

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Suraj Suryakant Madhavi

Residential Flat No. D/603, 6th Floor, Building No 60, Wing - D, **"VENICE"**, Mohak City, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India.

Latitude Longitude: 19°26'33.9"N 72°49'4.6"E

Intended User:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



Our Pan India Presence at:

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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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Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/08/2024/010783/2307865 26/11-343-JASH Date: 26.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. D/603, 6th Floor, Building No 60, Wing - D, "VENICE", Mohak City, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India belongs to Mr. Suraj Suryakant Madhavi.

Boundaries of the property

North : Rajanigandha Bungalow

South 'C' Wing

East Mohak City Road

West 'E' Wing

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 ₹ 50,51,960.00 (Rupees Fifty Lakhs Fifty One **Thousands Nine Hundred And Sixty 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. D/603, 6th Floor, Building No 60, Wing - D, **"VENICE"**, Mohak City, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, 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 26.08.2024 for Housing Loan Purpose.		
1	Date of inspection	23.08.2024		
3	Name of the owner / owners	Mr. Suraj Suryakant Madhavi		
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. D/603, 6 th Floor, Building No 60, Wing - D, "VENICE", Mohak City, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India. Contact Person: Mr. Suraj Suryakant Madhavi (Owner) Contact No. 8329655689		
6	Location, Street, ward no	Village - Virar, District - Palghar		
7	Survey / Plot No. of land	Village - Virar New Survey No - 338, Hissa No. A/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. = 573.36 (Area as per Site measurement)		
		Carpet Area in Sq. Ft. = 530.00 (Area As Per Agreement for sale)		
		Built Up Area in Sq. Ft. = 636.00 (Carpet Area + 20%)		





13	Roads, Streets or lanes on which the land is abutting	Village - Virar, Taluka - Vasai, District - Palghar, Pin - PIN - 401 305		
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 - Mr. Suraj Suryakant Madhavi		
	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 VVCMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Suraj Suryakant Madhavi		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	11,000.00 (Expected rental income per month)		



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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	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		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.
32		np is installed, who is to bear the cost of nance 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, e, 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 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 Flat in a building. The rate is considered as composite rate.
39		nstances are not available or not relied up on, is of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2014 (As per occupancy certificate)
42		vas the method of construction, by contract/By ring Labour directly/ both?	N. A.





43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch Branch to assess Fair Market Value as on 26.08.2024 for Residential Flat No. D/603, 6th Floor, Building No 60, Wing - D, **"VENICE"**, Mohak City, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India belongs to **Mr. Suraj Suryakant Madhavi**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.9966/2012 Dated 16.10.2012 between M/s. VMS Enterprises(The Developers) And Mr. Suraj Suryakant Madhavi(The Purchaser).
2)	Copy of Occupancy Certificate No.VVCMC/TP/OC/VP-0028/109/2014-15 Dated 12.08.2014 issued by Vasai Virar City Municipal Corporation.

Location

The said building is located at Village - Virar, Taluka - Vasai, District - Palghar, PIN - 401 305. The property falls in Residential Zone. It is at a traveling distance 1.5 km. from virar Railway Station.

Building

The building under reference is having Ground + 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. 6th Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Dining + Passage + 2 Toilet.Dry Balcony & Flowerbed Area (i.e. 2 BHK Flat). 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 26th August 2024

The Carpet Area of the Residential Flat	:	530.00 Sq. Ft.]
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Deduct Depreciation:

Year of Construction of the building	:	2014 (As per occupancy certificate)
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Expected total life of building	:	60 Years
Age of the building as on 2024	:	10 Years
Cost of Construction	:	636.00 Sq. Ft. X ₹ 2,600.00 = ₹ 16,53,600.00
Depreciation {(100 - 10) X (10 / 60)}	:	15.00%
Amount of depreciation	:	₹ 2,48,040.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 60,480/- per Sq. M. i.e. ₹ 5,619/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 55,602/- per Sq. M. i.e. ₹ 5,166/- per Sq. Ft.
Value of property as on 26th August 2024		530.00 Sq. Ft. X ₹ 10,000 = ₹53,00,000.00

