

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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Pawan Kumar Bahadur Masar

Residential Flat No. 304, 3rd Floor, Wing – B, "Morya Sports City Phase – I", Village Kalher, Bhiwandi, Thane - 421 302, State - Maharashtra, Country - India.

Latitude Longitude - 19°14'30.3"N 73°00'35.2"E

Intended User: Cosmos Bank Vashi Branch Sector 17

Plot No. 74, Persepolis Premises, Sector 17, Vashi, Navi Mumbai - 400705, 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 🕿 +91 2247495919 🞽 mumbai@vastukala.co.in 🕀 www.vastukala.co.in



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Page 2 of 20 Vastu/Mumbai/08/2024/10843/2307921 29/04-399-SKVS Date: 29.08.2024

VALUATION OPINION REPORT

The under-construction property bearing Residential Flat No. 304, 3rd Floor, Wing – B, **"Morya Sports City Phase** – I", Village Kalher, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India belongs to **Mr. Pawan Kumar Bahadur Masar.**

Boundaries of the property. North		Open Plot
South	- 1	Internal Road
East	é.	A Wing
West	2:	B Wing

Considering various parameters recorded, 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 for ₹ 61,77,600.00 (Rupees Sixty One Lakh Seventy Seven Thousand Six Hundred Only). As per site inspection 85% of construction work is completed.

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 valuation report.

Hence certified For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20 Encl. Valuation Report

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Valuation Report of Residential Flat No. 304, 3rd Floor, Wing – B, **"Morya Sports City Phase – I",** Village Kalher, Bhiwandi, Thane – 421 302, 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 the Fair Market Value as on 29.08.2024 for Bank Loan Purpose	
2	Date of inspection	27.08.2024	
3	Name of the owner/ owners	Mr. Pawan Kumar Bahadur Masar	
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. 304, 3 rd Floor, Win – B, "Morya Sports City Phase – I", Villag Kalher, Bhiwandi, Thane – 421 302, State Maharashtra, Country – India. Contact Person: Meera Mahadik (Sales Manager) Contact No. 8759105910	
6	Location, street, ward no	Village Kalher, Bhiwandi, Thane	
	Survey/ Plot no. of land	Survey No. 38, Hissa No. 2 at Village – Kalher	
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	RERA Carpet Area in Sq. Ft. = 702.00 (Area as per Agreement for Sale)	
		Built Up Area in Sq. Ft. = 772.00 (Carpet Area + 10%)	
13	Roads, Streets or lanes on which the land is abutting	Village Kalher, Bhiwandi, Thane – 421 302.	
14	If freehold or leasehold land	Free hold	



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			awali Kulilar Bahaduli Masal (10043/230/921) Page 4 01 20	
15	lease, date of c lease and terms (i) Initial P	e name of Lessor/lessee, nature of commencement and termination of of renewal of lease. Premium I Rent payable per annum	N. A.	
	(iii) Unearn	ed increased payable to the		
	Lessor	in the event of sale or transfer		
16		striction covenant in regard to If so, attach a copy of the	As per documents	
17	Are there any a attach a copy of	greements of easements? If so, the covenant	Information not available	
18	Town Planning	fall in an area included in any Scheme or any Development ment or any statutory body? If ars.	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	
21	Attach a dimens	ioned sit <mark>e plan</mark>	N.A.	
	IMPROVEMENT	rs		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Copy of Approved Building plans were not provided and not verified.	
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)		Attached	
24	Is the building ov	wner occupied/ tenanted/ both?	Building is under construction	
	If the property owner occupied, specify portion and extent of area under owner-occupation		Building is under construction	
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per MMRDA norms Percentage actually utilized – Details not available	
26	RENTS			
	(i) Names of etc	of tenants/ lessees/ licensees,	Building is under construction	
	(ii) Portions	in their occupation	Building is under construction	
	(iii) Monthly /compens each	or annual rent sation/license fee, etc. paid by	₹ 15,500.00 Expected rental income per month after completion	



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	Valuation Report / Cosmos Bank /	Vashi Branch Sector 17 Branch / M	Ir. Pawan Kumar Bahadur Masar (10843/2307921)	Page 5 of 20

	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
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.
	SALES	
38	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
39	Land rate 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.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Building is under construction
42	What was the method of construction, by contract/By employing 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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vashi Branch Sector 17 Branch to assess fair market value as on 29.08.2024 for Residential Flat No. 304, 3rd Floor, Wing – B, **"Morya Sports City Phase – I"**, Village Kalher, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India belongs to **Mr. Pawan Kumar Bahadur Masar.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 22.07.2024 Between M/s. Hallmark Infra Annex LLP (the Developers)
	and Mr. Pawan Kumar Bahadur Masar (the Purchaser).
2	Copy of RERA Registration Certificate No. P51700024330 dated 08.09.2021.

