

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Shri. Ram Avtar Prabhudayal Saini**

Residential Flat No. 13, 3rd Floor, "**Chintamani**", Ashtavinayak Sankul Chintamani Co.-Op. Hsg. Soc. Ltd., Shivaji Chowk, MIDC Road, Village - Kulgaon, Taluka - Ulhasnagar, District - Thane, Badlapur (East), PIN Code - 421 503, State - Maharashtra, India.

Latitude Longitude : 19°9'32.1"N 73°14'27.8"E

Intended User:

**Cosmos Bank
Ambarnath Branch**

Panvelkar Pride, Shop no 1 to 4, Plot no 63-64, C T S NO 4740, Near Hutatma Chawk Ambarnath (East)



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 13, 3rd Floor, "Chintamani, ", Ashtavinayak Sankul Chintamani Co.-Op. Hsg. Soc. Ltd., Shivaji Chowk, MIDC Road, Village - Kulgaon, Taluka - Ulhasnagar, District - Thane, Badlapur (East), PIN Code - 421 503, State - Maharashtra, India belongs to **Shri. Ram Avtar Prabhudayal Saini**.

Boundaries of the property

North	: Ballaleshwar Society
South	: Rampra Garden / Internal Road
East	: Open Plot
West	: Satvik Apartment

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 **₹ 40,58,437.00 (Rupees Forty Lakhs Fifty Eight Thousands Four Hundred And Thirty Seven 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.**

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.:

Encl.: Valuation report



Residential Flat No. 13, 3rd Floor, "Chintamani, ", Ashtavinayak Sankul Chintamani Co.-Op. Hsg. Soc. Ltd., Shivaji Chowk, MIDC Road, Village - Kulgaon, Taluka - Ulhasnagar , District - Thane, Badlapur (East), PIN Code - 421 503, 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 22.07.2024 for Housing Loan Purpose.
1	Date of inspection	19.07.2024
3	Name of the owner / owners	Shri. Ram Avtar Prabhudayal Saini
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. 13, 3 rd Floor, "Chintamani, ", Ashtavinayak Sankul Chintamani Co.-Op. Hsg. Soc. Ltd., Shivaji Chowk, MIDC Road, Village - Kulgaon, Taluka - Ulhasnagar , District - Thane, Badlapur (East), PIN Code - 421 503, State - Maharashtra, India. Contact Person : Mr. Sunil Saini (Owner's Son) Contact No. 7387154665
6	Location, Street, ward no	MIDC Road Village - Kulgaon, District - Thane
7	Survey / Plot No. of land	Village - Kulgaon New Survey No - 20/9 & 12/6
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. = 640.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 925.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Kulgaon, Taluka - Ulhasnagar , District - Thane, Pin - PIN Code - 421 503

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
	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 - Shri. Ram Avtar Prabhudayal Saini
	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 BNP norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Shri. Ram Avtar Prabhudayal Saini
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	10,400.00 (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?	Information not available
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.
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 commencement of construction and year of completion	Year of Completion – 1997 (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, Ambarnath Branch Branch to assess Fair Market Value as on 22.07.2024 for Residential Flat No. 13, 3rd Floor, "**Chintamani**", Ashtavinayak Sankul Chintamani Co.-Op. Hsg. Soc. Ltd., Shivaji Chowk, MIDC Road, Village - Kulgaon, Taluka - Ulhasnagar , District - Thane, Badlapur (East), PIN Code - 421 503, State - Maharashtra, India belongs to **Shri. Ram Avtar Prabhudayal Saini**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.4048/2008 Dated 17.05.2008 between M/s. ML Builders Developers (The Promoter) And Shri. Ram Avtar Prabhudayal Saini(The The Assignee).
2)	Copy of Commencement Certificate No.BNP / NRV / BP / 212 - 38 Dated 14.06.1995 issued by Badlapur Nagar Parishad.
3)	Copy of Occupancy Certificate No.BNP / NRV / 252 Dated 28.05.1997 issued by Badlapur Nagar Parishad.
4)	Copy of Society Share Certificate No.14 Dated 15.09.2008 And Shri. Ramavtar Prabhat Saini(The purchaser) issued by SOCIETY.