(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 26th August 2024	:	₹ 53,00,000.00 - ₹ 2,48,040.00 = ₹ 50,51,960.00
Total Value of the property	:	₹₹ 50,51,960.00
The realizable value of the property	:	₹45,46,764.00
Distress value of the property	:	₹40,41,568.00
Insurable value of the property (636.00 X 2,600.00	\ : _/	₹16,53,600.00
Guideline value of the property (636.00 X 5166.00)	X	₹32,85,576.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. D/603, 6th Floor, Building No 60, Wing - D, "VENICE", Mohak City, Village - Virar, Taluka - Vasai, District - Palghar, Virar (East), PIN - 401 305, State - Maharashtra, India for this particular purpose at ₹ 50,51,960.00 (Rupees Fifty Lakhs Fifty One Thousands Nine Hundred And Sixty Only) as on 26th 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 of the property as on 26th August 2024 is ₹ 50,51,960.00 (Rupees Fifty Lakhs Fifty One Thousands Nine Hundred And Sixty 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



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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 fl	oors and height of each floor	:	Ground + 7 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		: 54	N.A. as the said property is a Residential Flat Situated on 6 th Floor	
3	Year of	construction	:	2014 (As per occupancy certificate)	
4	Estimate	ed future life	:	50 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		construction- load bearing walls/RCC 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	Partition	ns	V	6" Thk. Brick Masonery.	
9	Doors a	nd Windows		Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .	
10	Flooring		:	Vitrified tiles flooring.	
11	Finishin	g	:/	Cement Plastering + POP Finish.	
12	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. Electrical wiring with	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed	
15	Sanitary	v 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/or	f fittings: Superior colored / superior dinary.	:	Superior White	



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Valuers & Appraisers

Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

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	:	1Lift
19	Underground sump – capacity and type of construction	:	RCC Tank
20	Over-head tank Location, capacity Type of construction	:	RCC Tank on Terrace
21	Pumps- no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		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























Actual Site Photographs





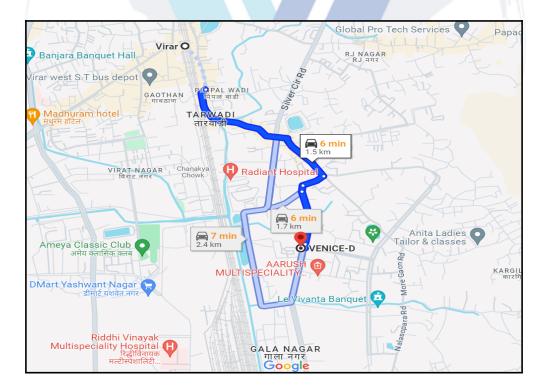




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°26'33.9"N 72°49'4.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (virar - 1.5 km.).



Valuers & Appraisers

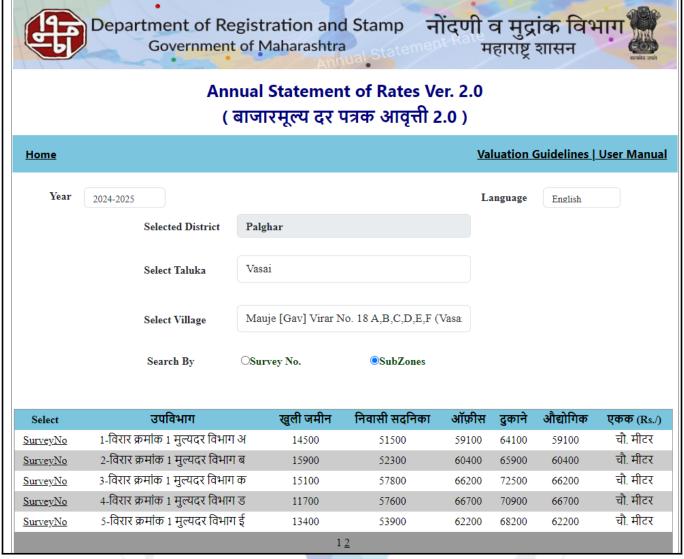
Architects & Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVCD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	57600			
Increase by 5% on Flat Located on 6 th Floor	2880	- 4	/	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	60,480.00	Sq. Mtr.	5,619.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	11700			
The difference between land rate and building rate(A-B=C)	48,780.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	55,602.00	Sq. Mtr.	5,166.00	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	



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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	depreciation is to be considered. However	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	

