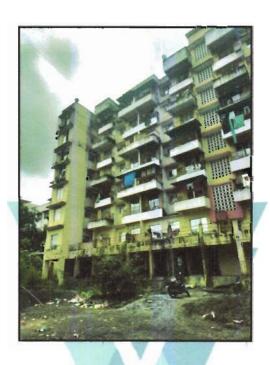


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ashok Dhaku Pawar & Mr. Srinivas Dhaku Pawar

Residential Flat No. B/304, 3rd Floor, Building No 02, Wing - B, "Vaishnavi Arcade", Plot No. 1, 2 & 3, Chandansar, Village - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District -Palghar, PIN - 401 305, State - Maharashtra, India.

Latitude Longitude: 19°28'26.4"N 72°49'29.8"E

Intended User:

Cosmos Bank

MRO-A1, Vile Parle (East) Branch

Pratik Avenue, 1st Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East). Mumbai - 400 057, State - Maharashtra, Country - India.



Regd. Office

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

***** +91 2247495919

🜌 mumbai@vastukala.co.ln www.vastukala.co.in

Aurangabad Pune

Vindore



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/08/2024/010348/2307579 07/2-57-JANK Date: 07.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B/304, 3rd Floor, Building No 02, Wing - B, "Vaishnavi Arcade", Plot No. 1, 2 & 3, Chandansar, Village - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District - Palghar , PIN - 401 305, State - Maharashtra, India belongs to Mr. Ashok Dhaku Pawar & Mr. Srinivas Dhaku Pawar.

Boundaries of the property

North : Open Plot & Mehta Pharmaceutical Industries

South Road

East Laxmi Banquet

West Kopari Village Road

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 ₹ 18,48,000.00 (Rupees Eighteen Lakhs Forty Eight 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.

Manoj Chalikwar Consultants (I) Pvr. Ltd., ou=Mumba email=manoj@vastukala.org, c=IN Date: 2024.08.07 13:13:23 +05'30'

Auth. Sign.



Manoj Chalikwar

Director

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



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Residential Flat No. B/304, 3rd Floor, Building No 02, Wing - B, "Vaishnavi Arcade", Plot No. 1, 2 & 3, Chandansar, Village - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District - Palghar , PIN - 401 305, State - Maharashtra, India

Form 0-1

(See Rule 8 D)

PLANTATIONS, FORESTS, MINES AND QUARRIES)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS,

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 07.08.2024 for Bank Loan Purpose.		
1	Date of inspection	05.08.2024		
3	Name of the owner / owners	Mr. Ashok Dhaku Pawar & Mr. Srinivas Dhaku Pawar		
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. B/304, 3 rd Floor, Building No 02, Wing - B, "Vaishnavi Arcade", Plot No. 1, 2 & 3, Chandansar, Village - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District - Palghar , PIN - 401 305, State - Maharashtra, India. Contact Person: Mr. Laxman A. Wakte (Tenant) Contact No. 9930234735		
6	Location, Street, ward no	Chandansa Road & Kopri Village Road		
7	Survey / Plot No. of land	Plot No - 1, 2 & 3 Survey No - 121 (Old Survey No. 13/A/1 of VIllage - Kopari (Old Village - Chandansar)		
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. = 211.40 (Area as per Site measurement) Carpet Area in Sq. Ft. = 231.00 (Area As Per Agreement for sale) (All the above areas are within +/- 1.09% 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 the Agreement for sale Area.) Built Up Area in Sq. Ft. = 254.10 (Carpet Area + 10%)		
13	Roads, Streets or lanes on which the land is abutting	Chandansa Road & Kopri Village Road		
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?	Tenant Occupied - Mr. Laxman A. Wakte		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied		



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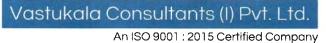




25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per VVCMC norms Percentage actually utilized – Details not available		
26	RENT	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Laxman A. Wakte		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 4,000/- Present rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		y of the occupants related to, or close to ss associates of the owner?	N. A.		
28	fixture:	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, sorne by the owner	N. A.		
30		e tenant to bear the whole or part of the cost 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		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available		
36	1	dispute between landlord and tenant regarding and 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	3			
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 ir a bullding. The rate is considered as composite rate.		



