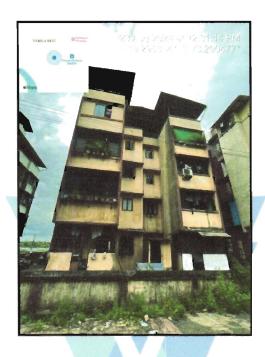


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Vivekanand Madhavrao Zare

Residential Flat No. 8, 2nd Floor, "Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd. ", Off. Sangoda Road, Village - Manda, Titwala (West), Taluka - Kalyan , District - Thane, PIN - 421 605, State -Maharashtra, Country - India.

Latitude Longitude: 19°17'45.1"N 73°12'1.6"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -400 028, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai

💡 Aurangabad 👂 Pune

♀Thane Nashik Ahmedabad Opelhi NCR Rajkot

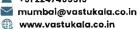
Raipur

Jaipur

Regd. Office

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







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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/09/2024/010743/2308018 03/4-24-PRVS Date: 03.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 8, 2nd Floor, "Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd. ", Off. Sangoda Road, Village - Manda, Titwala (West), Taluka - Kalyan, District - Thane, PIN - 421 605, State - Maharashtra, Country - India belongs to Mr. Vivekanand Madhavrao Zare.

Boundaries :		Building	Flat	
North	:	Shree Lambodar CHSL	Marginal Space	
South	:	Mangal Pooja Residential Building	Flat No. 7	
East		Internal Road	Flat No. 9	
West	:	Open Plot	Marginal Space	

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 ₹ 28,13,187.50 (Rupees Twenty Eight Lakhs Thirteen Thousands One Hundred And Eighty 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.

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Västukialle
Consultants (I) PV. Ltd., ou=vävumbai, email=manoj@vastukala.org, C=IN Date: 2024.09.03 12:59:26 +05'30

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



Our Pan India Presence at:

Nanded Mumbai

♀Aurangabad ♀Pune

♀Thane Nashik

Rajkot

□Indore

Regd. Office

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

+91 2247495919

imumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 8, 2nd Floor, "Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd. ", Off. Sangoda Road, Village - Manda, Titwala (West), Taluka - Kalyan, District - Thane, PIN - 421 605, State - Maharashtra, Country - India Form 0-1

(See Rule 8 D)

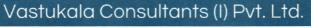
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 03.09.2024 for Bank Loan Purpose.
1	Date of inspection	23.08.2024
3	Name of the owner / owners	Mr. Vivekanand Madhavrao Zare
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. 8, 2 nd Floor, "Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd. ", Off. Sangoda Road, Village - Manda, Titwala (West), Taluka - Kalyan, District - Thane, PIN - 421 605, State - Maharashtra, Country - India. Contact Person: Mr. Madhav Zare (Owner's Son) Contact No. 9833149545
6	Location, Street, ward no	Off. Sangoda Road Village - Manda, Titwala (West) District - Thane
7	Survey / Plot No. of land	Village - Manda New Survey No - 173, Hissa No. 1(Part)
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. = 404.25 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 515.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Manda, Titwala (West)Taluka - Kalyan , District - Thane, Pin - PIN - 421 605
14	If freehold or leasehold land	Free Hold.



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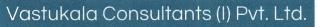


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Annual Supremers
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15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable 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		ere any agreements of easements? If so, attach of the covenant	Information not available		
18	Plannii	the land fall in an area included in any Towning Scheme or any Development Plan of nment or any statutory body? If so, give plars.	Information not available		
19	1	ny contribution been made towards development ny demand for such contribution still nding?	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 I	building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Vivekanand Madhavrao Zare		
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied		
25		is the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available		
26	RENT	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Vivekanand Madhavrao Zare		
	(ii) Portions in their occupation		Fully Owner Occupied		
		1	6,900.00 (Expected rental income per month)		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	6,900.00 (Expected rental income per month)		
	(iii)	1	N.A.		
27	(iv)	fee, etc. paid by each			



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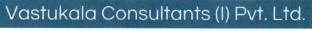




28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant 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 – 1999 (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.



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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, Dadar Branch Branch to assess Fair Market Value as on 03.09.2024 for Residential Flat No. 8, 2nd Floor, **"Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd."**, Off. Sangoda Road, Village - Manda, Titwala (West), Taluka - Kalyan, District - Thane, PIN - 421 605, State - Maharashtra, Country - India belongs to **Mr. Vivekanand Madhavrao Zare**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.923 / 2005 Dated 09.05.2005 between Mr. Arjun Mahadev Chaugule (The Seller) And Mr. Vivekanand Madhavrao Zare(The Purchaser).
2)	Copy of Society Share Certificate No.8 And Mr. Vivekanand Madhavrao Zare(The Purchaser) issued by Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd.
3)	Copy of Society No Objection Certificate Dated 11.05.2005 in the name of Mr. Vivekanand Madhavrao Zare issued by Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd.
4)	Copy of Commencement Certificate No.KMP / NRV / BP / KV / 439 - 86 Dated 22.08.1991 issued by Kalyan Mahanagarpalika.