Location

The said building is located at Village - Kulgaon, Taluka - Ulhasnagar , District - Thane, PIN Code - 421 503. The property falls in Residential Zone. It is at a traveling distance 1.2 Km from Badlapur 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" Thk. Brick Masonry walls. The external condition of building is normal. The building is used for Residential purpose. 3rd Floor is having 2 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor. The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage + Balcony.+ Terrace This Residential Flat is Mosaic Tile Flooring, Teak Wood Door frame with Solid flush door with M.S Safety door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Concealed Electrical wiring etc.

Valuation as on 22nd July 2024

The Built Up Area of the Residential Flat	:	925.00 Sq. Ft.
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Deduct Depreciation:



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Year of Construction of the building	: 1997 (As per occupancy certificate)
Expected total life of building	: 60 Years
Age of the building as on 2024	: 27 Years
Cost of Construction	: 925.00 Sq. Ft. X ₹ 2,500.00 = ₹ 23,12,500.00
Depreciation $\{(100 - 10) \times (27 / 60)\}$: 40.50%
Amount of depreciation	: ₹ 9,36,562.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 36,550/- per Sq. M. i.e. ₹ 3,396/- per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 28,979/- per Sq. M. i.e. ₹ 2,692/- per Sq. Ft.
Value of property as on 22nd July 2024	: 925.00 Sq. Ft. X ₹ 5,400 = ₹49,95,000.00

(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 22nd July 2024	: ₹ 49,95,000.00 - ₹ 9,36,562.00 = ₹ 40,58,437.00
Total Value of the property	: ₹₹ 40,58,437.00
The realizable value of the property	: ₹36,52,594.00
Distress value of the property	: ₹32,46,750.00
Insurable value of the property (925.00 X 2,500.00)	: ₹23,12,500.00
Guideline value of the property (925.00 X 2692.00)	: ₹24,90,100.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 13, 3rd Floor, "Chintamani, ", Ashtavinayak Sankul Chintamani Co.-Op. Hsg. Soc. Ltd., Shivaji Chowk, MIDC Road, Village - Kulgaon, Taluka - Ulhasnagar, District - Thane, Badlapur (East), PIN Code - 421 503, State - Maharashtra, India for this particular purpose at **₹ 40,58,437.00 (Rupees Forty Lakhs Fifty Eight Thousands Four Hundred And Thirty Seven Only)** as on 22nd July 2024

NOTES

1. 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 July 2024** is **₹ 40,58,437.00 (Rupees Forty Lakhs Fifty Eight Thousands Four Hundred And Thirty Seven 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

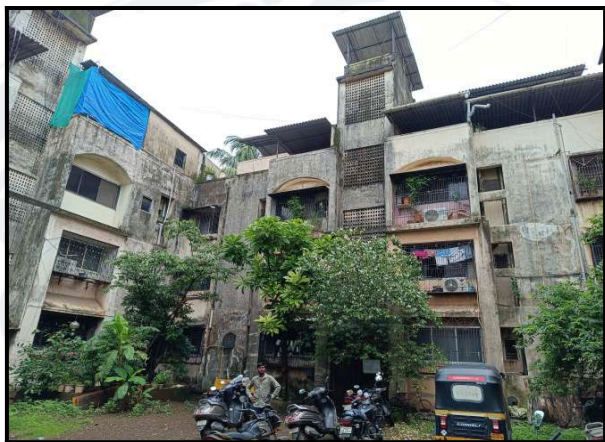
Technical details		Main Building				
1	No. of floors and height of each floor	: Ground + 3 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Residential Flat Situated on 3 rd Floor				
3	Year of construction	: 1997 (As per occupancy certificate)				
4	Estimated future life	: 33 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" Thk. Brick Masonery.				
8	Partitions	: 6" Thk. Brick Masonery.				
9	Doors and Windows	: Teak Wood Door frame with Solid flush door with M.S Safety door, Aluminium Sliding Windows with window grills, .				
10	Flooring	: Mosiac Tile Flooring.				
11	Finishing	: Cement Plastering + POP Finish.				
12	Roofing and terracing	: R. C. C. Slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Concealed Electrical wiring
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details		Main Building
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	: As per Requirement
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	: RCC Tank
20	Over-head tank Location, capacity Type of construction	: RCC 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	: Chequered tiles 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