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		<u> </u>	
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 – 2024 (As per site information)	
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: As per Documents and site inspection, The Flat is Nomaculated as 304, but approved plan downloaded from RE Website show the Flat as Flat No. 303, builder has reoriented the number of flat in entire floor. Hence clarification regarding the same is advisable.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, MRO-A1, Vile Parle (East) Branch Branch to assess Fair Market Value as on 07.08.2024 for Residential Flat No. B/304, 3rd Floor, Building No 02, Wing - B, "Vaishnavi Arcade", Plot No. 1, 2 & 3, Chandansar, Village - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District - Palghar, PIN - 401 305, State - Maharashtra, India belongs to Mr. Ashok Dhaku Pawar.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.8160/2024 Dated 16.04.2024 between M/s. M.J.V. Corporation(The Promoter) And Mr. Ashok Dhaku Pawar & Mr. Srinivas Dhaku Pawar(The Allottee).
2)	Copy of Revised Development Permission Document No. VVCMC/TP/RDP/VP-5159/37/2023-24 Dated 27.06.2023 issued by Vasai Virar City Municipal Corporation.
3)	Copy of RERA Certificate No. P99000054624 Dated 02.02.2024 issued by Maharashtra Real Estate Regulatory Authority(Downloaded from RERA Site).
4)	Copy of Approved Building Plan No. VCMC/TP/AMEND/VP-5159/37/2023-24 Dated 27.06.2023 issued by Vasai Virar City Municipal Corporation(Downloaded from RERA Site).

Location

The said building is located at bearing Plot No - 1, 2 & 3 inVillage - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District - Palghar , PIN - 401 305. The property falls in Residential Zone. It is at a traveling distance 2.8 km. from Virar Railway Station.







Building

The building under reference is having Stilt + 7 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 Good. The building is used for Residential purpose. 3rd Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 7th August 2024

The Carpet Area of the Residential Flat	:	231.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2024 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	2	New Construction
Cost of Construction	:	254.10 Sq. Ft. X ₹ 3,000.00 = ₹ 7,62,300.00
Depreciation {(100 -) X (0 / 60)}		N.A. Age of Property below 5 year
Amount of depreciation		N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	V	₹ 43,600/- per Sq. M. i.e. ₹ 4,051/- per Sq. Ft.
Guideline rate (after depreciate)	A	N.A. Age of Property below 5 year
Value of property as on 7th August 2024		231.00 Sq. Ft. X ₹ 8,000 = ₹18,48,000.00

(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 7th August 2024	:	₹ 18,48,000.00
Total Value of the property	:	₹ 18,48,000.00
The realizable value of the property	:	₹ 16,63,200.00
Distress value of the property	:	₹ 14,78,400.00
Insurable value of the property (254.10 X 3,000.00	:	₹ 7,62,300.00
Guideline value of the property (254.10 X 4051.00)	:	₹ 10,29,359.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B/304, 3rd Floor, Building No 02, Wing - B, "Vaishnavi Arcade", Plot No. 1, 2 & 3, Chandansar, Village - Kopari (Old Village - Chandansar), Virar (East), Taluka - Vasai, District - Palghar , PlN - 401 305, State - Maharashtra, India for this particular purpose at ₹ 18,48,000.00 (Rupees Eighteen Lakhs Forty Eight Thousands Only) as on 7th August 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 7th August 2024 is ₹ 18,48,000.00 (Rupees Eighteen Lakhs Forty Eight 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.
- 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 spught.

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		Stilt + 7 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	:	2024 (As per site information)
4	Estimated future life	:	60 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 flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified tiles flooring,



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Technical details

Main Building

11	Finishing		:	Cement Plastering.
12	Roofing and terracing		:	R.C.Ć. slab.
13	Special architectural or decorative features, if any		:	No
14	(i) Internal wiring – surface or conduit		:	Corfcealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary in	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	
17	Compound wall Height and length Type of construction		i	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	and capacity		1 Lift
19	Underground sump – capacity and type of construction		1	R.C.C Tank
20	Over-head tank Location, capacity Type of construction			R.C.C Tank on Terrace
21	Pumps- no. and their horse power			May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving			Chequred 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















Route Map of the property



Note: Red marks shows the exact location of the property



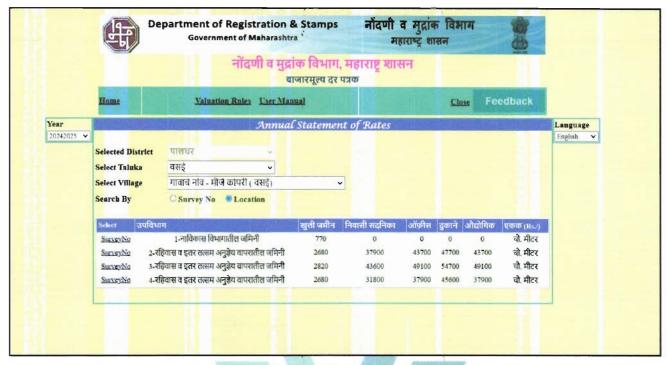
Longitude Latitude: 19°28'26.4"N 72°49'29.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Virar - 2.8 km.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	43600			
Flat Located on 3 rd Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	43,600.00	Sq. Mtr.	4,051.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)				
The difference between land rate and building rate(A-B=C)				
Percentage after Depreciation as per table(D)	Accept.			
Rate to be adopted after considering depreciation [B + (C X D)]	EAV.	Sq. Mtr.		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 building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