Location

The said building is located at Village - Manda, Titwala (West), Taluka - Kalyan, District - Thane, PIN - 421 605. The property falls in Residential Zone. It is at a traveling distance 500 Mtrs. from Titwala 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 Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Basement Floor is having 3 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Partly Vitrified tiles / Kota stone / Ceramic tiles flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Casting Capping Electrical wiringetc.

Valuation as on 3rd September 2024

The Built Up Area of the Residential Flat	:	515.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:



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Year of Construction of the building	:	1999 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	25 Years
Cost of Construction	:	515.00 Sq. Ft. X ₹ 2,500.00 = ₹ 12,87,500.00
Depreciation {(100 - 10) X (25 / 60)}	:	37.50%
Amount of depreciation	:	₹ 4,82,812.50
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 54,200/- per Sq. M. i.e. ₹ 5,035/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 42,800/- per Sq. M. i.e. ₹ 3,976/- per Sq. Ft.
Value of property as on 3rd September 2024	:	515.00 Sq. Ft. X ₹ 6,400 = ₹32,96,000.00

(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 3rd September 2024	:	₹ 32,96,000.00 - ₹ 4,82,812.50 = ₹ 28,13,187.50
Total Value of the property	:	₹₹ 28,13,187.50
The realizable value of the property	1	₹25,31,869.00
Distress value of the property	:	₹22,50,550.00
Insurable value of the property (515.00 X 2,500.00		₹12,87,500.00
Guideline value of the property (515.00 X 3976.00)	:	₹18,53,485.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 8, 2nd Floor, "Om Ganpati Darshan Co-Op. Hsg. Soc. Ltd. ", Off. Sangoda Road, Village - Manda, Titwala (West), Taluka - Kalyan, District - Thane, PIN - 421 605, State - Maharashtra, Country - India for this particular purpose at ₹ 28,13,187.50 (Rupees Twenty Eight Lakhs Thirteen Thousands One Hundred And Eighty Seven Only) as on 3rd September 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 3rd September 2024 is ₹ 28,13,187.50 (Rupees Twenty Eight Lakhs Thirteen Thousands One
 Hundred And Eighty 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.
- 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.
- 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 2 Floor		
3	Year of construction	:	1999 (As per site information)		
4	Estimated future life	:	35 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, Aluminium Sliding Windows with window grills, .		
10	Flooring		Partfy Vitrified tiles / Kota stone / Ceramic tiles flooring.		
11	Finishing	:	Cement Plastering.		
12	2 Roofing and terracing		R. C. C. Slab.		
13	Special architectural or decorative features, if any	:	No		
14	(i) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Casting Capping		
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring		
	I	_			





Technical details

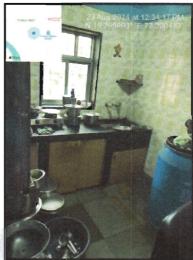
Main Building

15	Sanitary	installations	:	As per Requirement	
	(i) No. of water closets				
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16	Class of white/ord	fittings: Superior colored / superior dinary.	:	Ordinary	
17	_	nd wall nd length construction	:	All external walls are 9" thick and partition walls are 6" thick.	
18	8 No. of lifts and capacity		:	Not Provided	
19	19 Underground sump – capacity and type of construction		:	Connected to Municipal Sewerage System	
20	1	ad tank , capacity construction	:	Connected to Municipal Sewerage System	
21	Pumps-	no. and their horse power	A	May be provided as per requirement	
22	1	nd paving within the compound nate 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







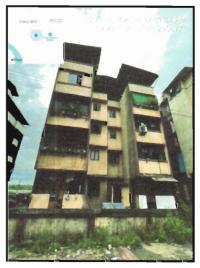














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Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°17'45.1"N 73°12'1.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Titwala - 500 Mtrs.).

