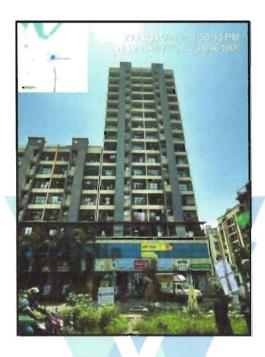


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Nandkishorekumar Ramadhare Kanojia & Mrs. Radha Devi N. Kanuajiya

Residential Flat No. 302, 3rd Floor, Wing - A, "Shiva Amrut Estate", Village - Dawale, Taluka -Thane, District - Thane, Thane, PIN - 421 204, State - Maharashtra, India.

Latitude Longitude: 19°10'10.0"N 73°2'45.2"E

Intended User:

Cosmos Bank

Chembur East Branch

Plot no 239. Ground floor. Central avenue road. Near ambedkar garden. Chembur east . Mumbai 400071



Our Pan India Presence at:

Aurangabad Pune

Nanded Mumbai ♥ Thane

Nashik

PAhmedabad PDelhi NCR Rajkot

Indore

Raipur

Jaipur

Regd. Office

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



🌌 mumbai@vastukala.co.in m www.vastukala.co.in



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

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Page 2 of 18

Vastu/Mumbai/08/2024/010689/2307827 23/15-305-JARJ Date: 23.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 302, 3rd Floor, Wing - A, **"Shiva Amrut Estate"**, Village - Dawale, Taluka - Thane, District - Thane, Thane, PIN - 421 204, State - Maharashtra, India belongs to **Mr. Nandkishorekumar Ramadhare Kanojia & Mrs. Radha Devi N. Kanuajiya**.

Boundaries of the property

North : Open Land & Sudama Regency

South : 'B' Wing of Shiva Amrut Estate

East : Diva Shil Road

West : Open Land

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 ₹ 40,37,500.00 (Rupees Forty Lakhs Thirty Seven Thousands Five Hundred Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Łtd., ou=Mumbai, emäil=manoj@vastukala.org, c=IN Date: 2024.08.23 16:29:10 +05'30'

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



Our Pan India Presence at:

Aurangabad
Pune

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♥ Thane♥ Nashik

Rajkot Indore

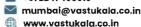
Ahmedabad Delhi NCR

Raipur Jaipur

Regd. Office

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





Residential Flat No. 302, 3rd Floor, Wing - A, "Shiva Amrut Estate", Village - Dawale, Taluka - Thane, District - Thane, Thane, PIN - 421 204, State - Maharashtra, India

Form 0-1 (See Rule 8 D)

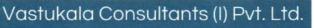
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 23,08,2024 for Housing Loan Purpose.
1	Date of inspection	21.08.2024
3	Name of the owner / owners	Mr. Nandkishorekumar Ramadhare Kanojia & Mrs. Radha Devi N. Kanuajiya
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. 302, 3 rd Floor, Wing - A, "Shiva Amrut Estate", Village - Dawale, Taluka - Thane, District - Thane, Thane, PIN - 421 204, State - Maharashtra, India. Contact Person: Mr. Shubham (Tenant) Contact No. 7701921120
6	Location, Street, ward no	Village - Dawale, District - Thane
7	Survey / Plot No. of land	Village - Dawale New Survey No - 163/1, 163/2, 165/2
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. = 407.87 (Area as per Site measurement) Carpet Area in Sq. Ft. = 425.00 (Area As Per Agreement for sale)
		Built Up Area in Sq. Ft. = 467.50 (Carpet Area + 10%)



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13	Roads, Streets or lanes on which the land is abutting	Village - Dawale, Taluka - Thane, District - Thane, Pin - PIN - 421 204		
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	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. Shubham, from 2 years		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Shubham, from 2 years		
	(ii) Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 6,500/- Present rental income per month.		



