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 : 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.



Our Pan India Presence at :

Nanded
Mumbai
Aurangabad
Pune

ne VAhmeo nik ORajkot e OIndore

♀Ahmedabad
 ♀ Delhi NCR
 ♀ Rajkot
 ♀ Raipur

💡 Jaipur

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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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	
N a	

North	: Internal Road
South	: 'A' Wing of Gokul Aangan CHSL
East	: Building NO. 3/A-B
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.

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

Encl.: Valuation report

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Nanded **Q** Thane Q Mumbai **Q** Nashik ♀ Aurangabad 🛛 💡 Pune

💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in \sim www.vastukala.co.in

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 freel	hold or leasehold land	Free Hold.
15	 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		e any restriction covenant in regard to use of 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	Planni	the land fall in an area included in any Town ing Scheme or any Development Plan of nment or any statutory body? If so, give ulars.	Information not available
19	or is a	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.		sition by government or any statutory body? Give	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?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Vacant
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	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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Are any of the occupants related to, or close to

business associates of the owner?

27

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	N. A.

Information not available



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agreements



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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.
		ber measurement Carpet area is 401.48 Sq. Ft. The loading aluation we have considered the area as per agreement and ring 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.
---	---	----------------

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	:	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		₹ 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.







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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 floo	ors and height of each floor	:	Ground + 3 Upper Floors
2	Plinth are	a floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on Ground Floor
3	Year of co	onstruction	:	1994 (As per site information)
4	Estimated	I future life	:	29 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of configuration frame/ steel	onstruction- load bearing walls/RCC eel frame	•	R.C.C. Framed Structure
6	Type of fo	pundations	Y	R.C.C. Foundation
7	Walls		:	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	8 Partitions		:	6" Thk. Brick Masonery.
9	9 Doors and Windows		:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring		:	Ceramic Tile Flooring.
11	Finishing	Pri -	:	Cement Plastering.
12	12 Roofing and terracing		÷	R.C.C. slab.
13	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



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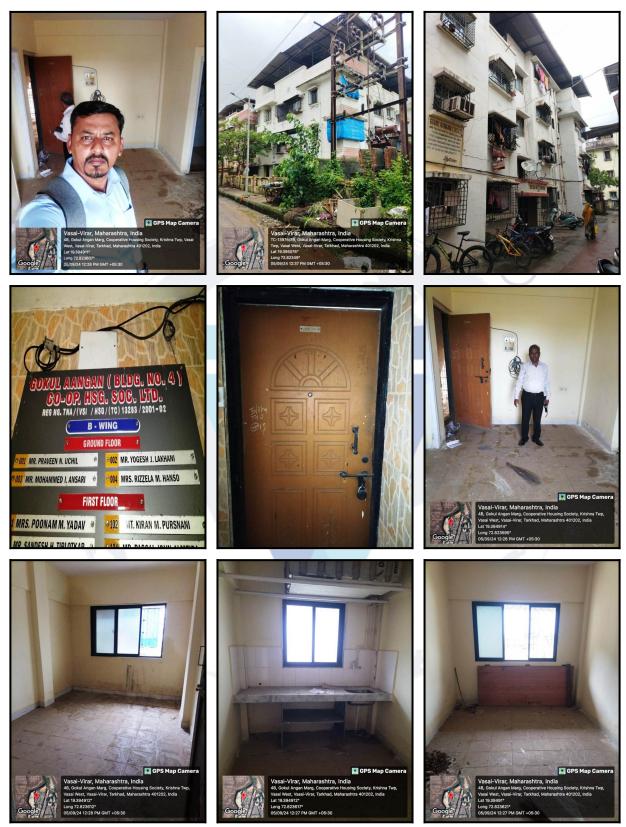
Technical details				Main Building
15	Sanitar	y installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class o white/or	f fittings: Superior colored / superior rdinary.	:	
17	17 Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided (TM)
19	Underground sump – capacity and type of construction		:	RCC Tank
20	0 Over-head tank Location, capacity Type of construction		:	RCC Tank on Terrace
21	Pumps-	no. and their hors <mark>e power</mark>	À	May be provided as per requirement
22		and paving within the compound mate 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