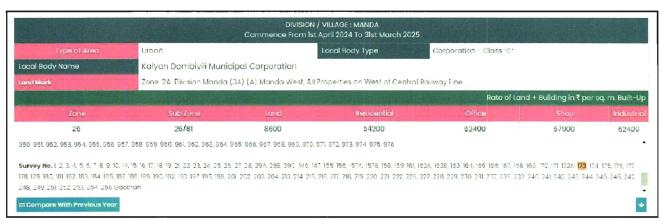


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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	54200			
Decrease by 10% on Flat Located on 2 nd Floor	5420		3333)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	48,780.00	Sq. Mtr.	4,532.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	8600	8357		
The difference between land rate and building rate(A-B=C)	40,180.00			
Percentage after Depreciation as per table(D)	25%			-
Rate to be adopted after considering depreciation [B + (C X D)]	42,800.00	Sq. Mtr.	3,976.00	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	V	100%	
b)	First Floor	VERN AR	95%	
c)	Second Floor	V VAIA	90%	
d)	Third Floor		85%	
e)	Fourth Floor and above		80%	

Depreciation Percentage Table

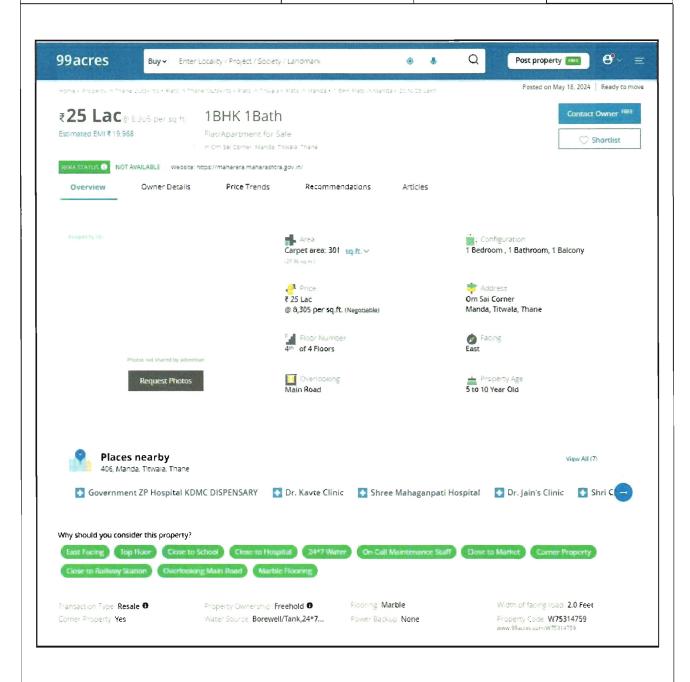
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	Flat	Flat		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-			
	Carpet	Built Up	Saleable	
Area	301.00	361.20	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹8,306.00	₹6,921.00	-	

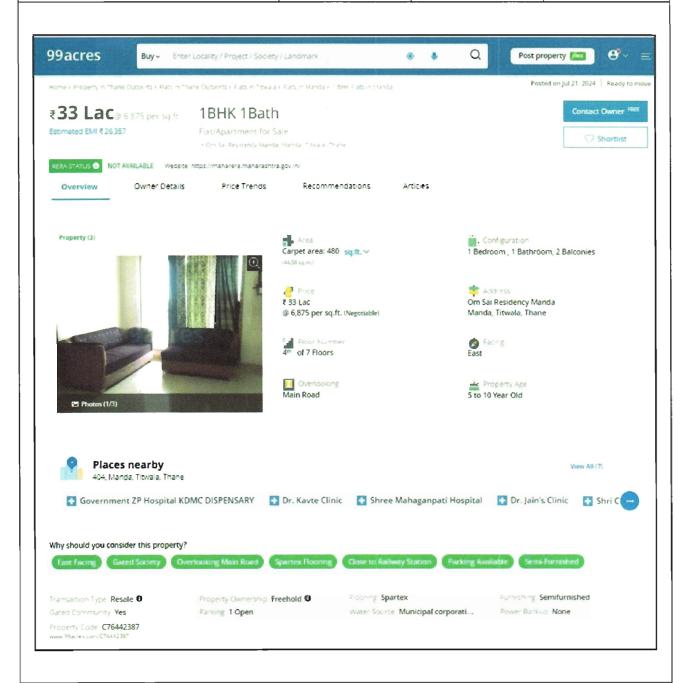




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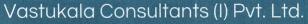


Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	480.00	576.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,875.00	₹5,729.00	-





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Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	316.67	380.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹4,895.00	₹4,079.00	-	