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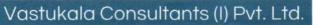


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	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	Information not available
28	fixtures ranges	rate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	Information not available
29	1	etails of the water and electricity charges, If any, orne by the owner	Information not available
30	1	e tenant to bear the whole or part of the cost and maintenance? Give particulars	Information not available
31	1	s installed, who is to bear the cost of nance and operation- owner or tenant?	Information not available
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	Information not available
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, compound, etc. owner or tenant?	Information not available
34	1	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 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	locality address	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price ea 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.
39	1	instances are not available or not relied up on, sis of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	f commencement of construction and year of	Year of Completion – 2022 (As per occupancy certificate)
42	1	vas the method of construction, by contract/By ving 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.
		Agreement for Sale Area. The above calculations and eement for Sale are is not exorbitantly inflated. Hence,

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Chembur East Branch Branch to assess Fair Market Value as on 23.08.2024 for Residential Flat No. 302, 3rd Floor, Wing - A, **"Shiva Amrut Estate"**, Village - Dawale, Taluka - Thane, District - Thane, Thane, PIN - 421 204, State - Maharashtra, India belongs to **Mr. Nandkishorekumar Ramadhare Kanojia**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.687/2019 Dated 15.01.2019 between M/s. Shiva Amrut Enterprises(The Developers) And Mr. Nandkishorekumar Ramadhare Kanojia & Mrs. Radha Devi N. Kanuajiya(The Purchasers).
2)	Copy of Occupancy Certificate V.P. NoS11/0024/11/TMC/TDD/OCC/1007/22 Dated 14.02.2022 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Dawale, Taluka - Thane, District - Thane, PIN - 421 204. The property falls in Residential Zone. It is at a traveling distance 2.1 km. from Diva Junction Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 16 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 4 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Cupboard + Passage + WC + Bathroom.+ Flowerbed Area. (i.e 1 BHK Flat) This Residential Flat is Vitrified tiles flooring & Wodden 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 23rd August 2024

The Carpet Area of the Residential Flat	: 425.00 Sq. Ft.	
---	------------------	--

Deduct Depreciation:

Year of Construction of the building	:	2022 (As per occupancy certificate)
--------------------------------------	---	-------------------------------------



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Expected total life of building	:	60 Years		
Age of the building as on 2024	:	2 Years		
Cost of Construction		467.50 Sq. Ft. X ₹ 2,500.00 = ₹ 11,68,750.00		
Depreciation {(100 -) X (2 / 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		₹ 52,300/- per Sq. M. i.e. ₹ 4,859/- per Sq. Ft.		
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year		
Value of property as on 23rd August 2024	:	425.00 Sq. Ft. X ₹ 9,500 = ₹40,37,500.00		

(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 23rd August 2024	:	₹ 40,37,500.00
Total Value of the property	:	₹ 40,37,500.00
The realizable value of the property	:	₹36,33,750.00
Distress value of the property	:	₹32,30,000.00
Insurable value of the property (467.50 X 2,500.00	1	₹11,68,750.00
Guideline value of the property (467.50 X 4859.00)	:/	₹22,71,583.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Wing - A, "Shiva Amrut Estate", Village - Dawale, Taluka - Thane, District - Thane, Thane, PIN - 421 204, State - Maharashtra, India for this particular purpose at ₹ 40,37,500.00 (Rupees Forty Lakhs Thirty Seven Thousands Five Hundred Only) as on 23rd 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 23rd August 2024 is ₹ 40,37,500.00 (Rupees Forty Lakhs Thirty Seven Thousands Five
 Hundred Only) Value varies with time and purpose and hence this value should not be referred for any purpose other
 than mentioned in this report.
- 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



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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

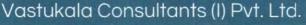
Technical details

Main Building

1	No. of floo	ors and height of each floor	. :	Part Ground + Part Stilt + 16 Upper Floors
2	Plinth are	a 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 co	onstruction	:	2022 (As per occupancy certificate)
4	Estimated	future life	:	58 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of co	onstruction- load bearing walls/RCC eel frame	:	R.C.C. Framed Structure
6	Type of fo	oundations		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	d Windows		Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	VA.		Vitrified tiles flooring & Wodden Flooring.
11	Finishing			Cement Plastering.
12	Roofing and terracing		:	R.C.C. slab.
13	Special a	rchitectural or decorative features, if any	. :	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary i	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 f white/ordi	ittings: Superior colored / superior nary.	:	Superior White