Technical details





Actual Site Photographs





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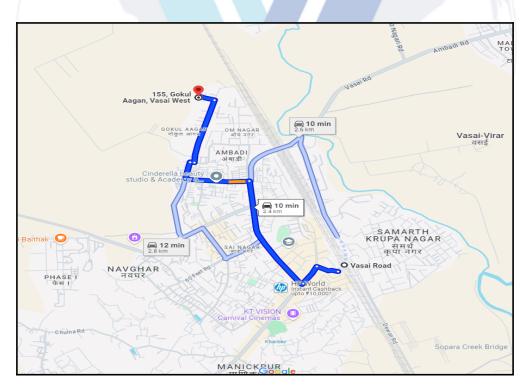


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Route Map of the property



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

Type of Area	Urban		Local Body Type	Corporation Class " C"		
Local Body Name	Vasai-Virar City Munic	ipal Corporation				
and Mark	Lands for residential and	other similar permissible	e use.			
				Rate of La	ınd + Building in ₹ per	sq. m. Built-
Zone	Sub Zone	Land	Residential	Office	Shop	Indust
9	3	15500	59300	70100	76700	7010
urvey No. 8, 9, 11, 15, 16, 21, 22, 23, 2	27, 28, 39, 67, 76, 77, 78, 79, 80, 140, 15:	2				

Stamp Duty Ready Reckoner Market Value Rate for Flat	59300		\bigcirc	
No Increase onFlat Located on Ground Floor			(TM)	
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			
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		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		