LOCATION:

The said building is located at Survey No. 38, Hissa No. 2 at Village – Kalher, Bhiwandi, Thane. The property falls in Residential Zone. It is at a travelling distance 7.7 Km. from Bhiwandi railway station.

BUILDING:

The building under reference will be Proposed Stilt + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having proposed sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 3rd Floor is having 4 Residential Flat. The building is having proposed 1 Lift. At the time of inspection Building was under construction.

Extent of completion as under:

Foundation	Completed	RCC Plinth	Completed
Ground/Stilt Floors	Completed	Floors	Completed
Internal & External Brick Work	Completed	Internal & External Plastering	Completed
Internal & External Painting	Completed	Doors & Windows	Completed
Flooring	Completed	Kitchen Platform	Completed
Total	85% Work Completed		

Residential Flat:

The property is a residential Flat No. 304 in under construction building. The flat is located on 3rd Floor in the said under construction building. The composition of residential flat consists of 2 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Terrace + Balcony (i.e. 2 BHK with 2 Toilets). The residential flat is finished with vitrified tiles

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flooring, proposed teak wood door frame with flush doors, aluminum sliding windows & concealed electrification & proposed concealed plumbing, cement plastering etc.

Valuation as on 29th August 2024

The RERA Carpet Area of the Residential Flat	:	702.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Building is under construction
Expected total life of building		60 Years
Age of the building as on 2024	~ : •	Building is under construction
Cost of Construction	:	772.00 X 2,500.00 = ₹ 19,30,000.00
Depreciation {(100-10) X 00 / 60}	:	N.A. as building is under construction
Amount of depreciation	:	
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 33,500.00 per Sq. M. i.e. ₹ 3,112.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. as building is under construction
Prevailing market rate		₹ 8,800.00 per Sq. Ft.
Value of property as on 29.08.2024		702.00 Sq. Ft. X ₹ 8,800.00 = ₹ 61,77,600.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 29.08.2024	•	₹ 61,77,600.00
Total Value of the property	:	₹ 61,77,600.00
The realizable value of the property	;	₹ 55,59,840.00
Distress value of the property		₹ 49,42,080.00
Insurable value of the property (772.00 X 2,500.00)	:	₹ 19,30,000.00
Guideline value of the property (As per Index II)	:	₹ 24,04,831.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 304, 3rd Floor, Wing – B, **"Morya Sports City Phase – I"**, Village Kalher, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India for this particular purpose at ₹ 61,77,600.00 (Rupees Sixty One Lakh Seventy Seven Thousand Six Hundred Only) as on 29th August 2024. As per site inspection 85% of construction work is completed.



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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 29th August 2024 is ₹ 61,77,600.00 (Rupees Sixty One Lakh Seventy Seven Thousand Six Hundred Only). As per site inspection 85% of construction work is completed. 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- DECLARATION

I hereby declare that

(a) The information furnished in part I is true and correct to the best of my knowledge and belief;

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(b) I have no direct or indirect interest in the property valued:





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	Technical details	Main Building
1.	No. of floors and height of each floor	Proposed Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	Building is under construction
4	Estimated future life	60 Years (After Building Completion) 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" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Proposed Teak wood door frame with flush door, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i)Internal wiring – surface or conduit(ii)Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification Concealed plumbing
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	Proposed As per Requirement
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	Proposed
18	No. of lifts and capacity	Proposed 1 Lift
19	Underground sump – capacity and type of construction	Proposed R.C.C tank
20	Over-head tank Location, capacity Type of construction	Proposed R.C.C tank on terrace
21	Pumps- no. and their horse power	Proposed May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Proposed Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Proposed Connected to Municipal Sewerage System

