

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Manish V. Sanghrajka & Mr. Prakash Kumar Sanghrajka

Residential Flat No. 127, 1st Floor, Wing - C, Building No.6, "Ashwin Nagar C Co-op. Hsg. Soc. Ltd.", Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35, Village - Diwanman, Vasai (West), Taluka - Vasai, District - Palghar, PIN Code - 401 202, State - Maharashtra, Country - India

Latitude Longitude - 19°22'46.7"N 72°49'26.5"E

Intended User: Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



Our Pan India Presence at:

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Regd. Office

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

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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report / Cosmos Bank / Kandivali (West) Branch/ Mr. Manish V. Sanghrajka (9665/2307058)

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Vastu/Mumbai/07/2024/9665/2307058 03/11-62-PASH Date: 03.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 127, 1st Floor, Wing - C, Building No.6, "Ashwin Nagar C Co-op, Hsq. Soc. Ltd.", Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35, Village - Diwanman, Vasai (West), Taluka -Vasai, District - Palghar, PIN Code - 401 202, State - Maharashtra, Country - India belongs to Mr. Manish V. Sanghrajka & Mr. Prakash Kumar Sanghrajka.

Boundaries of the property.

Building No. 7 North

Wing - A South

East Wing - B & Internal Road

West Wing - F

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 ₹ 29,89,800.00 (Rupees Twenty Nine Lakh Eighty Nine Thousand Eight 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.

Manoi Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email:=manoj@vastukala.org, c=IN Date: 2024.07.03 15:56:16 +05'30'





Director

Manoj B. Chalikwar Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01



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Auth. Sign.

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Valuation Report of Residential Flat No. 127, 1st Floor, Wing – C, Building No.6, "Ashwin Nagar C Co-op. Hsg. Soc.

Ltd.", Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35, Village – Diwanman, Vasai (West), Taluka – Vasai,

District - Palghar, PIN Code – 401 202, State – Maharashtra, Country – India

Form 0-1

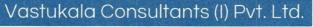
(See Rule 8 D)

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 03.07.2024 for Bank	Fair Market Value as on king Purpose		
2 Date of inspection 02.07.2024			
3 Name of the owner/ owners Mr. Manish V. Sang Mr. Prakash Kumar	•		
If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided? Joint Ownership Details of share of or	wnership is not available		
Brief description of the property Address: Residential Flat No. 127, 1st F - C, Building No.6, "Ashwin Nagar C Co Soc. Ltd.", Survey No. 1, 2 & 3, Hissa N Plot No. 35, Village – Diwanman, Vas Taluka – Vasaí, District - Palghar, PIN C 202, State – Maharashtra, Country – Indi Contact Person: Mr. Manish V. Sanghrajka (Owner) Contact No.: 9970561175			
	s lane No. 3, Vasai (West)		
	Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35 of Village – Diwanman, Taluka – Vasai, District - Palghar		
8 Is the property situated in residential/ Residential Area commercial/ mixed area/ Residential area?	Residential Area		
9 Classification of locality-high class/ middle Middle Class class/poor class	Middle Class		
Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	available in the vicinity		
11 Means and proximity to surface communication by which the locality is served Served Served Served by Buses, Ta	Served by Buses, Taxies and Private cars		
LAND			
Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Fi Balcony Area in Sq. I Total Carpet Area in (Area as per actual s Built up Area in Sq.	Ft. = 65.00 Sq. Ft. = 457.00 site measurement)		
	•		







		(Area as per Release Deed) Super Built up Area in Sq. Ft. = 550.00
		(Area as per Release Deed)
13	Roads, Streets or lanes on which the land is abutting	60 Feet Road, Cross lane No. 3
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?	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 VVCMC norms Percentage actually utilized - Details not available
26	RENTS	
1		







	(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	₹ 6,000/- Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.		
28	of fix	parate amount being recovered for the use ktures, 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, , 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	1	ft is installed, who is to bear the cost of tenance 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		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available		
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available		
36		ny dispute between landlord and tenant ding 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.		
	SALI	ES			
38	in the Name	instances of sales of immovable property locality 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.		
40	If sale	e instances are not available or not relied	N. A.		



