

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. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta

Residential Flat No. 203, 2nd Floor, Building No B-2, **"Jasmine Kasturi Park Co-Op. Hsg. Soc.** Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude: 19°15'31.0"N 73°7'58.6"E

Intended User:

Cosmos Bank

Kalyan Khadakpada Branch

Ground floor, Shiv Villa Apt. Opp. gagangiri Soc. Sai Chowk, Khadakpada Kalyan West 421301



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email:thane@vastukala.co.ln | Tel: 80978 82976 / 90216 05621

Our Pan India Presence at:

Nanded ♀ Aurangabad ♀ Pune

 Rajkot

💡 Raipur

Regd. Office

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

+91 2247495919

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

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Vastu/Thane/07/2024/010012/2307343 22/20-347-PSSH Date: 20.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 203, 2nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta.

Boundaries of the property

North Bakul Apartment

South Singhal Road

Internal Road East

Mahavir Pawandham Building West

Considering various parameters recorded, 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 for this particular purpose at ₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoi Chalikwar Director

Digitally signed by Manoj Chalikwar DN: cn=Manoi Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai email=manoj@vastukala.org, c=IN Date: 2024.07.22 17:37:44 +05'30'

Auth. Sign.



Manoi Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.: H.O. / Credit / 67 / 2019-20

Encl.: Valuation report



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Residential Flat No. 203, 2nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, 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 Fair Market Value as on 20.07.2024 for Housing Loan Purpose. | | |
|----|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| 1 | Date of inspection | 19.07.2024 | | |
| 3 | Name of the owner / owners | Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta | | |
| 4 | If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided? | Joint Ownership Details of ownership share is not available | | |
| 5 | Brief description of the property | Address: Residential Flat No. 203, 2 nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India. Contact Person: Mr. Suraj Gupta (Owner's Relative) Contact No. 9082573269 | | |
| 6 | Location, Street, ward no | Adharwadi Road Village - Gandhare, District - Thane | | |
| 7 | Survey / Plot No. of land | Village - Gandhare New Survey No - 3/3 & 3/4 | | |
| 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. = 297.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 380.00 (Area As Per Agreement for sale) | | |
| 13 | Roads, Streets or lanes on which the land is abutting | Village - Gandhare, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301 | | |



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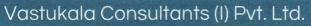


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| 14 | If freehold or leasehold land | | Free Hold. | |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--|
| 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 | 1 | any restriction covenant in regard to use of so, attach a copy of the covenant. | As per documents | |
| 17 | 1 | re any agreements of easements? If so, attach of the covenant | Information not available | |
| 18 | | | 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 | |
| | Attach a dimensioned site plan | | N.A. | |
| | IMPROVEMENTS | | | |
| 22 | 1 | plans and elevations of all structures standing land and a lay-out plan. | Information not available | |
| 23 | | h technical details of the building on a steem to the sheet (The Annexure to this form may be | Attached | |
| 24 | Is the b | ouilding owner occupied/ tenanted/ both? | Owner Occupied - Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta | |
| | If the property owner occupied, specify portion and extent of area under owner-occupation | | Fully Owner Occupied | |
| 25 | What is the Floor Space Index permissible and Percentage actually utilized? | | Floor Space Index permissible - As per KMC norms Percentage actually utilized – Details not available | |
| 26 | RENTS | s | | |
| | (i) | Names of tenants/ lessees/ licensees, etc | Owner Occupied - Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta | |
| | (ii) | Portions in their occupation | Fully Owner Occupied | |
| | (iii) | Monthly or annual rent/compensation/license fee, etc. paid by each | 6,300.00 (Expected rental income per month) | |



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| | (iv) Gross amount received for the whole property | | N.A. | |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|--|
| 27 | | y of the occupants related to, or close to associates of the owner? | Information not available | |
| 28 | 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 | 1 | etails of the water and electricity charges, If any, orne by the owner | N. A. | |
| 30 | 1 | e tenant to bear the whole or part of the cost and maintenance? Give particulars | N. A. | |
| 31 | 1 | s installed, who is to bear the cost of nance and operation- owner or tenant? | N. A. | |
| 32 | | np is installed, who is to bear the cost of nance 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 | | uilding insured? If so, give the policy no., for which it is insured and the annual premium | Information not available | |
| 36 | | dispute between landlord and tenant regarding nding in a court of rent? | N. A. | |
| 37 | | y standard rent been fixed for the premises any law relating to the control of rent? | N. A. | |
| 26 | SALES | | | |
| 37 | 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 | |
| 38 | Land rate adopted in this valuation | | N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate. | |
| 39 | If sale instances are not available or not relied up on, the basis of arriving at the land rate | | N. A. | |
| 40 | COST | OF CONSTRUCTION | | |
| 41 | Year of comple | commencement of construction and year of tion | Year of Completion – 1996 (As per occupancy certificate) | |
| 42 | What was the method of construction, by contract/By employing Labour directly/ both? | | N. A. | |
| | | | | |



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| 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: At the time of site inspection we observed paint peeling | in Living Area and Kitchen. |

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 20.07.2024 for Residential Flat No. 203, 2nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta.