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	गावाचे नाव: मांडा	
(1)विलेखाचा प्रकार	करारनामा	
(२)मोबटला	1550000	
(3) बाजारभाव(भारेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	1591454.732	
(4) भू-यायन् पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-झॉबिवलीइतर वर्णन:, इतर माहिती:, इतर माहिती: मौजे मांडा तालुका कल्याण जिल्हा ठाणे येथील सर्वे नंबर 161/ पैकी,162ए /1-2 पैकी 173/1 पैकी,आणि परडी नं. 2 पैकी प्लॉट नं. 21 पावरील विभाग क. 2 बी मंगल पूजा को.ऑप. हो. सो. मधील सदिनका नं. 02 तळ मजला. क्षेत्र 380 ची फुट बांधीव (1 टक्का महिला सुट)((Survey Number: 161 part. 162A/1-2 part. 173/1 part.;))	
(5) ট্রিসচ্চত্ত	380 चौ.फूट	
(६) आकारणी किंवा जुडी टेण्यात असेत तेव्हा.		
(१) दस्तपेवज करून देणऱ्या:लिहून ठेवजा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाया किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नावधन थी निरंधन सिन्हा वय:-46 पत्ताः-म्लॉट नं, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: लाल चौकी पोलीस स्टेशन मार्ग बी 204 अशोगणेश को ऑय तो सो गावदेवी चौक कल्याण, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-ADKP128671 	
(४)द्रश्तऐवज करून प्रैफा-का पाक्षकाराचे व किंवा दिवाणी न्यायात्त्रकाचा हुकुम्मामा किंवा आदेग असत्यात्र प्रतिवादिने नाव व पत्ता	1): नाव-वर्षा सुनित पिसे वदा-50; पत्ता:-प्लॉट नं:-, पाळा नं:-, दूमप्रस्ती दे नाव ब्लॉक न:-, रोड नं: रूप्य नं 3 मणत पूजा को.ऑप.हो. तो. पांठा टिटवाळा, महाराष्ट्र, THANE. पिन कोड421605 पेन नं:-BVBPPS025X	
(9) दस्त्रेवंब करुन दिल्याचा दिनांक	10/05/2024	
(10)हरू नींदणी केल्याचा दिनांक	10/05/2024	
(11)अनुक्रमांक,खंउ व पृष्ठ	9815/2024	
(12)बाजारभावात्रवाणे मुद्रांक मुल्क	97700	
(13)बाजारभावाप्रयाणे नोंदक्षी मुल्क	15920	
(14)शेरा		
मुल्यांकनासाठी विवासात घेतलेला तपसीत:		
मुदांक मुल्क आकारताना निवडतेता अनुन्धेह :-:	(i) within the limits of any Muni- area annexed to it.	cipal Corporation or any Cantonment

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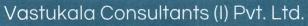
Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	394.00	472.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹5,203.00	₹4,336.00	-

574770	सुची क्र.2	दुव्यम निबंधक : दु.नि. कत्याण 1	
03-02-2024	X 1-12	दस्त क्रमांक : 6747/2023	
Vote:-Generated Through eSearch		नोतंगी	
Module,For original report please contact concern SRO office.		Regn:63m	
	गावाचे नाव: मांडा		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	2050000		
(3) बाजारभाव(भावेषटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2261000		
(4) भू-मापन,पोटिहरसा व परक्रमांक(असल्यास)	कत्याण,जि. ठाणे येथील स.नं. 173 ४ २(पार्ट),सी.टी.एस.नं. 51,52,53,54 ४ को.ऑप.हो.सोसायटी लि. मधील दुस	इतर वर्णन :, इतर माहिती: मौजे मांडा,ता. गणि हि.नं. 1(पार्ट),पार्डी नं. गणि 55 येथे असलेली श्री लंबोदर ऱ्या मजल्यावरील सदनिका क्र. 203,क्षेत्र [05017874500((Survey Number : 173 ;	
(5) क्षेत्रफळ	394 चौ.फूट		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	त		
(७) दस्तोपेवज करून देणा-या तिहून ठेवणा-या पश्चकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व प्रता	रोड नं: जय खंडोबा निवास, संगोठा रोड, साई जि. ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-42160 2): नाव:-स्रोहा उल्हास राजे वय:-47 पत्ता:	-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, र्धाम चाळ जवळ, मांडा-टिटवाळा प., ता. कल्याण,	
(३) दस्तऐवल करून ग्रेणा-या पक्षकाशचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,पतिवादिचे नाव व पत्ता	रा रोड नं: मु. खरीड, पो. किन्होली, ता. घालपूर, जि. ठाणे , मलराष्ट्र, THANE. पिन कोड:-421403		
(९) दस्तऐवज करुन दिल्याचा दिनांक	19/06/2023		
(10)दस्त नींदणी केल्याचा दिनांक	19/06/2023	•	
(11)अनुक्रमांक,संठ व पृष्ठ	6747/2023		
(12)बाजारभावाप्रमाणे मुदांक गुल्क	158300		
(13)बाजारभावाप्रमाणे नोंदणी पुल्क	22700		
(14)शेरा			
मुल्यांक नासाठी विचारात घेतलेला तप्रमील:-:			
मुद्रांक शुल्क आकारताना निव ठ तेला अनुखेद :- :	(i) within the limits of any Munic area annexed to it.	ipal Corporation or any Cantonment	

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 3rd September 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.



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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 ₹ 28,13,187.50 (Rupees Twenty Eight Lakhs Thirteen Thousands One Hundred And Eighty Seven Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala org. c=IN Date: 2024.09.03 12 59.49 +0530'

Director

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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