ANNEXURE TO FORM 0-1



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Actual site photographs





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Actual site photographs









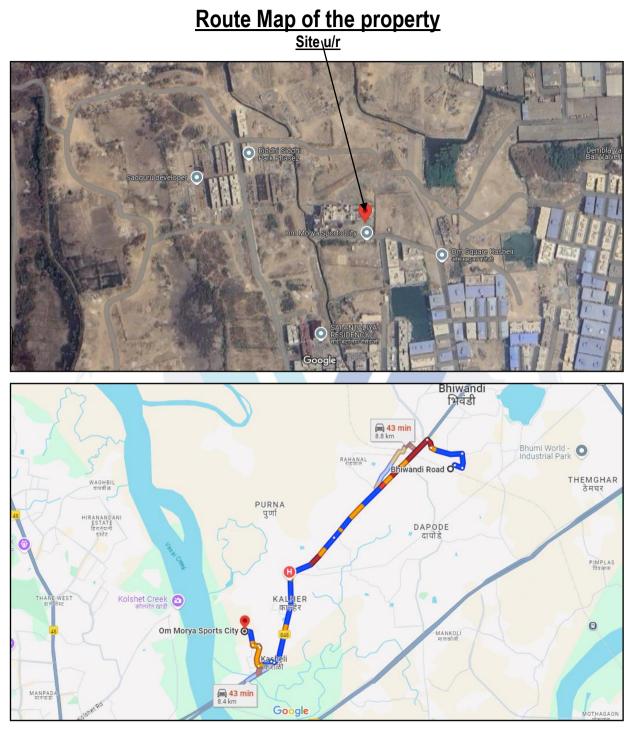


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Latitude Longitude - 19°14'30.3"N 73°00'35.2"E Note: The Blue line shows the route to site from nearest railway station (Bhiwandi - 7.7 Km.)





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Ready Reckoner Rate

H	Department of Re Government			np नोंदण	ी व म् महार	नुद्रांव ाष्ट्र शा	ठ विभा सन	ग स्विम नवत
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<u>Home</u>					<u>Valuati</u>	on Guid	<u>lelines U</u>	<u>ser Manual</u>
Year	2024-2025				Langua	ge	Enalish	
	Selected District	Thane						
	Select Taluka	Bhivandi						
	Select Village	Gavache Nav	:Kalher (Vish	əsh Niyojan Pı				
	Search By	OSurvey No.	ົອຽເ	ıbZones				
Select	उपविभाग		खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)
<u>SurveyNo</u>	4-हरीत/ना विकास विभागा	तील जमिनी	2301000	0	0	0	0	हेक्टर
<u>SurveyNo</u>	1/2-रहीवास वापरा खालील वि	किसित जमिनी	2150	31800	32100	39000	32100	चौ. मीटर
<u>SurveyNo</u>	2/1-औद्योगिक वापराखालील लि	वेकसित जमिनी	2410	31100	32400	38200	32400	चौ. मीटर
<u>SurveyNo</u>	3/1-वाणिज्य वापराखालील वि	कसित जमिनी	2650	33000	33900	40600	33900	चौ. मीटर
<u>SurveyNo</u>	2/2-NH 3 औद्योगिक वापराखाली	ल <mark>विकसित जमिनी</mark>	3010	33500	35600	41400	35600	चौ. मीटर
			1 <u>2</u>					
							1	

Stamp Duty Ready Reckoner Market Value Rate for Flat	33,500.00	11	9/	
No increase for all floors from ground to 3 rd Floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	33,500.00	Sq. Mtr.	3,112.00	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

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Table – D: D	epreciation	Percentage	Table
	oproblation	Toroontago	10010

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	







Sale Instances

Property	Flat				
Source	Index II				
Floor	5 th Floor				
	Carpet	Built Up	Saleable		
Area	702.00	772.00	-		
Percentage	-	10%	-		
Rate Per Sq. Ft.	₹ 7,806.00	₹ 7,099.00	-		