Actual Site Photographs

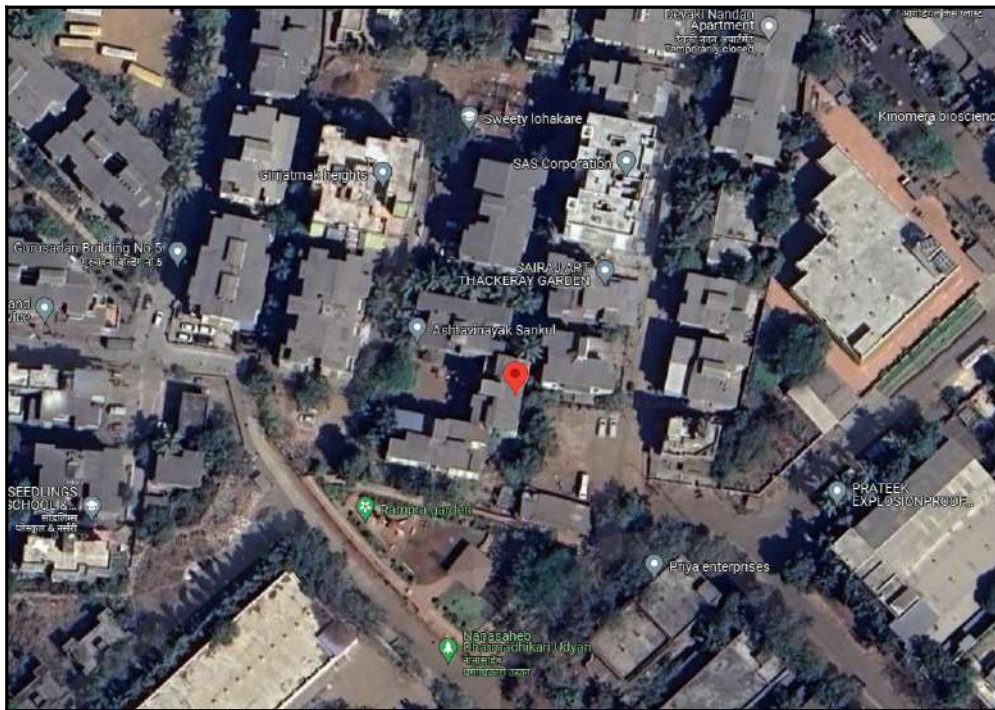


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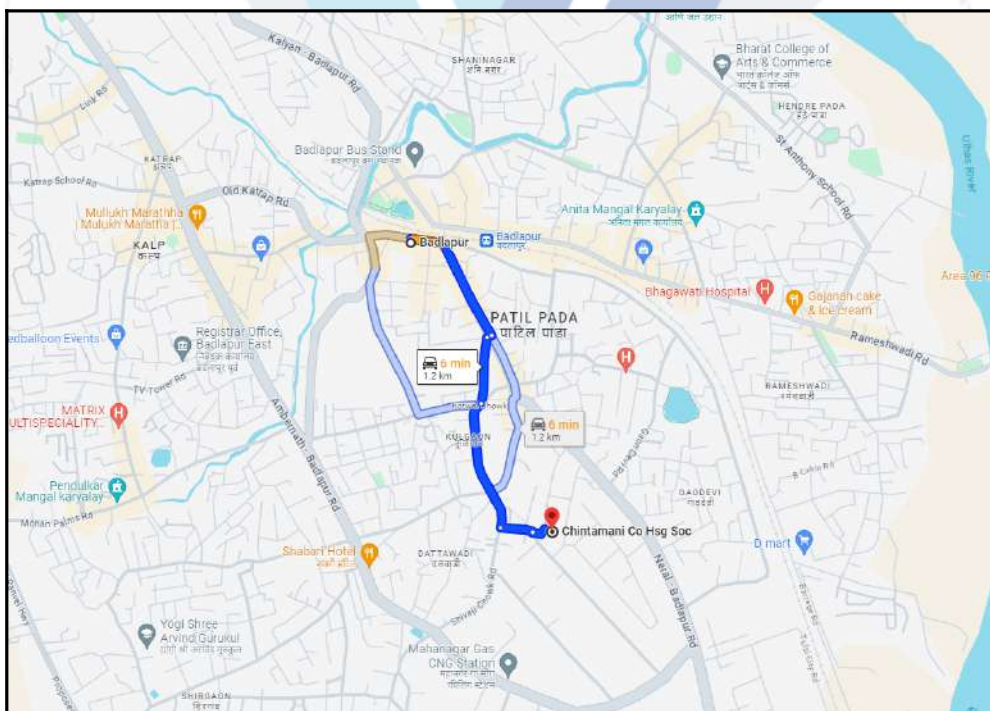
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Route Map of the property