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Technical details

Main Building

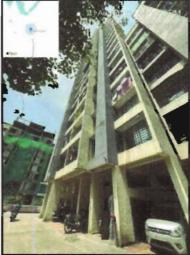
17	Compound wall Height and length Type of construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	:	2 Lifts
19	Underground sump – capacity and type of construction	:	Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction	:	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	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Muricipal Sewerage System

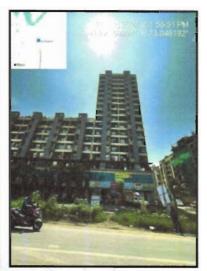




Actual Site Photographs





















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Route Map of the property



Note: Red marks shows the exact location of the property



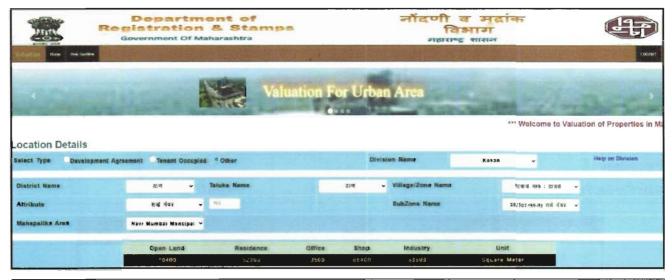
Longitude Latitude: 19°10'10.0"N 73°2'45.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Diva Junction - 2.1 km.).



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	52300			
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	52,300.00	Sq. Mtr.	4,859.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	10400	87		
The difference between land rate and building rate(A-B=C)	41,900.00	7		
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	52,300.00	Sq. Mtr.	4,859.00	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	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	

