₹ 18,921.00	₹ 15,768.00



Valuers & Appraisers
Valuers & Appraisers
Valuers & Appraisers
Architects &
General Engineers (1)
TET General Engineers
Appraisers
The Company of the Compan

Price Indicators



Property	Flat		
Source	Magic Bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	988.00	1186.00	1423.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 22,706.00	₹ 18,921.00	₹ 15,463.00





Sale Instance

2682530 17-03-2024

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

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 12

दस्त क्रमांक : 2682/2024

नोदंणी : Regn:63m

गावाचे नाव: चितळसर मानपाडा

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	13000000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	11027752
आकारणी देतो की पटटेदार ते नमुद करावे)	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 1305, माळा नं: 13 वा मजला, इमारतीचे नाव: बिल्डींग नं. ८,हर्बेलिया, ब्लॉक नं: ॲक्मे ओझोन,, रोड : खेवरा सर्कल जवळ, इतर माहिती: चितळसर मानपाडा,ठाणे(प.),सदनिकेचे क्षेत्रफळ 66.18 चौ. मी. कार्पेट 1 कार पार्किंग स्पेस((Survey Number : . ; GAT NUMBER : 61/1/1, 2, 3, 4, 61/2/1, 2, 3 ;))
(5) क्षेत्रफळ	79.42 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाम	1): नाव:-मनिष कपूर वय:-४६ पत्ता:-प्लॉट नं: १३०५, माळा नं: ., इमारतीचे नाव: हर्बेलिया, ब्लॉक नं: अॅक्मे ओझोन, रोड ानं: मानपाडा, ठाणे(प.), महाराष्ट्र, ठाणे. पिन कोड:-४००६१० पॅन नं:-AITPK6680M
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	2)ः नाव:-अलका कपूर वयः-44 पत्ता:-प्लॉट नं: 1305, माळा नं: ., इमारतीचे नाव: हर्बेलिया, ब्लॉक नं: अॅक्मे ओझोन, रोड नं: मानपाडा, ठाणे(प.), महाराष्ट्र, ठाणे. पिन कोडः-400610 पॅन नं:-AKDPM9758Q
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-स्मृती रिजू वय:-43; पत्ता:-प्लॉट नं: सी-10-202, माळा नं: ., इमारतीचे नाव: वेदांत फेज 3, ब्लॉक नं: पोखरण
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	रोड नं. 1, रोड नं: वर्तकनगर, ठाणे(प.), महाराष्ट्र, ठाणे. धिन कोड:-400606 धॅन नं:-AJUPR1925L
असल्यास,प्रतिवादिचे नाव व पत्ता	2): नाव:-रिजू चंद्रन वय:-47; पत्ता:-प्लॉट नं: सी-10-202, माळा नं: ., इमारतीचे नाव: वेदांत फेज 3, ब्लॉक नं: पोखरण रोड नं. 1, रोड नं: वर्तकनगर, ठाणे(प.), महाराष्ट्र, ठाणे. पिन कोड:-400606 पॅन नं:-AFCPC1920J
(९) दस्तऐवज करुन दिल्याचा दिनांक	26/02/2024
(10)दस्त नोंदणी केल्याचा दिनांक	26/02/2024
(11)अनुक्रमांक,खंड व पृष्ठ	2682/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	910000
(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.

Property	Flat		
Source	Index II		
Floor			
	Carpet	Built Up	Saleable
Area	712.00	854.00	1025.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 18,258.00	₹ 15,215.00	₹ 12,679.00





Sale Instance

1640773 04-05-2024

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

सूची क्र.2

दुय्यम निबंधक : दु.नि. ठाणे 1 दस्त क्रमांक : 16407/2022

नोदंणी : Regn:63m

गावाचे नाव: चितळसर मानपाडा

(1)विलेखाचा प्रकार	सेल डीड
(2)मोबदला	13600000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	10531474.1
आकारणी देतो की पटटेदार ते नमुद करावे)	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका न. 1503,15 वा मजला,हर्बेलिया बिल्डिंग,अॅक्मे ओझोन ग्लॅडेस अल्वारीस रोड,नेक्स्ट टु खेवरा सर्कल,चितळसर मानपाडा,ठाणे प. सदनिकेचे क्षेत्र 63.08 चौ. मी. कार्पेट सोबत एक कार पार्किंग सहित,((Survey Number : Survey No. 46/2/1,5
	and 6, &Gut No.61/1/1,2,3,4 & 61/2/1,2,3;))
(5) क्षेत्रफळ	75.70 चौ.मीटर
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-कैलास नानाजी केदार . वय:-48 पत्ता:-प्लॉट नं: बी -1001, माळा नं: ., इमारतीचे नाव: श्री स्वामी कृपा फेज -2,
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा	ब्लॉक नं: ढोकाळी नाका, , रोड नं: कोलशेत रोड, ठाणे प. , महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-ANSPK9299G
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	2): नाव:-संगिता कैलास केदार . वय:-41 पत्ता:-प्लॉट नं: बी -1001, माळा नं: ., इमारतीचे नाव: श्री स्वामी कृपा फेज - 2,
	ब्लॉक नं: ढोकाळी नाका, रोड नं: कोलशेत रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-AWDPK5009J
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-दीप्ती रावसाहेब घुगे . वय:-38; पत्ता:-प्लॉट नं: डी 3/301, माळा नं: ., इमारतीचे नाव: उन्नती वूड्स, फेज 4, ब्लॉव
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	नं: न्यू हॉरिझोन मॅनॅजमेण्ट कॉलेज जवळ,, रोड नं: कावेसर घोडबंदर रोड, ठाणे प. , महाराष्ट्र, ठाणे. पिन कोड:-400607
असल्यास,प्रतिवादिचे नाव व पत्ता	पॅन नं:-AOJPG5831Q
(९) दस्तऐवज करुन दिल्याचा दिनांक	26/12/2022
(10)दस्त नोंदणी केल्याचा दिनांक	26/12/2022
(11)अनुक्रमांक,खंड व पृष्ठ	16407/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	952000
(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.

Property	Flat		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	679.00	814.00	977.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹ 20,029.00	₹ 16,691.00	₹ 13,909.00





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 22nd 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 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 ₹ 1,43,60,000.00 (Rupees One Crore Forty Three Lakh Sixty Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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