Since 1,989





	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1994 (As per Property Card)
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, Kandivali (West) Branch to assess fair market value as on 03.07.2024 for Residential Flat No. 127, 1st Floor, Wing – C, Bujlding No.6, "Ashwin Nagar C Co-op. Hsg. Soc. Ltd.", Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35, Village – Diwanman, Vasai (West), Taluka – Vasai, District - Palghar, PIN Code – 401 202, State – Maharashtra, Country – India belongs to Mr. Manish V. Sanghrajka & Mr. Prakash Kumar Sanghrajka.

We are in receipt of the following documents:

	THE COLOR OF THE C
1.	Copy of Release Deed dated 15.04.2024 b/w. Mrs. Tejal Bhavesh Shah, Mrs. Sonal Atul Desai & Mrs.
	Mamata Nitin Shah (Releasors) and Mr. Manish V. Sanghrajka & Mr. Prakash Kumar Sanghrajka
	(Releasee)
2.	Copy of Property card dated 09.01.2024 issued by Vasai Virar City Municipal Corporation
3.	Copy of Society Maintenance Bill No.00224 / 2022 - 23 dated 04.02.2023 in the name of Mr. Vinodrai
	Jagjivandas Sangharatka & Mrs. Dinbala Vinodrai Sangharatka
4.	Copy of Index - II Document No. 3606 / 2004 dated 21.06.2004 b/w Mr. Prasanna Gopala Pillai (The
	Builder) and Vinodrai Jagjivandas Sangharajka & Mrs. Dinbala Vinodrai Sangharajka (Purchaser)

LOCATION:

The said building is located at Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35, Village – Diwanman, Vasai (West), Taluka – Vasai, District - Palghar, PIN Code – 401 202, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 1.3 Km. from Vasai 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 chequered tile floor finish. The building external condition is Normal. The building is used for residential purpose. 1st Floor is having 3 Residential Flat. Lift was not provided in building.





Residential Flat:

The property is a Residential Flat located on 1st Floor. The composition of Residential Flat is having 1 Bedroom + Living Room + Kitchen + Bathroom + W.C. + Balcony Area (i.e. 1BHK flat). The residential Flat is finished with Partly Marble flooring & Partly Mosaic Tiles Flooring & Partly Ceramic Tiles Flooring, Teak wood door frame with Solid flush door & Aluminum sliding windows & Partly Concealed & Partly Casing Capping electrification & Concealed plumbing.

Valuation as on 03rd July 2024

The Built up Area of the Residential Flat	:	495.00) Sq. Ft.

Deduct Depreciation:

:	1994 (As per Property Card)
:	60 Years
:	30 Years
1:	495.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,86,000.00
	45.00%
	₹ 6,23,700.00
:	₹ 62,795.00 per Sq. M. i.e. ₹ 5,834.00 per Sq. Ft.
:	₹ 49,354.00 per Sq. M. i.e. ₹ 4,585.00 per Sq. Ft.
	₹ 7,300.00 per Sq. Ft.
:	495.00 Sq. Ft. X ₹ 7,300.00 = ₹ 36,13,500.00

(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 03.07.2024	:	₹ 36,13,500.00 - ₹ 6,23,700.00 = ₹ 29,89,800.00
Value of the property	:	₹ 29,89,800.00
The realizable value of the property	:	₹ 26,90,820.00
Distress value of the property	:	₹ 23,91,840.00
Insurable value of the property	:	₹ 13,86,000.00
Guideline Value of the property	:	₹ 22,69,575.00





Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 127, 1st Floor, Wing – C, Building No.6, "Ashwin Nagar C Co-op. Hsg. Soc. Ltd.", Survey No. 1, 2 & 3, Hissa No. 3, 4 (P), Plot No. 35, Village – Diwanman, Vasai (West), Taluka – Vasai, District - Palghar, PIN Code – 401 202, State – Maharashtra, Country – India for this particular purpose at ₹ 29,89,800.00 (Rupees Twenty Nine Lakh Eighty Nine Thousand Eight Hundred Only) as on 03rd July 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 03rd July 2024 is ₹ 29,89,800.00 (Rupees Twenty Nine Lakh Eighty Nine Thousand Eight 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