We are in receipt of the following documents:

| 1) | Copy of Agreement for sale No.2274/2021 Dated 31.12.2020 between Mr. Daniel John(The Transferor) And Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta(The transferee). |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2) | Copy of Commencement Certificate No.KMP / NRV / BP / KV / 171-49 Dated 14.07.1995 issued by Kalyan Mahanagarpalika. |
| 3) | Copy of Occupancy Certificate No.KMP / NRV / CC / KV Dated 21.06.1996 issued by Kalyan Mahanagarpalika. |

Location

The said building is located at Village - Gandhare, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Residential Zone. It is at a traveling distance 3.5Km from Kalyan Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is normal. The building is used for Residential purpose. 2nd Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor. The composition of Residential Flat is Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Partly Marble Flooring and Partly Kota Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Open-Conduit plumbing with Casing Capping Electrical wiring etc.

Valuation as on 20th July 2024

| The Built Up Area of the Residential Flat | : 380.00 Sq. Ft. | |
|-------------------------------------------|------------------|--|
|-------------------------------------------|------------------|--|

Deduct Depreciation:



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| Year of Construction of the building | : | 1996 (As per occupancy certificate) |
|-----------------------------------------------------------------------------|---|-----------------------------------------------------|
| Expected total life of building | : | 60 Years |
| Age of the building as on 2024 | : | 28 Years |
| Cost of Construction | : | 380.00 Sq. Ft. X ₹ 2,500.00 = ₹ 9,50,000.00 |
| Depreciation {(100 - 10) X (28 / 60)} | : | 42.00% |
| Amount of depreciation | : | ₹ 3,99,000.00 |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | : | ₹.75,800/- per Sq. M. i.e. ₹ 7,042/- per Sq. Ft. |
| Guideline rate (after depreciate) | : | ₹ 61,296/- per Sq. M. i.e. ₹ 5,695/- per Sq. Ft. |
| Value of property as on 20th July 2024 | : | 380.00 Sq. Ft. X ₹ 8,000 = ₹30,40,000.00 |

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

| Fair value of the property as on 20th July 2024 | : | ₹ 30,40,000.00 - ₹ 3,99,000.00 = ₹ 26,41,000.00 |
|----------------------------------------------------|---|-------------------------------------------------|
| Total Value of the property | : | ₹₹ 26,41,000.00 |
| The realizable value of the property | | ₹23,76,900.00 |
| Distress value of the property | : | ₹21,12,800.00 |
| Insurable value of the property (380.00 X 2,500.00 | | ₹9,50,000.00 |
| Guideline value of the property (380.00 X 5695.00) | | ₹19,71,440.00 |

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at ₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands Only) as on 20th July 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 20th July 2024 is ₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands 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.



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PART III- VALUATION

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

| No. of floors and height of each floor | [: | Ground + 4 Upper Floors | | |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| Plinth area floor wise as per IS 3361-1966 | | N.A. as the said property is a Residential Flat Situated on 2 nd Floor | | |
| Year of construction | ; | 1996 (As per occupancy certificate) | | |
| Estimated future life | : | 32 Years Subject to proper, preventive periodic maintenance & structural repairs | | |
| Type of construction- load bearing walls/RCC frame/ steel frame | | R.C.C. Framed Structure | | |
| Type of foundations | | R.C.C. Foundation | | |
| Walls | | All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery. | | |
| Partitions | | 6" Thk. Brick Masonery. | | |
| Doors and Windows | | Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, . | | |
| Flooring | | Partly Marble Flooring and Partly Kota Flooring. | | |
| Finishing | ; | Cement Plastering + POP Finish. | | |
| Roofing and terracing | | R. C. C. Slab. | | |
| Special architectural or decorative features, if any | | No | | |
| (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/Ordinary/ Poor. | : | Open-Conduit plumbing with Casing Capping Electrical wiring | | |
| | Plinth area floor wise as per IS 3361-1966 Year of construction Estimated future life Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations Walls Partitions Doors and Windows Flooring Finishing Roofing and terracing Special architectural or decorative features, if any (i) Internal wiring – surface or conduit | Plinth area floor wise as per IS 3361-1966 Year of construction Estimated future life Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations Walls Partitions Doors and Windows Flooring Finishing Roofing and terracing Special architectural or decorative features, if any (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/Ordinary/ | | |