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%



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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 shall	maximum deduction available as per this shall
	be 70% of Market Value rate	be 85% of Market Value rate



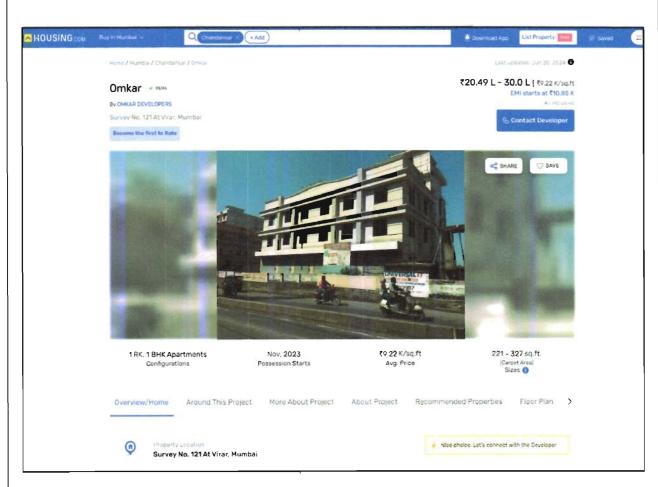




Price Indicators

Property	Survey No. 121 At Virar, Mumbai		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	221.00	243.10	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹9,271.00	₹8,429.00	-

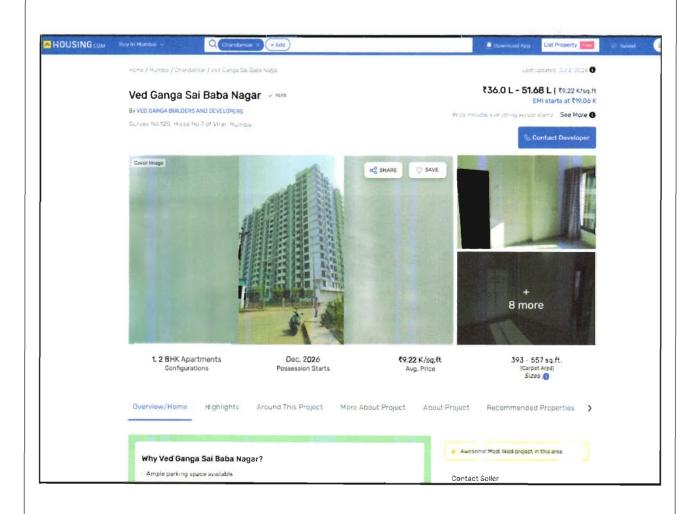
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Property	Ved Ganga Sai Baba Nagar		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	393.00	432.30	-
Percentage	- ,	10%	-
Rate Per Sq. Ft.	₹9,160.00	₹8,328.00	-







Sale Instances

Property	Vaishnavi Arcade Buildin	Vaishnavi Arcade Building, Kopari Village, Virar (East)		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	279.00	306.90	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹7,796.00	₹7,087.00	-	

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(5) क्षेत्रफळ	25.92 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात अ से ल तेव्हा.			
(?) दस्तऐवज् करून देणः-पा/तिहून ठेवणा-पा पक्षकाराचे नाव किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 नाव:-मै. एम. जे. व्ही. कॉर्पोरेशन तर्फे मातक व्याकटी सी. समकोटी तर्फे कु.मू. फिरोज नदाफ वय:-36 पत्ता-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव: कोपरी नाका,कार्बन इंडस्ट्रीज समोर, विरार पु. ब्लॉक नं:-, रोड नं:-, महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-AAVFM0690D 		
(8)दरतारेवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-चंदन तिवारी वय:-25; पत्ता:-प्लॉट नं: -, माळा नं: -, हमारतीचे नाव: हाऊस नं: 33, बाभनऊती, पो.हमरुआ, जीनपुर. उत्तरप्रदेश, न्लॉक नं: -, रोड नं: -, उत्तर प्रदेश, जीनपुर. पिन कोड:-222135 पॅन नं:-BOLPT2731P 2): नाव:-पुत्री वय:-47; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: हाऊस नं: 33, बाभनऊती पो.हमरुआ, जीनपुर, उत्तरप्रदेश, ब्लॉक नं: -, रोड नं: -, उत्तर प्रदेश, जीनपुर. पिन कोड:-222135 पॅन नं:-FGZPMS015D		
(१) दस्तऐवज करुन दिल्याचा दिनांक	25/06/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	25/06/2024		
(11)अनुक्रमांक,खंड व पृष्ट	13847/2024		
(1.2)बाजारभावाप्रमाणे मुद्रांक शुल्क	152250		
(15)बाजारभाकाप्रमाणे नोंदणी शुल्क	21750		
(14)शेरा			
मुल्पांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण द्स्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील द्स्तप्रकारनुसार आवश्यक नाही		
मुद्रांक मुल्क आकारताना निवडलैता अनुन्धेन्दः - :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		