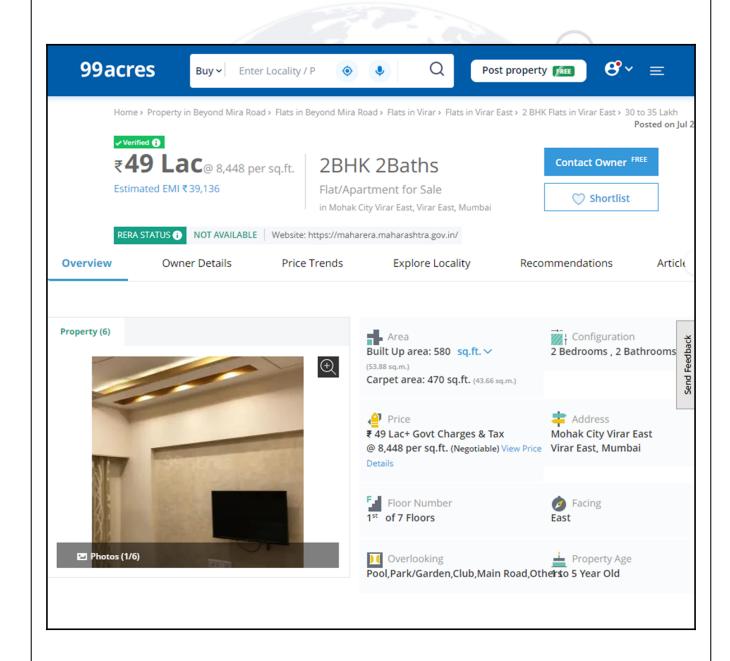






Price Indicators

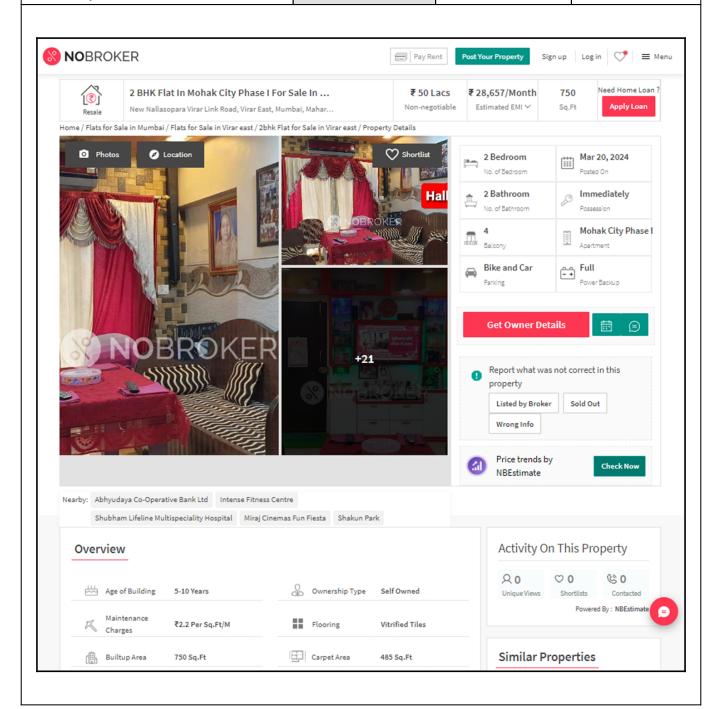
Property	Mohak City, Virar		
Source	https://www.99acres.com/		
Floor	1st		
	Carpet	Built Up	Saleable
Area	470.00	564.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,426.00	₹8,688.00	-







Property	Mohak City, Virar East			
Source	Nobroker.com	Nobroker.com		
Floor	Middle			
	Carpet	Built Up	Saleable	
Area	485.00	582.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹10,309.00	₹8,591.00	-	







Sale Instances

Property	Mohak city, Virar East		
Source	Index no.2		
Floor	1st		
	Carpet	Built Up	Saleable
Area	503.00	603.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,946.00	₹7,455.00	-