Technical details

Main Building

| 15 | Sanitary | installations | : | As per Requirement |
|----|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------|---------------------------------------------------|
| | (i) | No. of water closets | | |
| | (ii) | No. of lavatory basins | | |
| | (iii) | No. of urinals | | |
| | (iv) | No. of sink | | |
| 16 | Class of white/ord | fittings: Superior colored / superior dinary. | : | Ordinary |
| 17 | _ | nd wall nd length 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 | | : | RCC Tank |
| 20 | Over-head tank Location, capacity Type of construction | | : | RCC Tank on Terrace |
| 21 | Pumps- | no. and their horse power | A | May be provided as per requirement |
| 22 | Roads and paving within the compound approximate area and type of paving | | | Chequred tiles in open spaces, etc. |
| 23 | _ | disposal – whereas connected to public if septic tanks provided, no. and capacity | N. N | Connected to Municipal Sewerage System |





Actual Site Photographs

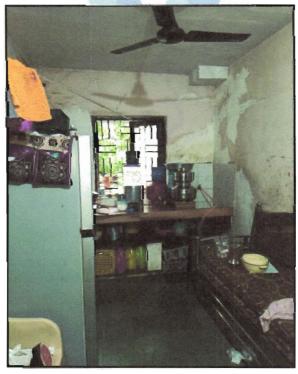














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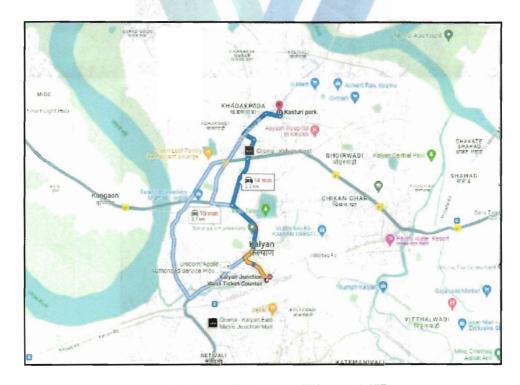




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°15'31.0"N 73°7'58.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 3.5Km).



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Ready Reckoner Rate



| Stamp Duty Ready Reckoner Market Value Rate for Flat | 75800 | | | |
|---------------------------------------------------------------------------|-----------|----------|----------|---------|
| Decrease by 10% on Flat Located on 2 nd Floor | 7580 | | | |
| Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A) | 68,220.00 | Sq. Mtr. | 6,338.00 | Sq. Ft. |
| Stamp Duty Ready Reckoner Market value Rate for Land (B) | 24000 | | | |
| The difference between land rate and building rate(A-B=C) | 44,220.00 | | | |
| Percentage after Depreciation as per table(D) | 28% | | | |
| Rate to be adopted after considering depreciation [B + (C X D)] | 61,296.00 | Sq. Mtr. | 5,695.00 | Sq. Ft. |

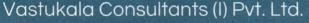
Building not having lift

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% |



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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 |



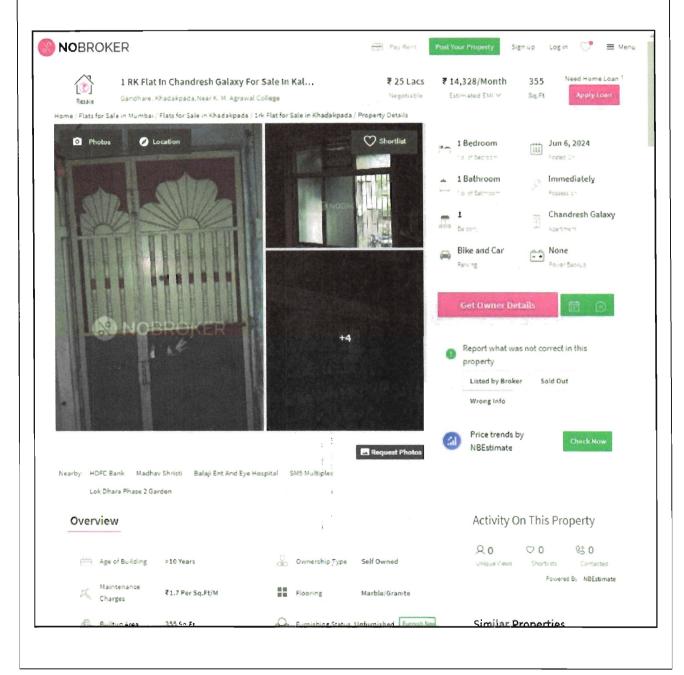




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Price Indicators

| Property | Chandresh Galaxy, Kalya | Chandresh Galaxy, Kalyan West | | |
|------------------|-------------------------|-------------------------------|----------|--|
| Source | Nobroker.com | Nobroker.com | | |
| Floor | Middle | | | |
| | Carpet | Built Up | Saleable | |
| Area | 295.83 | 355.00 | - | |
| Percentage | - | 20% | - | |
| Rate Per Sq. Ft. | ₹8,451.00 | ₹7,042.00 | - | |





