



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Yogesh Jivanlal Lakhani

Residential Flat No. B-02, Ground Floor, Building No 04, Wing - B, "Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd.", Krishna Township, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India.

Latitude Longitude : 19°23'41.9"N 72°49'24.8"E

Intended User:

Cosmos Bank Dadar Branch

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



Regd. Office

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

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Nanded **♥**Thane Mumbai Nashik

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Vastu/Mumbai/02/2025/010948/2310598 17/27-248-JAVS

Date: 15.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B-02, Ground Floor, Building No 04, Wing - B, "Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd.", Krishna Township, Village - Diwanman, Taluka - Vasai, District -Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India belongs to Shri. Yogesh Jivanlal Lakhani.

Boundaries of the property

: Internal Road North

South 'A' Wing of Gokul Aangan CHSL

Building NO. 3/A-B East

West Farming 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 ₹ 33,39,360.00 (Rupees Thirty Three Lakhs Thirty Nine Thousands Three 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.

Manoj Chalikwar DN: cn-Manoj Chalikwar, on-Vastukal Consultanta (i) PVI. Ltd., ou-Murrobin.

Auth. Sign.

Manoj Chalikwar

Director

Govt. Reg. Valuer

Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,

Regd. Office

Residential Flat No. B-02, Ground Floor, Building No 04, Wing - B, "Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd.", Krishna Township, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State -

Maharashtra; India Form 0-1

(See Rule 8 D)

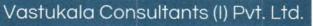
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 15.02.2025 for Bank Loan Purpose.
1	Date of inspection	04.09.2024
3	Name of the owner / owners	Shri. Yogesh Jivanlal Lakhani
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. B-02, Ground Floor, Building No 04, Wing - B, "Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd.", Krishna Township, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India. Contact Person: Mr. Shashikant Raut (Agent) Contact No. 9970612900
6	Location, Street, ward no	Village - Diwanman, District - Palghar
7	Survey / Plot No. of land	Village - Diwanman New Survey No - 39, 59/1, 67. 1911, 192
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. = 401.48 (Area as per Site measurement) Built Up Area in Sq. Ft. = 540.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Diwanman, Taluka - Vasai, District - Palghar, Pin - PIN - 401 202



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14	If freeho	old or leasehold land	Free Hold.
15	lease, d and terr (i) (ii) (iii)	hold, the name of Lessor/lessee, nature of late of commencement and termination of lease ms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	l	any restriction covenant in regard to use of so, attach a copy of the covenant.	As per documents
17	1	re any agreements of easements? If so, attach of the covenant	Information not available
18	Plannin	ne land fall in an area included in any Town g Scheme or any Development Plan of ment or any statutory body? If so, give ars.	Information not available
19		y contribution been made towards development y demand for such contribution still ding?	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.
	IMPRO	OVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Information not available
23	1	h technical details of the building on a te sheet (The Annexure to this form may be	Attached
24	Is the b	ouilding owner occupied/ tenanted/ both?	Vacant
		roperty owner occupied, specify portion and of area under owner-occupation	Fully Vacant
25	1	s the Floor Space Index permissible and tage actually utilized?	Floor Space Index permissible - As per VVCMC norms Percentage actually utilized – Details not available
26	RENTS	3	
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant
	(ii)	Portions in their occupation	Fully Vacant
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	8,200.00 (Expected rental income per month)
	(iv)	Gross amount received for the whole property	N.A.



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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.
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 – 1994 (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.
		per measurement Carpet area is 401.48 Sq. Ft. The loading aluation we have considered the area as per agreement and uring rainy season.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 15.02.2025 for Residential Flat No. B-02, Ground Floor, Building No 04, Wing - B, "Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd.", Krishna Township, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India belongs to Shri. Yogesh Jivanlal Lakhani.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.3628/2008 Dated 15.12.1994 between M/s. Suryodaya Builders(The Builder) And Shri. Yogesh Lakhani(The Purchaser).
2)	Copy of Declaration Dated 07.04.2008 by Mr. Yogesh J. Lakhani, Regn. No. 3628/2008.
3)	Copy of Commencement Certificate Consumer No. 469-92/93 Dated 15.10.1992issued by Diwanman Grampanchayat
4)	Copy of Society Maintenance Bill No. 15 Dated 30.04.2024 in the name of Mr. Yogesh Lakhani issued by Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd
5)	Copy of Electricity Bill Consumer No. 001690404024 Dated 28.08.2024.