872351	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.भिवंडी 2
6-07-2024		दस्त क्रमांक : 9872/2024
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ontact concern SRO office.		Regn:63m
	गावाचे नाव : काल्हेर	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5480124	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2525072.55	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	मोरया स्पोर्ट्स सिटी फेस 1 मधील	:, इतर माहिती: मौजे सर्व्हे नंबर 38 हिस्सा नं.2 या जमीनीवरील बी-विंग मधील पाचव्या मजल्यावरील फ्लॅट रपेट मिळकत.(रेरा)((Survey Number :
(5) क्षेत्रफळ	65.26 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	क.ज.देणार अक्षय विमलचंद कोठारी वय: ब्लॉक नं:-, रोड नं: ओझोन गॅलेक्सी,दुर्गेश महाराष्ट्र, . पिन कोड:-421302 पंन नं:-AA 2): नाव:-मे,हॉलमार्क इंग्रज्ञ। ॲनेक्स एलएव क.ज.देणार अक्षय विमलचंद कोठारी वय:	तपी तर्फे पार्टनर दिनेशकुमार खामनचंदजी कोठारी तर्फे -27 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, पार्कजवळ,काल्हेर पाडा,काल्हेर,ता.भिवंडी,जि.ठाणे ,
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	रोड नं: रुम नं.1, जानकीबाई चाळ,रोड नं शाखेजवळ,वागळे इस्टेट,ठाणे, महाराष्ट्र, ठ 2): नाव-प्रशांत सुरेश सुथार वय:-24; पत् रोड नं: रुम नं.11, जानकीबाई चाळ,रोड नं शाखेजवळ,वागळे इस्टेट,ठाणे, महाराष्ट्र, ठ 3): नाव:-सुरेश भिकाभाई सुथार वय:-50; - रोड नं: रूम नं.11, जानकीबाई चाळ,रोड	10). पिन कोड:-400604 पॅन नं:-BSYPV1043B 11-प्लॉट नं:-, माळानं:-, इमारतीचे नाव:-, ब्लॉक नं:-, 1:27,सी पी.तलाव,वागळे इस्टेट,शिवसेना 10). पिन कोड:-400601 पॅन नं:-KHZPS8078E पता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ब्लॉक नं:
(9) दस्तऐवज करुन दिल्याचा दिनांक	16/07/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	16/07/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	9872/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	328900	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		



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Sale Instances

Property	Flat				
Source	Index II				
Floor	5 th Floor				
	Carpet	Built Up	Saleable		
Area	449.00	494.00	-		
Percentage	-	10%	-		
Rate Per Sq. Ft.	₹ 7,867.00	₹ 7,150.00	-		

315532	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.भिवंडी 3
3-06-2024		दस्त क्रमांक : 5315/2024
lote:-Generated Through eSearch lodule,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : काल्हेर	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3532127	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1615024.95	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	मोरया स्पोर्टस सिटी फेस 1 मधील	ः, इतर माहितीः मौजे सर्व्हे नंबर 38 हिस्सा नं.2 या जमीनीवरील ए-विंग मधील पाचव्या मजल्यावरील फ्लॅट रपेट मिळकत.((Survey Number : 38/2 ;)
(5) क्षेत्रफळ	41.74 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	क.ज.देणार अक्षय विमलचंद कोठारी वय नं: -, रोड नं: ओझोन गॅलेक्सी,दुर्गेश पार्कज . पिन कोड:-421302 पॅन नं:-AAMFH90 2): नाव:-मे.हॉलमार्क इंग्र्फा अँनेक्स एलप् क.ज.देणार अक्षय विमलचंद कोठारी वय	लपी तर्फे पार्टनर दिनेशकुमार खामनचंदजी कोठारी तर्फे 1:- पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक ग्वळ,काल्हेर पाडा,काल्हेर,ता.भिवंडी,जि.ठाणे , महाराष्ट्र,
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	मं: -, रोड मं: प्रतेंट नं.बी/606,बिल्डींग नं.2 महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन 2): नाव:-ओमकार कमलेश विश्वकर्मा वर ब्लॉक नं: -, रोड नं: प्रतेंट नं.बी/606,बिल्डी प.बदलापुर,जिठाणे, महाराष्ट्र, ठाणे. पिन 3): नाव:-कीशित्या कमलेश विश्वकर्मा व ब्लॉक नं: -, रोड नं: प्रतेंट नं.बी/606,बिल्डी	यः-26; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ॉग नं:20,मुनी सुरत अपार्टमेंट,अंबरनाथ न कोड:-421503 पॅन नं:-AZSPV1118P यः-53; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -,
(9) दस्तऐवज करुन दिल्याचा दिनांक	12/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	12/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5315/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	212000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		



