

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Kamal J. Karia & Kavita K. Karia

Residential Flat No. 1204, 12th Floor, Building No 4, **"Erica"**, Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude: 19°15'37.6"N 73°8'23.2"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.in | Tel : 80978 82976 / 90216 05621

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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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Vastu/Thane/08/2024/010422/2307871 26/17-349-PSRJ Date: 14.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1204, 12th Floor, Building No 4, **"Erica"**, Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to **Kamal J. Karia & Kavita K. Karia**.

Boundaries		Building	Flat		
North	:	Dahlia, Building No. 3	Building		
South	:	Cypress, Building No 5	Lift		
East	:	Internal Road	Road		
West	:	Internal Road	Flat No. 1203		

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 ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four 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.

Director

Auth. Sign.



Manoj Chalikwar

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. 1204, 12th Floor, Building No 4, **"Erica"**, Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, 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 14.08.2024 for Housing Loan Purpose.
1	Date of inspection	09.08.2024
3	Name of the owner / owners	Kamal J. Karia & Kavita K. Karia
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. 1204, 12 th Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India. Contact Person: Mr. Kamal Karia (Owner) Contact No. 8928838293
6	Location, Street, ward no	Municipality Ward No - 8C, Village - Gandhare, District - Thane
7	Survey / Plot No. of land	Village - Gandhare New Survey No - 23/4 (P) & 22 (P)
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. = 758.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 783.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 939.60 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Gandhare, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301
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 - Kamal J. Karia & Kavita K. Karia
	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 KDMC norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Kamal J. Karia & Kavita K. Karia
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	20,400.00 (Expected 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?	Information not available
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne 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	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.
34		s the amount of property tax? Who is to bear it? etails 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	,	dispute between landlord and tenant regarding and 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	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 ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.



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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 – 2010 (Part Building Completion 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: All the above areas are within 3% of the Agreement for taken by us prove that the Agreement for Sale are is no Agreement for Sale area.	Sale Area. The above calculations and detail measurements t exorbitantly inflated. Hence, valuation is based on the

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 14.08.2024 for Residential Flat No. 1204, 12th Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village -Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State -Maharashtra, India belongs to Kamal J. Karia & Kavita K. Karia.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No. 9471/2010 Dated 08.10.2010 between M/s. Vikas Builders and Developers(The Promoter) And Kamal J. Karia & Kavita K. Karia(The purchaser).
2)	Copy of Amended Commencement Certificate No. KDMC / NRV /BP / KV / 422 – 198 Dated 19.12.2008 issued by Kalyan Dombivli Municipal Corporation.
3)	Copy of Part Occupancy Certificate No.KDMC / NRV / CC / KV / 586 Dated 31.12.2010 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Municipality Ward No - 8C, Village - Gandhare, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Residential Zone. It is at a traveling distance 3.9 Km from Kalyan Railway Station.

Building

The building under reference is having Stilt + 1 Podium + 14 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. 12th Floor is having 6 Residential Flat. The building is having 2 lifts.



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Residential Flat:

The Residential Flat under reference is situated on the 12th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage + Cupboard + Balcony. (i.e 2BHK Flat) This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 14th August 2024

The Carpet Area of the Residential Flat	:	783.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2010 (Part Building Completion Certificate)
Expected total life of building	ij	60 Years
Age of the building as on 2024	:	14 Years
Cost of Construction	:	939.60 Sq. Ft. X ₹ 2,500.00 = ₹ 23,49,000.00
Depreciation {(100 - 10) X (14 / 60)}	:	21.00%
Amount of depreciation	:	₹ 4,93,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 83,380/- per Sq. M. i.e. ₹ 7,746/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 75,067/- per Sq. M. i.e. ₹ 6,974/- per Sq. Ft.
Value of property as on 14th August 2024	V	783.00 Sq. Ft. X ₹ 12,500 = ₹97,87,500.00

(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 14th August 2024	T	:	₹ 97,87,500.00 - ₹ 4,93,500.00 = ₹ 92,94,000.00
Total Value of the property		:	₹₹ 92,94,000.00
The realizable value of the property		:	₹83,64,600.00
Distress value of the property		:	₹74,35,200.00
Insurable value of the property (939.60 X 2,500.00		:	₹23,49,000.00
Guideline value of the property (939.60 X 6974.00)		:	₹65,52,770.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1204, 12th Floor, Building No 4, "Erica", Vasant Valley, Near Narayana e-Techno School, Village - Gandhare, Municipality Ward No. 8C, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four Thousands Only) as on 14th August 2024

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



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of the property as on 14th August 2024 is ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four 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.