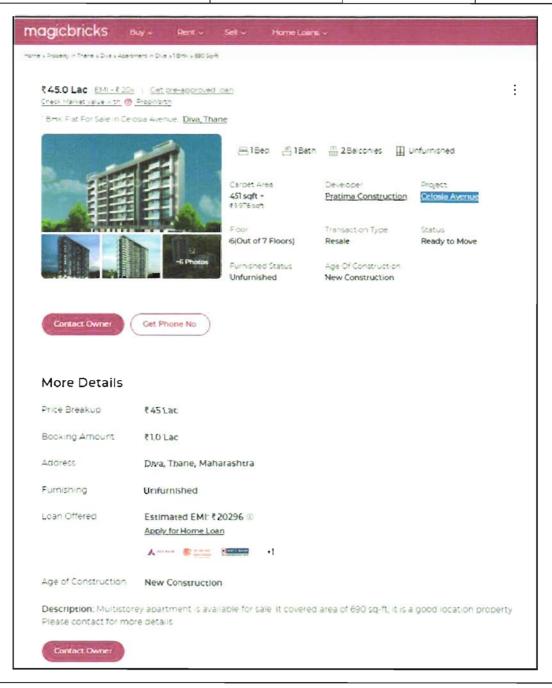


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Price Indicators

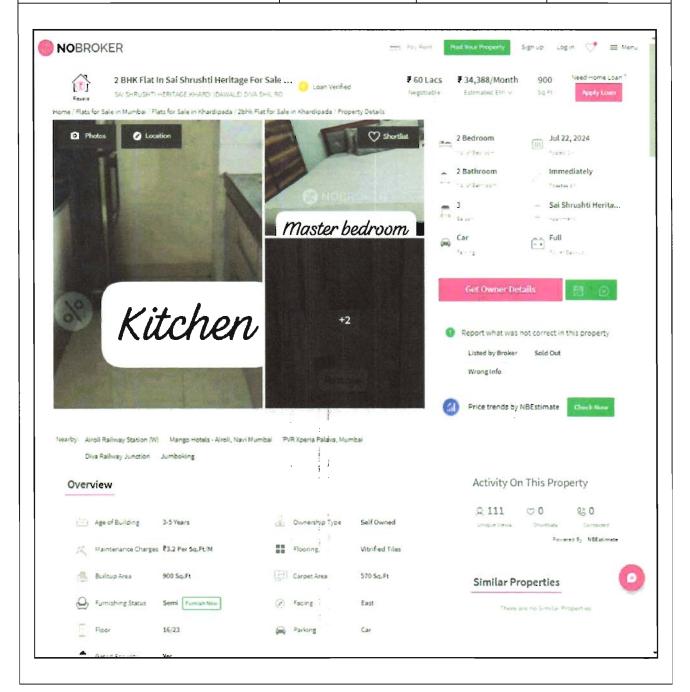
Property	Residential Flat	Residential Flat	
Source	magic bricks	magic bricks	
Floor	-		
	Carpet	Built Up	Saleable
Area	451.00	496.10	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹9,978.00	₹9,071.00	-







Property	Residential Flat	Residential Flat	
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	570.00	627.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹10,526.00	₹9,569.00	-







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	1,139.00	1,252.90	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹7,542.00	₹6,856.00	-

1251374

05-05-2024

Note -Generated Through eSearch Module For original report please contact concern SRO office सूची क्र.2

दुष्पम निबंधक : सह दु.नि.ठाणे २ दस्त क्रमांक : 12513/2022

नोदंणी : Regn.63m

गावाचे नाव: डावले

(१)विलेखांचा प्रकार	करारनामा
(2)मीबदला	8000000
(3) बाजारभाव।भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेवार ते नमुद करावे)	6228346.95
(४) भू-मापन् पोटहिस्सा व घरक्रमांक (असत्यास)	 पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: मीजे डावले,ता. जि. ठाणे येथील शिवा अमृत इस्टेट बिल्डिंग,मधील पहिल्या मजल्यावरील ऑफिस नं.1,सी विंग, क्षेत्र 1139.28 ची. फुट कारपेट सह. ((Survey Number : सर्वे नं. 166, हिस्सा नं. 2 ;))
(5) क्षेत्रफळ	1139.28 चौ.फूट
(६) आकारणी किंवा जुड़ी देण्यात असेल तेव्हा	
(7) दस्तरेखा करून देणा-पा/लिहून ठेवणा-पा पक्षकाराचे नाव किंवा दिवाणी न्यापालपाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव द पत्ता	11: नावः में शिक्षा एंटरप्रायक्षेस तर्फे भागीवार निशित विजय भोईर वयः-34 पत्ताः-प्लॉट ने - माळा नं - हमारतीचे नावः - ख्लॉक नं दुकान नं 1, मोती पेलेस, शांती नगरः, रोड ने आनंद कोळीवाडा, जि. ठाणे, महाराष्ट्र, ठाणे, पिन कोडः-400612 पेंन नं-ABYFS8208B 2): नावः में शिवा एंटरप्रायजेस तर्फे भागीवार अमित अशोक कोठारी - वयः-40 पत्ताः-प्लॉट नं - माळा नं - इमारतीचे नावः - ख्लॉक नं दुकान नं 1 मोती पेलेस शांती नगरः, रोड नं आनंद कोळीवाडा, जि. ठाणे, महाराष्ट्र, ठाणे, पिन कोडः-400612 पेंन नं-ABYFS8208B
(८) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव:-परशुराम रामचंद्र पाटील - वय:-51; पला:-प्लॉट नं -, माळा नं -, इमारतीचे नाव:-, क्लॉक नं: 165, खार्डी गाव, धनुबाई रामचंद्र निवास, दिवा शिळ रोड , रोड नं हनुमान मंदिर मागे, डावले दिवा ता, व जि. ठाणे, महाराष्ट्र ठाणे, पिन कोड:-400612 पॅन नं - ASNPP8339G 2) नाव:-वासंती परशुराम पाटील - वय:-39; पला:-प्लॉट नं -, माळा नं -, इमारतीचे नाव:-, ब्लॉक नं: 165, खार्डी गाव, धनुबाई रामचंद्र निवास दिवा शिळ रोड , रोड नं हनुमान मंदिर मागे, डावले दिवा ता. व जि. ठाणे, महाराष्ट्र ठाणे, पिन कोड:-400612 पॅन नं - CDCPP7040L
(९) दस्तऐवज करून दिल्याचा दिनांक	31/05/2022
(10) दस्त नींदणी केल्याचा दिनांक	31/05/2022
(11) अनुक्रमांक, खंड व पृष्ठ	12513/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	560000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)भौरा	
मृत्यांकनासाठी विचारात घेतलेला तपशील -	
मुद्रोक शुक्क आकारताना निवडतेला अनुब्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	358.00	393.80	-
Percentage	; -	10%	-
Rate Per Sq. Ft.	₹8,975.00	₹8,159.00	-