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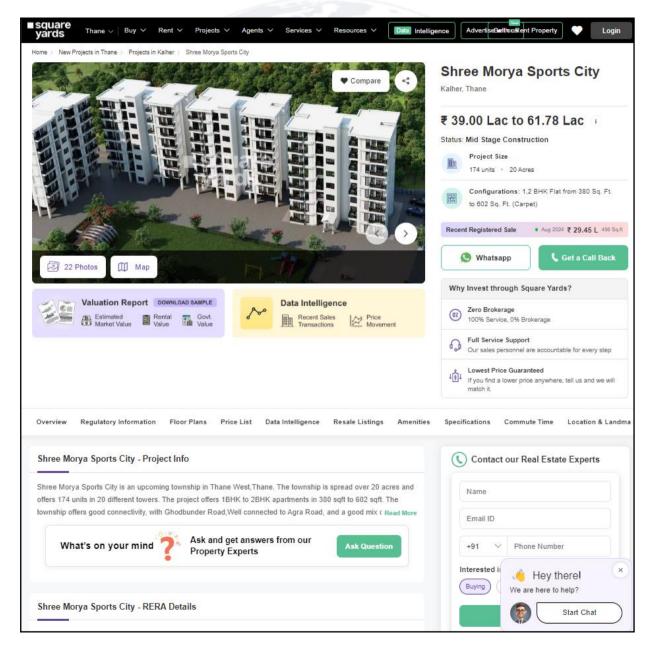


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Valuation Report / Cosmos Bank / Vashi Branch Sector 17 Branch / Mr. Pawan Kumar Bahadur Masar (10843/2307921) Page 17 of 20

Price Indicators

Property	Flat			
Source	Sqyards			
Floor	-			
	Carpet	Built Up	Saleable	
Area	602.00	662.00	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹ 10,263.00	₹ 8,553.00	-	



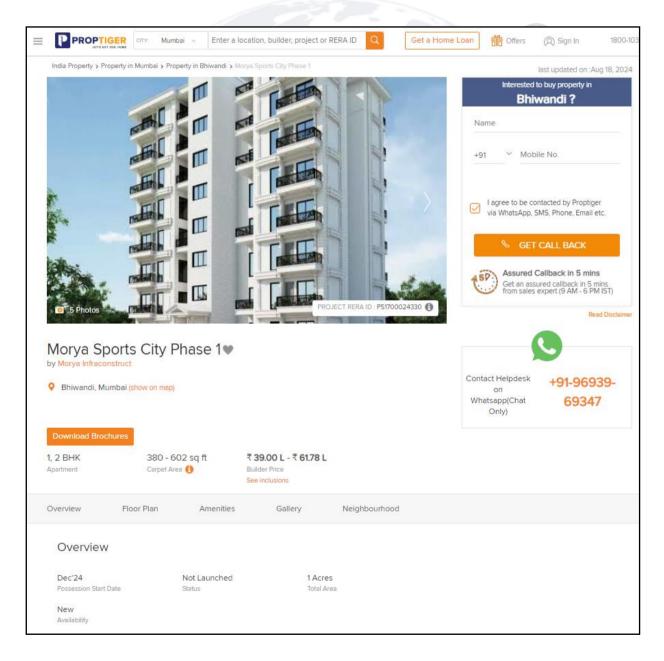




Valuation Report / Cosmos Bank / Vashi Branch Sector 17 Branch / Mr. Pawan Kumar Bahadur Masar (10843/2307921) Page 18 of 20

Price Indicators

Property	Flat		
Source	Proptiger		
Floor	-		
	Carpet	Built Up	Saleable
Area	602.00	662.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹ 10,263.00	₹ 8,553.00	-





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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 29th 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 the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.

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6. 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 ₹ 61,77,600.00 (Rupees Sixty One Lakh Seventy Seven Thousand Six Hundred Only). As per site inspection 85% of construction work is completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20



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