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 + 1 Podium + 14 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	\	N.A. as the said property is a Residential Flat Situated on 12 th Floor
3	Year of construction	:	2010 (Part Building Completion Certificate)
4	Estimated future life	/ :	46 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 door with safety door, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering with POP false Celling.
12	Roofing and terracing	:	R. C. C. Slab.



Since 1989



Technical details

Main Building

13	Special	architectural or decorative features, if any	:	No		
14	(i)	Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Electrical wiring with concealed		
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Concealed		
15	Sanitary	installations	:	As per Requirement		
	(i)	No. of water closets				
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. of sink	Ħ			
16	Class of white/or	fittings: Superior colored / superior dinary.	:	Superior White		
17	_	und wall and length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall		
18	No. of lifts and capacity		:	2 Lifts		
19	Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System		
20	Over-head tank Location, capacity Type of construction			Connected to Municipal Sewerage System		
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	_	disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System		



Actual Site Photographs





















Actual Site Photographs













Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°15'37.6"N 73°8'23.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 3.9 Km).



Valuers & Appraisers

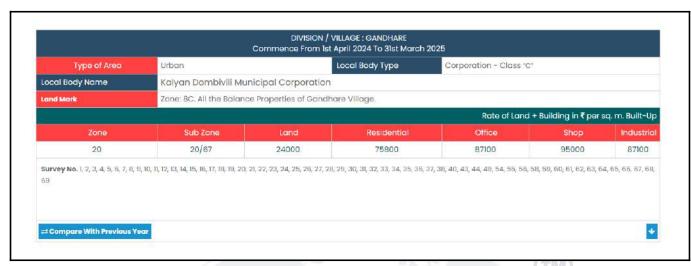
Architects &
Machiners (1)

Chartered Engineers (1)

Lander's Engineer

MH2010 PTULIS

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	75800.00			
Increase by 10% on Flat Located on 12 th Floor	7580			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	83,380.00	Sq. Mtr.	7,746.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	24000			
The difference between land rate and building rate(A-B=C)	59,380.00			
Percentage after Depreciation as per table(D)	14%			
Rate to be adopted after considering depreciation [B + (C X D)]	75,067.00	Sq. Mtr.	6,974.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the 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	

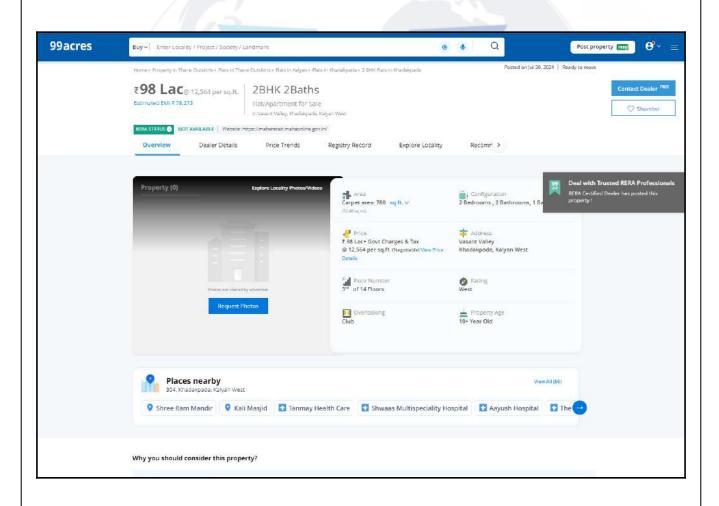
Depreciation Percentage Table			
Completed Age of Building in Years	rs Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 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