124, 1:52 PM	9.7	902
302335 8-02-2024 lote:-Generated Through eSearch dodule,For original report please lomact concern SRO office	सूची क्र.2	दुष्पम निबधक : सह दु.नि.ठाणे 5 दस्त कमांक : 7302/2023 नोटणी Regn:83m
	गावाचे नाव : डावले	-
(1)विलेखाचा प्रकार	करार-ग्रमा	
(ः)मोबदता	3213000	
(3) बाजारभाव(भाजेघटटयाच्या बाबतितपटटाकार आकारणी देतो की घटटेदार ते नमुद्र करावे)	1914023.1	
(4) भू-मायन् पोटहिस्सा व परक्रमांक(असत्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 208, माळा नं: 2 रा मजला. इमारतीचे नाव: सी 1.डिव्हाईन हाईट्स.सुदामा ग्रीन्स, ब्लॉक नं: दिवा शीळ रोड, रोड : ठाणे, इतर माहिती: क्षेत्रफळ 33.27 ची मी कार्पेट(झोन न 28/107-203)((Survey Number : 167/2A,3 ;))	
(5) क्षेत्रफळ	33 27 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेत तेव्हा		
(७) दस्तऐवव करून देखा-या निहुन ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास प्रतिवादिचे नाव व पत्ता	दिनेश केयुला क्य:-32 पताप्लॉट नं: शॉप	दार सचिन सुदाय पाटिल यांच्या तर्फे कु यु म्हणून मोहिन 14,07 . माळा नं. बी विना , प्रयारतीचे नाव. संतोष , रोड नं. ठाणे, महाराष्ट्र, ठाणे. चिन कोठ. 400612 पॅन
(१)इस्तपेदव करून ग्रेजा-या पश्चकाराडे व किंवा दिवाणी न्यापालयाचा हुंकुप्रनामा किंवा आदेश असल्यास,प्रतिबादिचे नाव व पत्ता	नाव: घरआंगण न्या माने, व्हॉक नं: गणप चिन कोठ: 421605 चॅन नं: ARMPD26 2): नाव -दीधानी नितिन धनावठे वय: 46	३; पत्ताप्लॉट नं. ४०३, माळा नं. विराट हेरिटेज , इमारली ति मंदिर रोज , रोज नं. कल्पाण,ठाचे , महाराष्ट्र
(१) दस्तंपेवज करू दिल्पाचा दिनांक	15/05/2023	
(10)दस्त नॉटजी केत्याचा दिनांक	15/05/2023	
्11)अनुक्रमाकः खंड व पृष्ठ	7302/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	224930	
(13)बाजारभावासमाणे नोंटणी चुल्क	30000	









<u>DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE</u>

This exercise is to assess Fair Market Value of the property under reference as on 23rd 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.
- 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.



VONSULTANTA According to Common to the com

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 ₹ 40,37,500.00 (Rupees Forty Lakhs Thirty Seven Thousands Five Hundred 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