Location

The said building is located at Village - Diwanman, Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 2.4 km. from Vasai Road 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. Ground Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC.(i.e. 1 BHK) This Residential Flat is Ceramic Tile Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



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Valuation as on 15th February 2025

The Built Up Area of the Residential Flat	:	540.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1994 (As per site information)
Expected total life of building	:	60 Years
Age of the building	:	31·Years
Cost of Construction	:	540,00 Sq. Ft. X ₹ 2,400.00 = ₹ 12,96,000.00
Depreciation {(100 - 10) X (31 / 60)}	:	46.50%
Amount of depreciation	:	₹ 6,02,640.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 59,300/- per Sq. M. i.e. ₹ 5,509/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 45,722/- per Sq. M. i.e. ₹ 4,248/- per Sq. Ft.
Value of property	1	540.00 Sq. Ft. X ₹ 7,300 = ₹39,42,000
Total Value of property as on 15th February 2025	:	₹39,42,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 15th February 2025	:	₹ 39,42,000.00 - ₹ 6,02,640.00 = ₹ 33,39,360.00
Total Value of the property	1	₹ 33,39,360.00
The realizable value of the property	:	₹30,05,424.00
Distress value of the property	:	₹26,71,488.00
Insurable value of the property (540.00 X 2,400.00)	:	₹12,96,000.00
Guideline value of the property (540.00 X 4248.00)	:	₹22,93,920.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B-02, Ground Floor, Building No 04, Wing - B, "Gokul Aangan (Bldg. No. 4) Co-op. Hsg. Soc. Ltd.", Krishna Township, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India for this particular purpose at ₹ 33,39,360.00 (Rupees Thirty Three Lakhs Thirty Nine Thousands Three Hundred And Sixty Only) as on 15th February 2025

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 15th February 2025 is ₹ 33,39,360.00 (Rupees Thirty Three Lakhs Thirty Nine Thousands
Three 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.



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- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.







PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floors and height of each floor	:	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 Ground Floor		
3	Year of construction	:	1994 (As per site information)		
4	Estimated future life	:	29 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	13	R.C.C. Foundation		
7	Walls		Allexternal 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 flush shutters, Powder coated Aluminum sliding windows, .		
10	Flooring		Ceramic Tile 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 plumbing with C.P. fittings. Electrical wiring with concealed		



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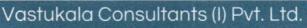
Technical details

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/or	f fittings: Superior colored / superior dinary.	:	
17	Height a	und wall and length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of li	fts and capacity	:	Not Provided
19	Underg	round sump – capacity and type of ction	:	RCC Tank
20	Location	ead tank n, capacity construction	:	RCC Tank on Terrace
21	Pumps-	no. and their horse power		May be provided as per requirement
22	1	and paving within the compound mate area and type of paving		Chequred tiles in open spaces, etc.
23	1 -	e disposal – whereas connected to public if septic tanks provided, no. and capacity	1	Connected to Municipal Sewerage System





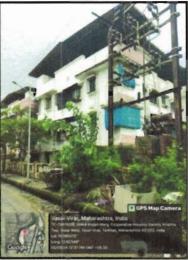


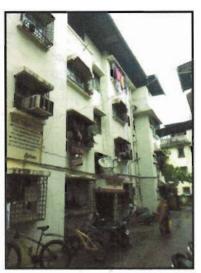
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Actual Site Photographs