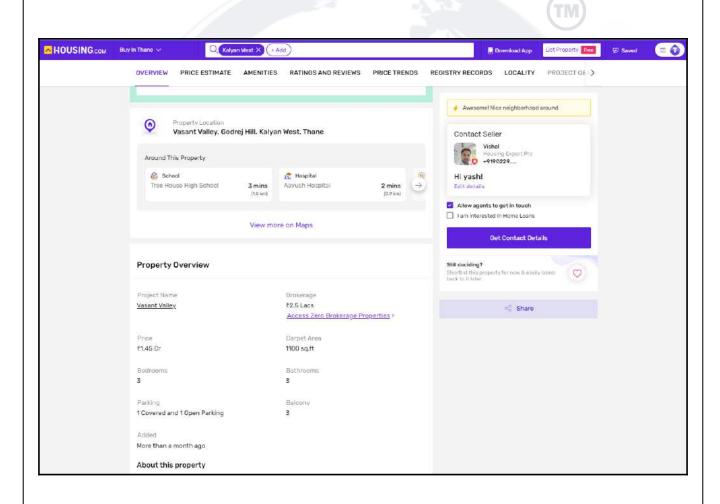
Property	Vasant Valley, Khadakpada, Kalyan West		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	780.00	936.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,564.00	₹10,470.00	-







Property	Vasant Valley, Khadakpada, Kalyan West		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,100.00	1,320.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,182.00	₹10,985.00	-







Sale Instances

Property	Flat for Sale in Vasant Valley Kalyan (West)		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,080.37	1,296.44	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,218.00	₹10,182.00	-



292271	सूची क.2	दुष्यम निबंधक ः सह दु.नि. कल्याण २
7-08-2024		दस्त क्रमांक : 12922/2024
lote:-Generated Through eSearch Module, For original report please		नोदंणी :
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	गावाचे नाव : गंधारे	
(1)पिलेखाचा प्रकार	करारनामा	
(2)मोबदला	13200000	
(3) बाजारभाव(भावेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटदेदार ते नमुद करावे)	9385300	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव.कस्याण.डोबिवलीइतर वर्णन .; इतर माहिती: . इतर माहिती: 20:67 विभाग 8 क.मोजे गंधारे, स.नं.23,हि.नं.4 पैकी, स.नं.22,यांवरील वसंत व्हेंती मधील केमेल्तिया बिल्डिंग नं.2,सदनिका क्र.1603,16 वा मजला,क्षेत्र 100.37 ची.मी कारपेट((Survey Number : 23/4 ;))	
(5) ਬੇਸ਼ਯਾਕ	100.37 ची.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेऱ्हा		
(1) दस्त्रपेवज करन देणा.मा.शिहन ठेवणा.मा पक्षकाराचे नाव किंवा दिवाणी न्यायालपाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नावः.में. विकास बिरुडर्स अण्ड डेक्टरर्स तर्फे जोटंट वेंबर भागीदार मुकेश जी किमतानी यांच्यावतीन कडूली जबाबा करीता कु मु बंकर वी मलानी वयः.46 पत्ताः-प्यांट नंः., माळा नंः., इमारतीने नावः 4027 कोणार्क रेसिक्टेनी, उत्तासन्तर, व्यांक नंः., रोड नंः., महाराष्ट्र, ठाणे. (येन कोड-42)00) येन नं-AAAAV4257B 2): नावः.में. विकास बिरुडर्स अण्ड डेक्टरर्स तर्फे जोहंट वेंबर भागीदार फतेत्वंद कुटरम्बर शाहः - वयः.42 पताः-प्यांट मंः., माळा नंः., इमारतीचे नावः शांप नं.1 व 2 सोनल अपार्टमेंट, सतीची माता रोड, कल्याण, व्यांक नंः., रोड नंः, महाराष्ट्र, ठाणे. पिन कोड-421301 येन नं-AAAAV4237B	
(४)दस्तऐवज करून ग्रेणाऱ्या पक्षकाराचे त किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास,प्रतिवादिने नाव व पत्ता	।) नावपरा नंबराल किमतानी । वप28, पताफॉट नं, माळा नं, इमारतीचे नाव. 1101, ग्लैनटेल, हिरानंबानी गार्टन, क्लीफ्फ एक्ट्यू, डी मार्ट मार्ग, पवई, मुंबई, क्लॉक नं, रोट नं महाराष्ट्र, मुखई, विन कोठ: 400016 पॅन नं:BZIPK6663C	
(९) दस्तऐवज करून दित्याचा दिनांक	21/06/2024	
(१०)दस्त नोंदणी केल्याचा दिनांक	21/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	12922/2024	
(12)बाजारभावाप्रमाणे मुझंक शुक्क	924000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) घोरा		
मुत्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुन्छेद ः :	(i) within the limits of any Municipal Corporation or any C	Cantonment area annexed to it.