Note: Red marks shows the exact location of the property



Longitude Latitude: 19°9'32.1"N 73°14'27.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Badlapur - 1.2 Km).

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

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस टुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	2/8-बी-1/क-2) सर्वे नंबर	8510	43000	46600	53800	46600 चौ. मीटर
SurveyNo	2/9-बी-1/क-3) रेल्वे लाईन व पाईप लाईनच्या पुर्वेकडील कुळगांवच्या उर्वरीत मिळकती	10010	50600	57900	66400	57900 चौ. मीटर

1 2

Stamp Duty Ready Reckoner Market Value Rate for Flat	43000			
Decrease by 15% on Flat Located on 3 rd Floor	6450			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	36,550.00	Sq. Mtr.	3,396.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	8510			
The difference between land rate and building rate(A-B=C)	28,040.00			
Percentage after Depreciation as per table(D)	27%			
Rate to be adopted after considering depreciation [B + (C X D)]	28,979.00	Sq. Mtr.	2,692.00	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%


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

Property	Ashtavinayak Sankul, Badlapur		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	483.33	580.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹5,793.00	₹4,828.00	-



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[Log in](#)



1 BHK Flat In Ashtavinayak Sankul For Sale I...
Ballalashwar Society shivaji chowk

₹ 28 Lacs
Negotiable

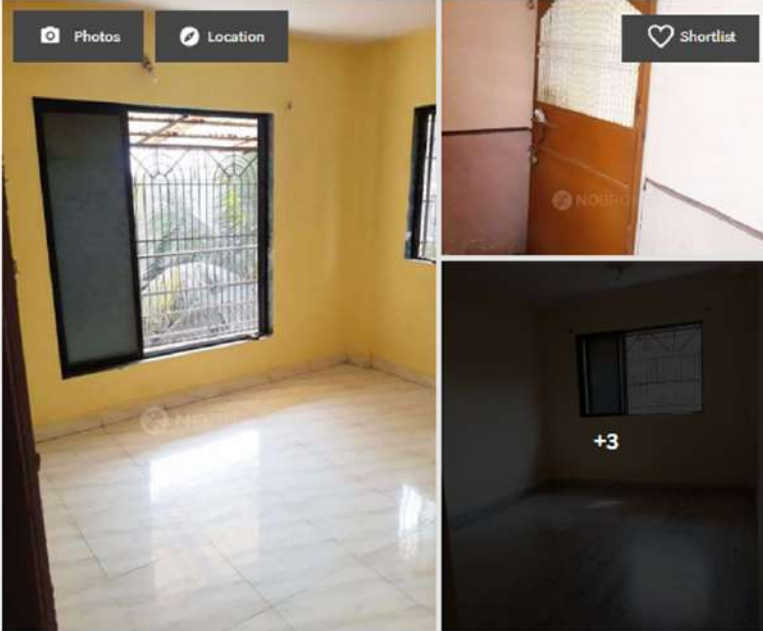
₹ 16,048/Month
Estimated EMI

580
Sq.Ft

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Photos
Location



[Shortlist](#)

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

1
Balcony

Bike and Car
Parking

May 18, 2024
Posted On

Nov 1, 2024
Possession

Ashtavinayak Sankul
Apartment

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: [Domino's Pizza](#) [Hotel Gurudev](#) [AB's Cuisine Culture](#) [Shabari Hotel](#)
[Manohar Shreeji Nirvana](#)