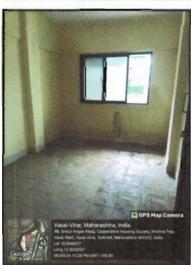


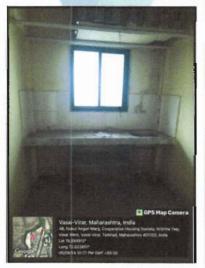
















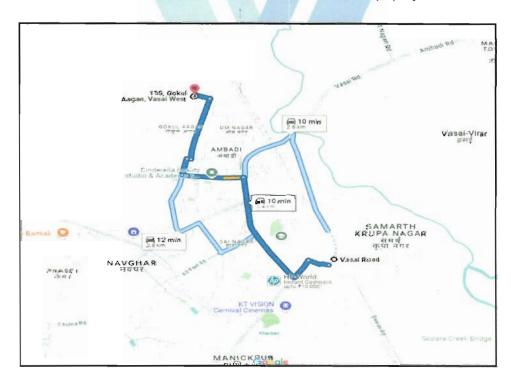
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Route Map of the property



Note: Red Place mark shows the exact location of the property



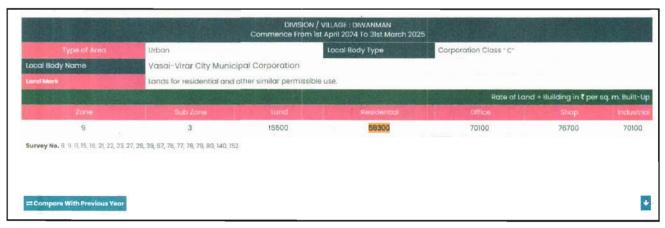
Longitude Latitude: 19°23'41.9"N 72°49'24.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 2.4 km.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	59300			
No Increase on Flat Located on Ground Floor	-		(100)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	59,300.00	Sq. Mtr.	5,509.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	15500	1887		
The difference between land rate and building rate(A-B=C)	43,800.00			
Percentage after Depreciation as per table(D)	31%			
Rate to be adopted after considering depreciation [B + (C X D)]	45,722.00	Sq. Mtr.	4,248.00	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	100%	
b)	First Floor	95%	
c)	Second Floor	90%	
d)	Third Floor	85%	
e)	Fourth Floor and above	80%	

Depreciation Percentage Table

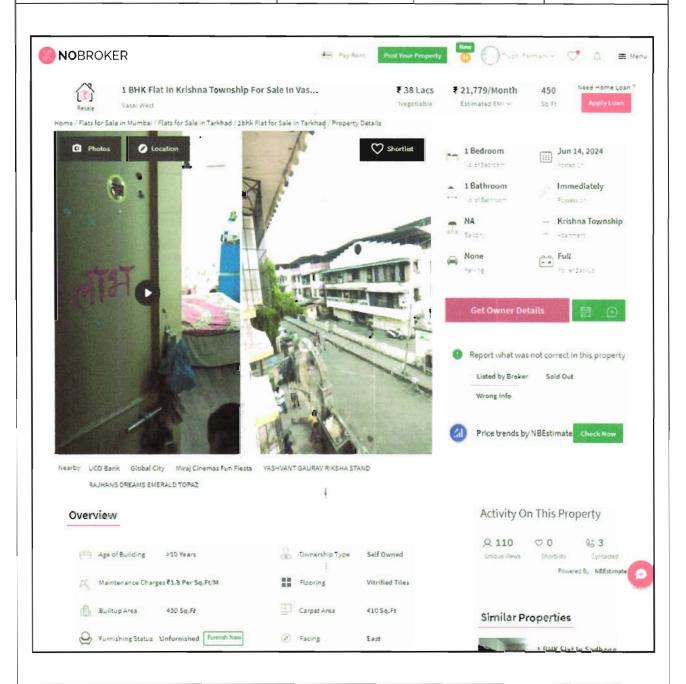
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	depreciation is to be considered. However	After initial 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	Flat			
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	321.43	450.00	-	
Percentage	-	40%	-	
Rate Per Sq. Ft.	₹11,822.00	₹8,444.00		





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Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	375.00	525.00	-	
Percentage	-	40%	-	
Rate Per Sq. Ft.	₹9,733.00	₹6,952.00	-	