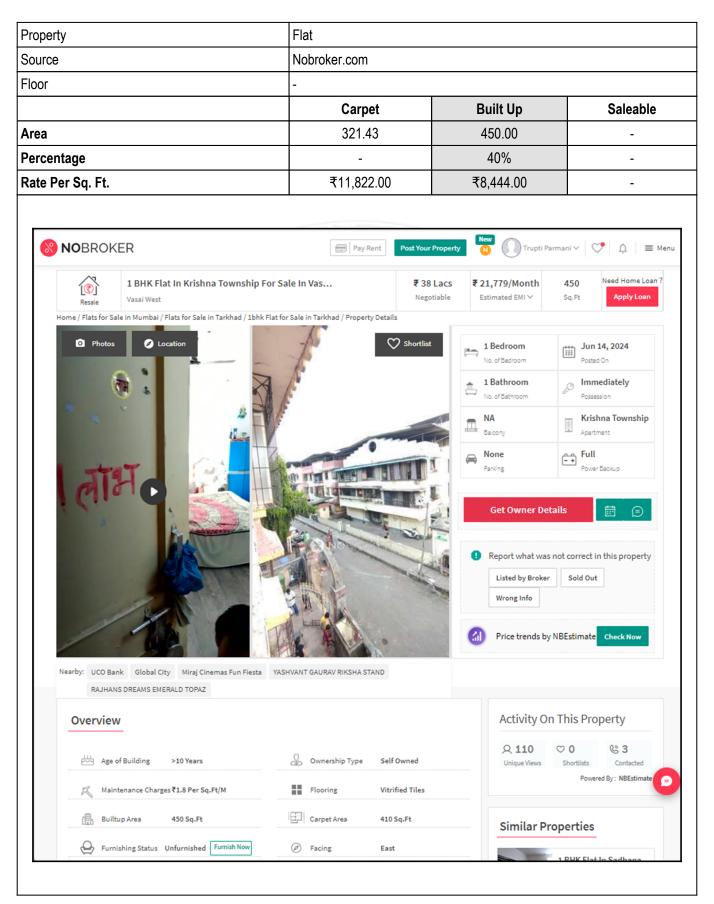


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Price Indicators





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Sale Instances

Property		Flat				
Source		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			
	931/24, 5:31 PM 937379 09-07-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office. (1)वित्तेखाचा प्रकार (2)मोबदला (3) बाजारभाव(भाउेपटटयांन्य] बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) (4) भूमापन,पोटहिस्सा व परक्रमांक(असल्यास) (5) क्षेत्रफळ (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुंकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. (8)दस्तऐवज करून पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुंकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	सर्वे क्र.39,59/1,67,191,192 वरील स विंग,बिल्डिंग क्र.55,आनंद सागर को- अंबाडी रोड,वसई रोड(प)401202(क्षे बिल्टअप)((Survey Number : 39, 5 48.79 चौ.मीटर 1): नाव:-अँधोनी ठिकोस्टा - वय:-58 पत्ता-प्ल कंग्रस को-ऑप,हा.सो.ति.,ब्लॉक नं. म्म सिर्ट कोड:-401202 पॅन नंAAUPD9752G 1): नाव:-लक्ष्मी मंजन शर्मा - वय:-45; पत्ता:- आनंद सागर को-ऑप,हा.सो.ति.,ब्लॉक नं. कृ रोड(ए), महाराष्ट्र, ठाणे. पिन कोड401202 2): नाव:-लक्ति लक्षी शर्मा - वय:-45; पत्ता:- आनंद सागर को-ऑप,हा.सो.ति.,ब्लॉक नं. कृ रोड(ए), महाराष्ट्र, ठाणे. पिन कोड401202	ऑप.हा.सो.लि.,कृष्णा टाउनशिप,ऑफ त्र 435 चौ. फुट कार्पेट)(क्षेत्र 525 चौ. फुट 59/1, 67, 191, 192 ;)) ग़ैंट नं: ए-104 , माळा नं: -, इमारतीचे नाव: धुरी ते, रोड नं: वसई रोड प, महाराष्ट्र, ठाणे. पिन प्लॉट नं: 22, माळा नं: तळ मजता, इमारतीचे नाव: ष्णा टाउनशिप,ऑफ अंबाडी रोड, रोड नं: वसई पॅन नं:-BISP53890M :-प्लॉट नं: 22, माळा नं: तळ मजता, इमारतीचे नाव: ष्णा टाउनशिप,ऑफ अंबाडी रोड, रोड नं: वसई			
	(१) दस्तऐवज करुन दिल्याचा दिनांक	08/07/2024	रोड(प), महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:-ESHPS7892M 08/07/2024			
	(10)दस्त नोंदणी केल्याचा दिनांक	08/07/2024				
	(11)अनुक्रमांक,खेंड व पृष्ठ	9373/2024				
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	255500				
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				
	(14)शेरा मुल्यांकनासाठी विचारात घेतलेला					
	मुल्याकनासाठा विचारात घतलला तपशील:-:					
		as the second second second	pal Corporation or any Cantonment			