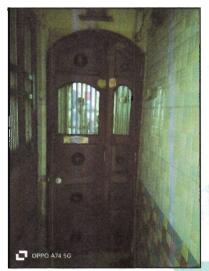
1.	No. of floors and height of each floor		Ground + 3 Upper Floors		
2.	Plinth area	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1st Floor		
3	Year of construction		1994 (As per Property Card)		
4	Estimated	future life	30 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of co	instruction- load bearing walls/RCC el frame	R.C.C. Framed Structure		
6	Type of for	undations	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 Solid flush door & Aluminium sliding windows		
10	Flooring		Partly Marble flooring & Partly Mosaic Tiles Flooring & Partly Ceramic Tiles Flooring		
11	Finishing		Cement plastering		
12_	Roofing ar	nd terracing	R.C.C. Slab		
13	Special ard	chitectural or decorative features, if	No		
14	(i)	Internal wiring – surface or conduit	Partly Concealed & Partly Casing Capping electrification		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15	Sanitary in	stallations	V ASS		
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins	ASSESSED TO THE PARTY OF THE PA		
	(iii)	No. of urinals			
	(iv)	No. of sink			
16	Class of fit white/ordin	tings: Superior colored / superior arry.	Ordinary		
17	Compound	i wali	6'.0" High, R.C.C. column with B. B. masonry wall		
	Height and	•			
	Type of co				
18		and capacity	No Lift		
19	Undergrou construction	nd sump – capacity and type of on	R.C.C tank		
20	Over-head tank		R.C.C tank on terrace		
	Location, o	capacity			
	Type of construction				
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		Open Car Parking, Cemented road in open spaces, etc.		
23		sposal – whereas connected to ers, if septic tanks provided, no. and	Connected to Municipal Sewerage System		





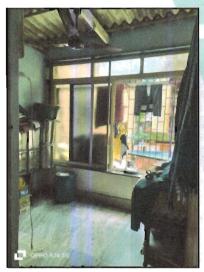


Actual site photographs













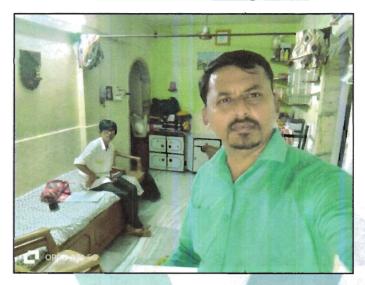


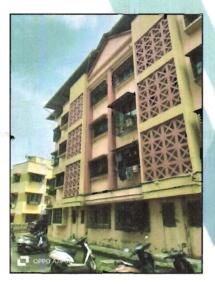






Actual site photographs







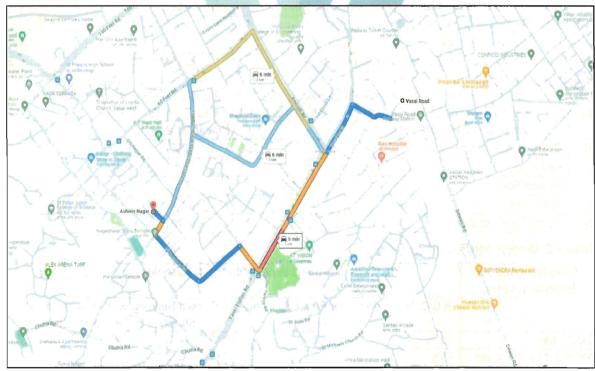




Route Map of the property

Site,u/r





Latitude Longitude - 19°22'46.7"N 72°49'26.5"E

Note: The Blue line shows the route to site from nearest railway station (Vasai – 1.3 Km.)