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	गावाचे नाव : दिवाणमा	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबद्रला	3650000	
(३) बाजारभाव(भाडेपटटबाच्या बाबतितपटटाकार अकारणी देत्रो की पटटेदार ते नमुद्र करावे)	3226000	
(4) भू-मायन,पोटब्रिस्सा व परक्रमांक(असत्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: गाव मौजे दिवाणमान येथील सर्वे क 39,59/1,67,191,192 वरील सदिनका क. 118,पहिला मजला ए विंग,बिल्डिंग क्र.55,अानंद सागर को-ऑप.हा.सो.लि. कृष्णा टाउनशिप.ऑफ अंबाडी रोड.वसई रोड(प)401202(क्षेत्र 435 चौ. फुट कार्पेट)(क्षेत्र 525 चौ. फुट बिल्टअप)((Survey Number: 39, 59/1, 67, 191, 192;))	
(5) क्षेत्रफळ	48.79 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तपेवन करून देणा-पा सिहून ठेवणा-पा पक्षकाराचे नाव किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अँथोनी जिक्नोक्टा - वय-58 पत्ता:-प्लॉट नं: ए-104 , माळा नं: -, इमारतीचे नाव: धुरी कॅप्पस को-ऑप.का सो ति., ब्लॉक नं: सन सि.टी, रोज नं: वसई रोठ प. मताराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:-AAUPD9752G	
(६)दस्तरेवज करून घेणा-मा यक्षकाराचे व किंवा दिवाणी न्यायातयाचा हुकूमनस्मा किंवा आदेगा असत्यास,प्रतिग्रदिचे नाव व पत्ता	1): नातः-सक्ष्मी संजन मार्मा - वयः -45: पताः-पाँट नं: 22: पाळा नं: तळ मणताः प्रमायतीचे नाकः आनंद सागर को-ऑप. हा सो. ति., ब्लॉक नं: कृष्ण टाउनिंगाः ऑफ अंबाकी रोठः, रीठ नं: व सई रोठ (ए), महाराष्ट्र कार्णः पित्र कोठः-401202 पीन नं: -81593,890M 2): नावः-लित्ता सक्ष्मी मार्मा - वन्यः प्रसाः-पाँट नं: 22, पाळा नं: तळ मजताः, दूभारतीचे नावः अनदः सागर को-ऑप. हा सो. ति., ब्लॉक नं: कृष्णा टाउनिंगाः, ऑफ अंकाशी रोठः, रोठः नं: व सई रोठः(ए), मालाराष्ट्र, ठाणे. पित्र कोठः-401202 पीन नं: -855195 1892M	
(१) द श्लेपेवज करून दिल्याचा दिनांक	08/07/2024	
(10)दस्त नोंद्रणी के त्याचा दिनांक	08/07/2024	
(11)अनुक्रमांक,खंड व पृष्ट	9373/2024	
(12)बाजारभादाप्रमाखे मुझेक चुल्क	255500	
(13)बाजारभावाप्रमाने नींद्राची गुल्क	30000	
(14)शेरा		
मृत्यांकनासाठी विश्वारात चेतलेला तपणील -:	U .	
मुद्राक शुल्क आकारताना निवडलेला अनुच्छेर:-:	(i) within the limits of any Municipal Corporation or any Cantonment area numered to it.	





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https://staging.vastukala.co.ir/8689/lg/Search/86867abc9351e23e6678abs98

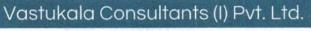
Sale Instances

Property	Flat	Flat	
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	295.00	413.00	-
Percentage	-	40%	-
Rate Per Sq. Ft.	₹10,169.00	₹7,264.00	-