Overview

Age of Building >10 Years

Maintenance Charges ₹ 1.6 Per Sq.Ft/M

Builtup Area 580 Sq.Ft

Ownership Type Self Owned

Flooring Vitrified Tiles

Furnishing Status Unfurnished [Furnish Now](#)

Activity On This Property

0 Unique Views

0 Shortlists

0 Contacted

Powered By: NBEstimate

Similar Properties



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Property	Ashtavinayak Sankul Badlapur		
Source	magic bricks		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	590.00	708.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹7,119.00	₹5,932.00	-

magicbricks
Buy ▾
Rent ▾
Sell ▾
Home Loans ▾

₹42.0 Lac EMI - ₹19k | [Get Loan offers from 34+ banks](#)

875 Sq-ft 2 BHK Flat For Sale in **Kulgaon, Badlapur**



2 Beds | 2 Baths | 4 Balconies | Unfurnished

Carpet Area 590 sqft ₹7,119/sqft	Floor 2(Out of 7 Floors)	Transaction Type Resale
Status Ready to Move	Facing East	Furnished Status Unfurnished
Type Of Ownership Freehold	Age Of Construction Less than 5 years	

✓ East Facing Property

[Contact Owner](#)

[Get Phone No.](#)

👤 Last contact made 84 days ago

More Details

Price Breakup	₹42 Lac
Address	Girijatmak Heights, Ashtavinayak sankul, shivaji chowk, Kulgaon, Badlapur east, Kulgaon, Badlapur, Maharashtra
Landmarks	shivaji chowk

Sale Instances

Property	Ashtavinayak Sankul, Badlapur		
Source	Index no.2		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	450.00	540.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹4,778.00	₹3,981.00	-

20/07/2024, 16:10

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02-02-2024

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

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. उल्हासनगर 4

दस्त क्रमांक : 15347/2023

नोंदणी :

Regn:63m

गावाचे नाव : कुळगाव

(1)विलेखाचा प्रकार	सेल डीड
(2)मोबदला	2150000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1725500
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कुळगांव-बदलापूरइतर वर्णन :, इतर माहिती: मौजे कुळगांव,ता. अंबरनाथ,जि. ठाणे येथील सर्व्हे नं. 20,हिस्सा नं. 9,आणि सर्व्हे नं. 12,हिस्सा नं. 6,क्षेत्र 6606.6 चौ. वार म्हणजेच 5523.11 चौ. मी. यावरील अष्टविनायक संकुल मोरेश्वर को. ऑप. हौसिंग सोसायटी लि. मधील बिल्डींग नं. बी/2,बी विंग,निवासी सदनिका क्र. 12,दुसरा मजला,क्षेत्र 540 चौ. फुट म्हणजेच 50.18 चौ. मी. बांधीव.((Survey Number : 20 ;))
(5) क्षेत्रफळ	540 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:-नारायण पंडित विसपुते - - वय:-45 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सदनिका क्र. 1249, श्रध्दा सोसायटी, बीएमसी शाळेजवळ, कन्नमवार नगर नं. 1, विक्रोळी, मुंबई, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, मुंबई. पिन कोड:-400083 पॅन नं:-AEYPV2962E
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-आदेश रघुनाथ देशमुख - - वय:-38; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: तळेगांव, पोयंजे, जि. रायगड, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, राईगाड:(:). पिन कोड:-410221 पॅन नं:-AHKPD0500D 2): नाव:-अदिती आदेश देशमुख - - वय:-30; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: तळेगांव, पोयंजे, जि. रायगड, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, राईगाड:(:). पिन कोड:-410221 पॅन नं:-FLMPD8617Q
(9) दस्तऐवज करुन दिल्याचा दिनांक	28/12/2023
(10)दस्त नोंदणी केल्याचा दिनांक	28/12/2023
(11)अनुक्रमांक,खंड व पृष्ठ	15347/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	129000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	21500

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **22nd 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 knowledgeable 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 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.

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 **₹ 40,58,437.00 (Rupees Forty Lakhs Fifty Eight Thousands Four Hundred And Thirty Seven Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.:



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Vastukala Consultants (I) Pvt. Ltd.

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