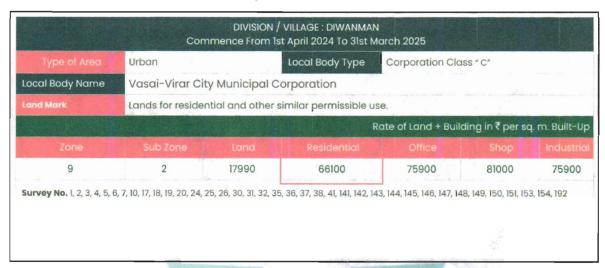
Since 1989



An ISO 9001: 2015 Certified Company



Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	66,100.00			
20% Decrease, Flat Located on 4th Floor	3,305.00	E-2		
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	62,795.00	Sq. Mtr.	5,834.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	17,990.00	18		
The difference between land rate and building rate (A – B = C)	44,805.00			
Depreciation Percentage as per table (D) [100% - 25%]	70%			
(Age of the Building – 25 Years)	V			
Rate to be adopted after considering depreciation [B + (C x D)]	49,354.00	Sq. Mtr.	4,585.00	Sq. Ft.

Building not having lift

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.

	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

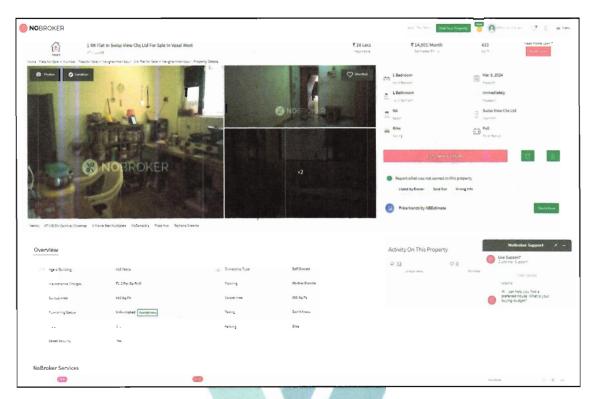
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1%	After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