Property	Flat for Sale in Vasant Valley Kalyan (West)		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,080.37	1,296.44	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,107.00	₹9,256.00	-



50971	सूची क्र.2	दुय्यमनिबंधक : सह दु नि. कल्याण 2
7-08-2024		दस्त क्रमांक : 1509/2024
lote:-Generated Th <mark>r</mark> ough eSearch Module,For original report please ontact concern SRO office		नोदंगी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव: गंधारे	5 (VAN 5 (SA))
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	12000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी वेतो की पटटेवार ते तमुद्र करावे)	9520500	
(४) भू-मापन्,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकचे नाव:कल्याण-डोंबिवलीइतर वर्णन:, इतर माहिती: , इतर माहिती: 20:67 विभाग 8 क,मोजे गंधारे,स.नं.23,हि.नं.4 पैकी,स.नं.22,यांवरील वसंत व्हॅली आताची वसंत व्हॅली बिल्डींग नं.1 आणि 2 को ऑप हीसिंग सोसायटी लि मधील कॅमेल्लिया बिल्डिंग नं.2,सदनिका क्र.703,सातवा मजला,क्षेत्र 100.37 ची.मी कारपेट + 1 स्टिलट कार पार्किंग नं.प्लवीएस-47(मुंबई मुद्रांक अधिनियम 1958 वे करण्यात आलेल्या सुधारणा अनु. 5(ग-%)2 नुसार मिळकतीचे मुद्रांक शुल्कची सवलत घेतली आहे)((Survey Number : 23/4pan ;))	
(ऽ) क्षेत्रफळ	100.37 चो.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा.या लिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नावजप अमरताल जेठानी . वप३६ पताप्लॉट नं, माळा नं, इमारतीचे नाव. 2304-2305, मिठ टाऊन हेरीटेंज, वसंत व्हेंसी रोठ, खंडकपाठा करपण, ब्लॉक नं, रोठ नं, महाराष्ट्र, ठाणे. चिन कोठ:-421301 पॅन नं-AJHEV0795R	
(९)द्रसप्रेज करून प्रेणाऱ्या चक्षकाराचे त किंता दिताणी न्यापालपाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिने नाव व पत्ता	1): नात -अभित राजा सेन - वय-30, पता-प्लॉट नं -, माळा नं -, इमारतीचे नाव ए.211, सेंचुरी रधोन कॉलोनी, विश्राम धवन जवळ, उत्हासनगर पाहाट , व्लॉक नं: -, रोट नं: -, महाराष्ट्र ताणे, मिन कोड421103 पॅन नं: -F2543206 2): नात-राजा सेन - वय-6, पता-प्लॉट नं -, माळा नं: -, इमारतीचे नाव: ए.2211, सेंचुरी रधोन कॉलोनी, विश्राम धवन जवळ, उत्हासनगर याहाट , व्लॉक नं: -, रोट नं -, महाराष्ट्र, ठाणे. पिन कोड221103 पॅन नं: -ACKP\$6130F	
(९) वस्तऐवज करुन विस्पाचा विनांक	18/01/2024	
(10) दस्त नोंदणी केल्याचा दिनांक	18/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	1509/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	308000	
(13)बाजारभावापमाणे नोंदणी गुत्क	30000	
(14) थेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुःकेद :-:	(i) within the limits of any Municipal Corporation or any (Cantonment area annexed to it.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th 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 ₹ 92,94,000.00 (Rupees Ninety Two Lakhs Ninety Four Thousands 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.: HO/CREDIT/67/ 2019-20