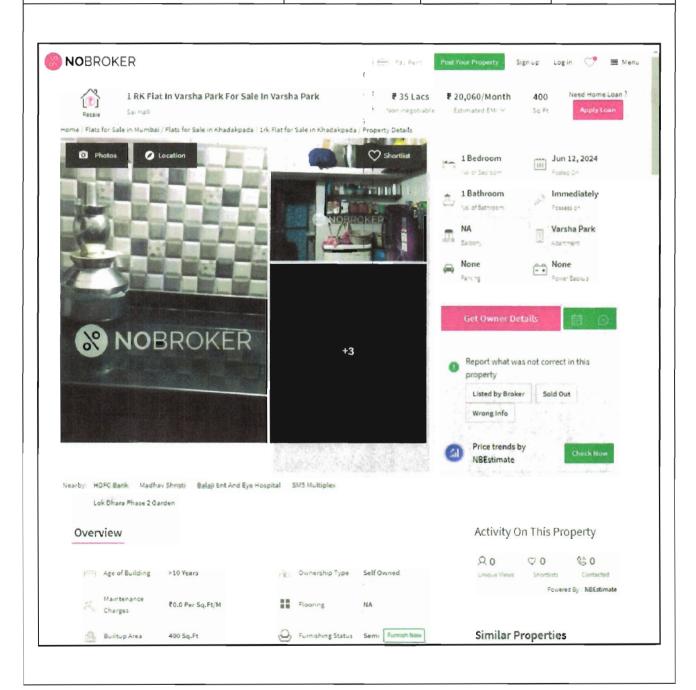
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| Property | Varsha Park, Gandhare, Kalyan West | | |
|------------------|------------------------------------|-----------|----------|
| Source | Nobroker.com | | |
| Floor | Middle | | |
| | Carpet | Built Up | Saleable |
| Area | 333.33 | 400.00 | - |
| Percentage | - | 20% | - |
| Rate Per Sq. Ft. | ₹10,500.00 | ₹8,750.00 | - |





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Sale Instances

| Property | Kasturi Park, Kalyan Wes | Kasturi Park, Kalyan West | | |
|------------------|--------------------------|---------------------------|----------|--|
| Source | Index no.2 | Index no.2 | | |
| Floor | 4th | | | |
| | Carpet | Built Up | Saleable | |
| Area | 470.83 | 565.00 | - | |
| Percentage | - | 20% | - | |
| Rate Per Sq. Ft. | ₹9,558.00 | ₹7,965.00 | - | |

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|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--|
| 1054671 | सूची क्र.2 | दुय्यम निबंधक : सह दु.नि. कल्याण 2 | |
| 31-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office. | | दस्त क्रमांक : 10546/2024 नोदंणी : Regn:63m | |
| | गावाचे नाव: गंधारे | | |
| (1)विलेखाचा प्रकार | करारनामा | | |
| (2)मोबदला | 4500000 | | |
| (3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) | 3983000 | | |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: मौजे गंधारे,स. नं. 3,हि नं 4,स. नं. 3,हि नं. 3 वरील पारिजात कस्तुरी पार्क को. ऑप. हौ. सो. लि. मधील बिल्डिंग नं ए-4,पारिजात,चौथा मजला,सदनिका क्रं. 402,क्षेत्र 565 चौ फुट बिल्टअप((Survey Number : 3 ;)) | | |
| (5) क्षेत्रफळ | 565 चौ.फूट | | |
| (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:-गंगासागर प्रकाश सदावर्ते वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: फ्लॅट नं ए-4/402, पारिजात सोसायटी, कस्तुरी पार्क, निक्की नगर जवळ, खडकपाडा, कल्याण प., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AZJPS8341L | | |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता | 1): नावः-मिलिंद दिनकर कोर वयः-39; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः ए-202, तुलसी सर्वोदय, गांधार नगर, खडकपाडा, राधानगर समोर, कल्याण प. , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-BBLPK6102L | | |
| (९) दस्तऐवज करुन दिल्याचा दिनांक | 22/05/2024 | | |
| (10)दस्त नोंदणी केल्याचा दिनांक | 24/05/2024 | | |
| (11)अनुक्रमांक,खंड व पृष्ठ | 10546/2024 | | |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 315000 | | |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क | 30000 | | |
| (14)पोउन | | | |







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 20th 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:

- 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.
- 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.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



CONSULTABLE OF CONSUL

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 ₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (f) Pvt. Ltd., ou=Mumbai, email-manoj@vastukala.org, c=IV Date: 2024.07.22 17:37:55 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 Cosmos Bank Empanelment No.: H.O./Credit/67/2019-20