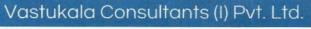


Property	Vaishnavi Arcade Buildin	Vaishnavi Arcade Building, Kopari Village, Virar (East)		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	302.25	332.48	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹6,948.00	₹6,316.00	-	

4, 2:58 PM	gr_715	10
19080	सूची क्र.2	दुप्पम निबंधार : सह दु.नि. वसई 2
9-07-2024		दस्त कर्माक : 7190/2024
lote: Generated Through eSearch lodule For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : कोपरी	
(1)वितेखाचा प्रकार	करारनामा	
(2)मोबदला	2100000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी वेतो की पटटेदार ते नभुद कराडे)	1346716.8	
(4) भू मापन, पॉटिहिस्सा व घरक्रमांक(असल्यास)	मौजे कोपरी सर्व्हे नं 121(13-ए-1) मिळकतीवरील बिल्डिंग टाईप 02	नगरधालिकाइतर वर्षान ः, इतर माहितीः गाव .हिस्सा नं 4/1,4/2,4/3, प्वॉट नं 1,2 व 3 या वैष्णवी आर्केड इमारतीमधील सदनिका क्रं 3 चौ मी रेस कारपेट,विंग - ए((Survey))
(5) क्षेत्रफळ	28.08 चौ.मीटर	
(६)आकारणी किंवा जुडी देव्यात असेत तेव्हा.		
(७) दस्तऐशज करुन देणा-पा/तिहून ठेवणा-या पक्षकाराचे नात किया दिवाणी न्यायातपाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव: में. एम.जे. वहीं. कॉर्पोरंशन तर्जे मातक व्यंकटी सी. समकोटी तर्के कु मु फिरोज नदाक वय:-36 मता: प्लॉट नं: -, माळा नं: -, झमारतीचे नाव: क्रोपरी नवका, क्रार्वन हुंड स्ट्रीज समोर,चिरार पुता वसर्व, जि पालधर, ब्लॉक में:-, रोड नं: -, महाराष्ट्र, ठामें: चिन क्रोड: 401:05 ऐन नं:- CHVPS37591	
(8)दस्तऐवन करून घेणा-या गक्षकाराचे व क्रिवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेख असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव: मधु प्रवेश गृप्ता ठक: 38; पत्ताः प्लॉट नं ., माळा नं: -, इमारतीचे नाव: पंचशीत नगर हरिचाट, विष्ठतवाडी, स्टेशन रोड ,प्सईएस सिंधी शाळे जवळ, उल्लंसनगर, व्लॉळ नं: -, रोड . महाराष्ट्र, ठाणे. पिन कोड:-421002 पॅन नं: BQBPG1788H 2): नाव: प्रवेश बरला-प्रदास गुप्ता - वप:-38; पत्ताः प्लॉट नं: -, म्यत्था नं: -, इमारतीचे नाव: पंचशीत नगर हरिचाट विष्ठुतवाडी, स्टेशन पोड ,प्रवर्धपुष सिंधी शाळे जवळ, उल्लंधनगर, क्यॉळ नं रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421002 पॅन नं:-ALNY-G9453D	
(9) दस्तऐराज क्रास्म दिल्याचा दिनांक	03/94/2024	
(१०)दस्त नोंदणीं केल्याचा दिनांक	03/04/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	7190/2024	
(12)बाजारभावाधमाणे मुद्रांक शुल्क	147000	
(13)बाजारभावाप्रमाणे नींदर्णी शुल्क	21000	
(14)भीरा		
मुल्यांकनासाठी विद्यासत् घेत्रतेता। सपत्रीतः:-:	मुल्यांकन्यची आवश्यकता नाही कारण द्रस्तप्रकारनुसार आवश्यक नाही कारणाचा तपाशील द्स्तप्रकारनुसार आवश्यक नाही	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्चेद ः	(i) within the limits of any Municipal Corporation or any Cantonness area annexed to it.	



Since 1989





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 7th August 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 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 ₹ 18,48,000.00 (Rupees Eighteen Lakhs Forty Eight Thousands Only).



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