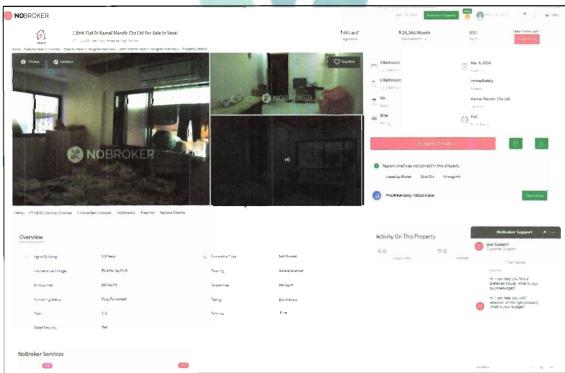


CONSULTANTO

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Price Indicators

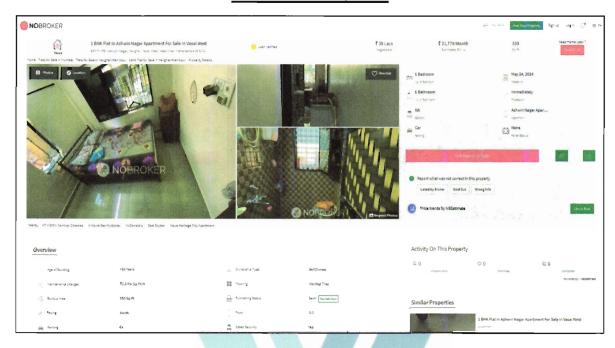








Price Indicators



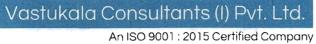




Sale Instances

22079	सूची क्र.2	दुव्यम निबंधक : दु.नि. वसई 1
3-07-2024 lote:-Generated Through eSearch		दस्त क्रमांक : 1220/2024
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ontact concern SRO office.		Rlegn:63m
	गावाचे नाव : दिवाणमा	न
(1)वितेखाचा प्रकार	करारनामा	
(2)मोबदला	3000000	
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2766000	
(4) भू-मापन् पोटहिस्सा व घरक्रमोक(असत्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: गाव मोजे दिवाणमान,तालुका वसई,जिल्हा पालघर येथील सर्वे नं. 1,2,3,हिस्सा नं. 3,4(पी),प्लॉट नं. 35,या जमीन मिळकतीवर बांधण्यात आलेले अश्विन नगर बी बिल्डींग को.हो.सो.लि.,या बिल्डींग मधील सदनिका नं. जी 18,तळ मजला,बी विंग,ज्याचे एकूण क्षेत्र 527 चे. फुट(बिल्ट अप)म्हणजेच 48.97 चे.मी.(बिल्ट अप),बिल्डींग नं. बी 4,हि मिळकत((Survey Number : सर्वे नं. 1, 2, 3, हिस्सा नं. 3, 4 (पी), प्लॉट नं. 35;))	
(5) क्षेत्रफळ	48.97 चौ. मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालपाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व फ्ता.	1): नाव:-संतोष राधेश्याम गुप्ता वय:-42 प्रता:-प्लॉट नं: -, माळा नं: तळ मजला, बी विंग , इमारतीचे नाव: अश्विन नगर बी बिल्डीय को.ही.सो.ति., ब्लॉक नं: सदिनका नं. जी 18, रोड नं: दिवाणमान, वसई पश्चिम, तालुका वसई, जिल्हा पालघर, महाराष्ट्र, हाणे. पिन कोड:-401202 पॅन नं ANSPG5846M 2): नाव:-मनोज राधेश्याम गुप्ता वय:-40 पत्ता:-प्लॉट नं: -, माळा नं: तळ मजला, बी विंग , इमारतीचे नाव: अश्विन नगर बी बिल्डीय को.ही.सो.ति., ब्लॉक नं: सदिनका नं. जी 18, रोड नं: दिवाणमान, वसई पश्चिम, तालुका वसई, जिल्हा पालघर, महाराष्ट्र, हाणे. पिन कोड:-401202 पॅन नं AQEPG8773E	
(8)दस्तपेवज करून घेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेगा असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-आदित्य जायसवाल वय:-22; पत्ता:-प्लॉट ने: -, माळा ने: -, इमारतीचे नाव: साई निवाचळ, ब्लॉक ने: रूम ने. 5, रोड ने: ब्राह्मण आळी, बरामपुर, वसई पष्टिम, तालुका वसई, जिल्हा पालपर, महाराष्ट्र, ठाणे. पिन कोड:-401202 पेंन ने:-CIWPJ6183M 2): नाव:-आपूर कृष्णकुमार जायसवाल वय:-20; पत्ता:-प्लॉट ने: -, माळा ने: -, इमारतीचे नाव: साई निवास चाळ, ब्लॉक ने: रूम ने. 5, रोड ने: ब्राह्मण आळी, बरामपुर, वसई पष्टिम, तालुका वसई जिल्हा पालपर, महाराष्ट्र, ठाणे. पिन कोड:-401201 पेंन ने-CIPPJ0450H 3): नाव:-कृष्ण कुमार जायसवाल वय:-44; पत्ता:-प्लॉट ने: -, माळा ने: -, इमारतीचे नाव: साई निवास चाळ, ब्लॉक ने: रूम ने. 5, रोड ने: ब्राह्मण आळी, बरामपुर, वसई पष्टिम, तालुका वसई, जिल्हा पालपर, महाराष्ट्र, ठाणे. पिन कोड:-401202 पेंन ने-APJPJ5128E	
(९) दस्तऐवज करून दिल्याचा दिनांक	31/01/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	31/01/2024	
(11)अनुक्रमोक,खंड व पृष्ठ	1220/2024	
(12)बाजारभावाप्रमाणे मुद्रीक शुल्क	210000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 03rd July 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:

(TM)

- 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.
- 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 ₹ 29,89,800.00 (Rupees Twenty Nine Lakh Eighty Nine Thousand Eight Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.07.03 15:56:29 +05'30'

Date: 2024.07.03 15:56:29 +05'30'

Director

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