11.62000		
1163080	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. वसई 2
19-08-2024 Note:-Generated Through eSearch		दस्त क्रमांक : 11630/2024
Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
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(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4500000	
(3) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3712435.2	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: मौजे विरार,विभाग 4,स् क्र.338,हिस्सा क्र.अ/2,सदिनका क्र.101,ई वींग,पहिला मजला,क्षेत्र 46.74 चौ.मीटर कारपेट + टेरेस क्षेत्र 20.91 चौ.मीटर कारपेट,फ्लोरेन्स,फ्लोरेन्स अपार्टमेंट को-ऑप. हौसिंग सोसायटी लि.,मोहक सिटी,विवा जांगिड कॉम्प्लेक्स,बिल्डींग नं.61((Survey Number: 338; HISSA NUMBER:	
(5) क्षेत्रफळ	46.74 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लेहून ठेवणा-या पश्चकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	रोड नं: विरार-नालासोपारा लिंक रोड, विरार पूर्व, तालुका वसई, महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-AAXPN2619P 2): नाव:-सुहासिनी सुनिल नरे वय:-59 पत्ता:-प्लॉट नं: सदिनका क्र. 101, ई विंग, माळा नं: पहिला मजला, इमारतीचे नाव: फ्लोरेन्स अपार्टमेंट को-ऑप. होसिंग सोसायटी लि., ब्लॉक नं: मोहक सिर्ट रोड नं: विरार-नालासोपारा लिंक रोड, विरार पूर्व, तालुका वसई, महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-AAVPN2562K 1): नाव:-श्यामनारायण कमला प्रसाद मिश्रा वय:-52; पत्ता:-प्लॉट नं: ए/303, माळा नं: -, इमारती नाव: लंबोदर बिल्डींग, ब्लॉक नं: गुरूदत्त नगर, रोड नं: फुलपाडा रोड, विरार पूर्व, तालुका वसई,	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता		
(9) दस्तऐवज करुन दिल्याचा दिनांक		
(10)दस्त नोंदणी केल्याचा दिनांक	28/05/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	11630/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	315000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





Property	Mohak city, Virar East	Mohak city, Virar East		
Source	Index no.2	Index no.2		
Floor	4th	4th		
	Carpet	Built Up	Saleable	
Area	503.00	603.60	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹7,952.00	₹6,627.00	-	

08/2024, 13:54	igr_1113	
1113534	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.वसई 5
28-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		दस्त क्रमांक : 1113/2024 नोदंणी : Regn:63m
	गावाचे नाव : विरार	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3230669	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) 1) पालिकेचे नाव:वसई विरार महानगरपालिकाइत विभाग क्र. 4,गाव मौजे - विरार,सर्व्हे नं. 338,हिस्स फ्लोरेन्स,बिल्डींग नं. 61,सदनिका क्र.403, चौथा म अपार्टमेंट को-ऑप.हौ.सो.लि.,मोहक सिटी टाऊन चौ.मी.,(कारपेट एरिया).((Survey Number : 33		i. 338,हिस्सा नं. ए / 2,वरील इमारत 403, चौथा मजला, सी-विंग, फ्लोरेन्स सिटी टाऊनशिप,सदनिकेचे क्षेत्र - 46.74
(5) क्षेत्रफळ	46.74 चौ.मीटर	
(6)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. १): नाव:-लक्ष्मीप्रिया रोशन मोरे वय:-44 पत्ता:-प्लॉट नं: प्र्लॅंट नं. बी - 201, ओमकार पार्क, बिल्डींग नं. 4, मनवेत २): नाव:-रोशन रामचंद्र मोरे वय:-42 पत्ता:-प्लॉट नं: -, प्रलॅंट नं. बी - 201, ओमकार पार्क, बिल्डींग नं. 4, मनवेत पूर्व., रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन		4, मनवेलपाडा रोड, साईबाबा मंदिर जवळ, विरार 1305 पॅन नं:-BAMPM3612H ॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: 4, मनवेलपाडा रोड, साईबाबा मंदिर जवळ, विरार
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	चा हुंकुमनामा तेवादिचे नाव / 404, फोरेन्स बिल्डींग, विरार एनएसपी लिंक रोड, मोहंक सिटी, विरार पूर्व., रोड नं: -, महाराष्ट्र THANE. पिन कोड:-401305 पॅन नं:-AQVPP5808Q 2): नाव:-सुधान्सुबाला सुधान्सु सेखर पाढी वय:-43; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाः ब्लॉक नं: सी / 404, फोरेन्स बिल्डींग, विरार एनएसपी लिंक रोड, मोहंक सिटी, विरार पूर्व., रोड महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-BUJPP4878B	
(9) दस्तऐवज करुन दिल्याचा दिनांक		
(10)दस्त नोंदणी केल्याचा दिनांक		
(11)अनुक्रमांक,खंड व पृष्ठ	1113/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क 280000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 26th 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 ₹ 50,51,960.00 (Rupees Fifty Lakhs Fifty One Thousands Nine Hundred And Sixty 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