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Sale Instances

Property	Flat	Flat				
Source	Index no.2	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				
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I	गावाचे नावः दिवाणमान					
(1)विलेखाचा प्रकार	सेल डीड					
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(3) बाजारभाव(भाडेपटटयाच्या	2538000					
बाबतितपटटाकार आकारणी देतं पटटेदार ते नमुद्र करावे)	ो की					
(4) भू-मापन, पोटहिस्सा व	 पालिकेचे नातःपालघरदतर वर्णन - 	दतर माहिती: दतर माहिती: गात मौजे				
घरक्रमांक(असल्यास)	दिवाणमान येथील सर्वे क्र.39,59/1,67,	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: गाव मौजे दिवाणमान येथील सर्वे क्र.39,59/1,67,191,192 वरील सदनिका क्र.208,दुसरा				
	मजला,ए-2 विंग,ओम सागर को-ओप.	मजला,ए-2 विंग,ओम सागर को-ओप.हा.सो.ली,कृष्णा टाउनशिप,ऑफ अंबाडी				
	रोड,वसई रोड प 401202(क्षेत्र 413 चौ 59/1, 67, 191, 192 ;))	रोड,वसई रोड प 401202(क्षेत्र 413 चौ. फुट बिल्टअप)((Survey Number : 39,				
(১) क्षेत्रफळ	<u>38.38</u> चौ.मीटर					
(6)आकारणी किंवा जुडी देण्यात			0			
तिव्हा.	966		/			
(7) दस्तऐवज करुन् देणा-या/लि		गताः-प्लॉट नं: 208, ए-2 विंग, माळा नं: दुसूरा मजला,				
ठेवणा-या पक्षकाराचे नाव किंवा न्यायालयाचा हुकुमनामा किंवा अ		ब्लॉक नं: कृष्णा टाउनशिप, ऑफ अंबाडी रोड, रोड 01202 पॅन नं:-A RUPY 8709R				
असल्यास,प्रतिवादिचे नाव व पत्त	2): नाव:-मान्यता देणार वैशाली हेमंत जाधव उ	01202 पॅन नं:-AEUPY8709E १र्फ वैश्वाली विलास येरुणकर - वयः-36 पत्ताः-प्लॉट				
	नं: 108, ए-2 विंग, माळा नं: पहिला मजला, इम नं: कृष्णा टाउनशिप, ऑफ अंबाडी रोड, रोड न	ारतीचे नाव: ओम सागर को-ओप.हा.सो.ली, ब्लॉक वं- तमर्थ रोज प्रमागण ठाणे पिन				
	कोड:-401202 पॅन नं:-					
		र) - वय:-31 पत्ता:-प्लॉट नं: रूम नं. 56, बिल्डिंग. नं. . हो . सो.ली., ब्लॉक नं: प्रबोधन केंद्र भवन मार्ग,				
	2, माळा न. , इमारताच नाव. तवरनावन जाव. सिद्धरथ नगर, रोठ नं: गोरेगाव प, महाराष्ट्र, मुझ	बई. पिन कोठ:-400104 पॅन नं:-				
(8)द्रस्तऐवज करून घेणा-या पक्ष	काराचे 1): नाव:-हेमंत प्रकाश जाधव - वय:-36; पत्ता	-प्लॉट नं: 108, ए-2 विंगू, माळा नं: पहिला मुजला,				
व किंवा दिवाणी न्यायालयाचा हुव किंवा आदेश असल्यास.प्रतिवादि	त्रमनामा । इमारतीचे नाव: ओम सागर को-ओप.हा.सो.ली, चे नाव । नं: वसई रोठ प , महाराष्ट्र, ठाणे. पिन कोठ:-4	ब्लॉक नं: कृष्णा टाउनशिप, ऑफ अंबाडी रोड, रोड 01202, ऍन नं:-AKWP10074B				
व पत्ता	 नाव:-वैशाली हेमंत जाधव - वय:-36; पत्ता 	:-प्लॉट नं: 108, ए-2 विंग, माळा नं: पहिला मजला,				
	इमारतीचे नावः ओम सागर को-ओप.हा.सो.ली, नं: वसई रोड प , महाराष्ट्र, ठाणे. पिन कोड:-4	ब्लॉक नं: कृष्णा टाउनशिप, ऑफ अंबाडी रोड, रोड 01202 पॅन नं:-ADCPY4992N				
(9) दस्तऐवज करुन दिल्याचा दि						
(10)दस्त नोंदणी केल्याचा दिनांव						
(11)अनुक्रमांक,खंड व पृष्ठ	8948/2024					
(11)जनुक्रमायः,खठ व यृष्ठ (12)बाजारभावाप्रमाणे मुद्रांक शू						
(12)बाजारमावाप्रमाण मुद्राक शु (13)बाजारभावाप्रमाणे नोंद्रणी शु						
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An ISO 9001 : 2015 Certified Company

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.
- 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.

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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 ₹ 33,39,360.00 (Rupees Thirty Three Lakhs Thirty Nine Thousands Three 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/87/2022-23