94879	सूची क्र.2	दुष्यम निबंधक : दु.नि. वसई 1
9-07-2024	&	दस्त क्रमांक : 8948 2024
lote:-Generated Through eSearch fodule,For original report please		नोहंमो :
ontsot concern SRO office.		Regn:63m
	 गावाचे नाव: दिवाणम	
(L)विलेखांचा प्रकार	सेल डीड	
(2)पोबदला	3000000	
(3) बाजारभाव(भावेपट्टयान्मा बाबवितपटटाकार आकारशी देती की पटटेडार ते नमुद्र करावे)	2538000	
(4) भू-मायन, पोटिंस्सा व धरक गांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : इतर माहिती: , इतर माहिती: गाव मीजे दिवाणमान पेथील सर्वे क.39,59/1.67,191,192 वरील सदिनकर क. 208, दुसरा मजला.ए-2 विंग,ओम सागर को-ओप, हा.सो.ली.कृष्णा टाउनशिए,ऑफ अंबार्डी रोज, वसई रोड प 401,202(क्षेत्र 413 ची. फुट बिल्ट अप)((Survey Number : 39, 59/1. 67, 191, 192;))	
(5) क्षेत्रकाळ	38.38 चौ.मीटर	
(६)आकारणी किया जुडी देण्यात असेत तेव्हा		
(१) दसायेवय करुन देया-या सिहून देवणा-या प्रक्रकाराचे नाव कि वा दिवाणी न्यायानयाथा हुकुमनम्मा किवा आदेश असन्यास, प्रतिवादिये नाव व प्रस	1). नाथः-विनया विलास येरुणकर - वयं -63 पत्ताः-प्लॉट नं .208, प.2 विंग, प्राण्ण नं, दूसरा यजता, इपारतीचे नावः औप सगर को-ओप हा सं ती. ब्लॉक नं कृष्णा टाउनशिप, ऑफ अंबाडी रोड, रोड नं कर्ष रोड प , प्रताराष्ट्र काले. पिन कोड40120 पैन नं -ABUPY8709B 2). नाव:-पान्यता देणार वेषात्री हेपत लाध्व उर्फ वेषात्री विलास येरुणकर - वयं -36 प्रता-प्लॉट नं .108, प.2 विंग, फांजा नं प्रतिकार मजतार, इपारतीचे नावः औप सगर को-ओप हा सो ती. ब्लॉक नं कृष्णा टाउनशिप, ऑफ अंबाडी रोड, रोड नं वसई रोड प , प्रताराष्ट्र, ठाले. यिन कोड401201 पैन नं - 3): नाथ:-पान्यता देलार खेलत विलास येरुणकर - वयं -51 पत्ता -वॉट नं रूप नं 56, बिल्डिंग. नं 2, प्राण्यता नं -, इपारतीचे नाव: तपत्या कॉ ओप हो. सोती, ब्लॉक नं प्रवीधन केंद्र - पवन पार्ग, विल्डार नगर, रोड नं, गोरेगाव प, प्रवाराष्ट्र, पुनवई. यिन कोड:-400104 पेन नं -	
(४)दस्तिपेवजः करून पेषा-या पक्षकारार्वे १ किंवा दिदश्वी न्यापास्पात्वा हुकुमनामा किंवा आडेमा असत्यास,प्रतिवादिचे नाव १३ पहा	1): नाव -हेमंत्र प्रकाश थापव - क्या-36, पत्ता-माँदि नं: 108, ए-2 विंग, माळा नं, पहिला मजला, इमरती वे नाव: और्य सागर को-ओय ता सो ती, ब्लॉक नं, कृष्णर टाउनशिय, ऑफ अंबाडी रोज, रोज नं बत्तर्ह रोज य , महरतष्ट, ठाणे. यिन कोठ:-401202 येन नं-ASCW9700748 2): नाव-वेशाजी हेमंत जायब - क्या-36; उता-पाँद नं: 108, य-2 विंग, पाळा नं-पिला मजला, इमारतीचे नाव: ओम सागर को-ओय ता सो ती, ब्लॉक नं, कृष्णा टाउनशिय, ऑफ अंबाडी रोज, रोज नं उन्हें रोज य , मताराष्ट्र, ठाणे. यिन कोज:-401202 येन नं-ADCPY4992N	
(९) दस्तऐ वज करू र दित्याचा दि नांक	01/07/2024	
(10) दस्त 'नोंद्रबी के त्याचा दिनांक'	01/07/2024	
(११)अनुक्रमांक,खेउ व पृष्ठ	8948/2024	
(12)बाजारभाषात्रमाचे मुतांक शुल्क	210000	
(19)बच्चरभावात्रमाणे नोठणी गुल्क	30000	
(14) पोरा		
पुरुषंक-गामाची विवासत घेतलेला भाषपील:		









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th February 2025

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.



Since 1989

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company



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 ₹ 33,39,360.00 (Rupees Thirty Three Lakhs Thirty Nine Thousands Three Hundred And Sixty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2025.02.15 16:20:32 +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/87/2022-23





