



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Vijay Shankar Ajgaonkar

Residential Flat No. B/402, 4th Floor, Building No B, "Balaji Palace, New Jawahar Co.-Op. Hsg. Soc. Ltd", Deendayal Road, Village - Dombivli, Taluka - Kalyan, District - Thane, Dombivli (West). PIN Code - 421 202, State - Maharashtra, India.

Latitude Longitude: 19°13'16.4"N 73°4'56.7"E

Intended User:

Cosmos Bank

Naupada

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State -Maharashtra, Country - India.



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Our Pan India Presence at:

Nanded Nasihik Prinjikoti ○ Miumbai

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

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Vastu/Thane/09/2024/011246/2308256 20/9-262-PSRJ Date: 20.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B/402, 4th Floor, Building No B, "Balaji Palace, New Jawahar Co.-Op. Hsg. Soc. Ltd", Deendayal Road, Village - Dombivli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN Code - 421 202, State - Maharashtra, India belongs to Shri. Vijay Shankar Ajgaonkar.

Boundaries of the property

: Darshana Building North

Panorama Society South

: Om Ganesh Apartments East

West Ganpati Mandir Road

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 ₹ 40,30,750.00 (Rupees Forty Lakhs Thirty Thousands Seven Hundred And Fifty 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 Digitally signed by Manoj Chalikwar Dict. em-Manoj Chalikwar, o-Wastukale Manoj Chalikwar, o-Wastukale Chalikwar, o-Wastukale Manoj Chalikwar, o-

Auth. Sign. Director



Manoj Chalikwar

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

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

Encl.: Valuation report



Residential Flat No. B/402, 4th Floor, Building No B, "Balaji Palace, New Jawahar Co.-Op. Hsg. Soc. Ltd", Deendayal Road, Village - Dombivli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN Code - 421 202, 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 20.09.2024 for Housing Loan Purpose.	
1	Date of inspection	17.09.2024	
3	Name of the owner / owners	Shri. Vijay Shankar Ajgaonkar	
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/402, 4th Floor, Building No. B, "Balaji Palace, New Jawahar CoOp. Hsg. Soc. Ltd", Deendayal Road, Village - Dombivli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN Code - 421 202, State - Maharashtra, India. Contact Person: Person meets at site - Mr. Manan Trivedi - Tenant / Shri. Vijay Shankar Ajgaonkar - (Owner) Contact No. 7506023305	
6	Location, Street, ward no	Village - Dombivli, District - Thane	
7	Survey / Plot No. of land	CTS No - 206 to 210 of Village - Dombivli New Survey No - 18/9, 18/10	
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. = 476.00 (Area as per Site measurement)	
		Built Up Area in Sq. Ft. = 575.00 (Area As Per Agreement for sale)	



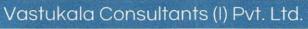


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13	Roads, Streets or lanes on which the land is abutting	Village - Dombivli, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 202
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of 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 ava lable
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?	Tenant Occupied - Mr. Manan Trivedi / Rented Since - 3 Year
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per Local norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Manan Trivedi / Rented Since – 3 Year
	(ii) Portions in their occupation	Fully Tenant Occupied



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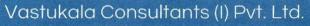


Values A Connect Control of Contr

	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	9,600.00 (Expected rental income per month)
	(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	1	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	1	is 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	1	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	1	y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	3	
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 and 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 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 – 1991 (As per site information)



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	Remark:	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 20.09.2024 for Residential Flat No. B/402, 4th Floor, Building No B, **"Balaji Palace, New Jawahar Co.-Op. Hsg. Soc. Ltd"**, Deendayal Road, Village - Dombivli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN Code - 421 202, State - Maharashtra, India belongs to **Shri. Vijay Shankar Ajgaonkar**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.5379/2008 Dated 09.09.1996 between Shri. Ebrahim Hussain(The Assignor) And Shri. Vijay Shankar Ajgaonkar(The purchaser).
2)	Copy of Occupancy Certificate No.& Date not visible issued by Dombivali Municipal Council.

Location

The said building is located at Village - Dombivli, Taluka - Kalyan, District - Thane, PIN Code - 421 202. The property falls in Residential Zone. It is at a traveling distance 550M from Dombivli Railway Station.

Building

The building under reference is having Ground + 5 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. 4th Floor is having 5 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 20th September 2024

The Built Up Area of the Residential Flat	:	575.00 Sq. Ft.
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Deduct Depreciation:



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Year of Construction of the building		1991 (As per site information)
Expected total life of building		60 Years
Age of the building as on 2024		33 Years
Cost of Construction		575.00 Sq. Ft. X ₹ 2,000.00 = ₹ 11,50,000.00
Depreciation {(100 - 10) X (33 / 60)}		49.50%
Amount of depreciation	:	₹ 5,69,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 52,160/- per Sq. M. i.e. ₹ 4,846/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 42,669/- per Sq. M. i.e. ₹ 3,964/- per Sq. Ft.
Value of property as on 20th September 2024		575.00 Sq. Ft. X ₹ 8,000 = ₹46,00,000.00

(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 20th September 2024	:	₹ 46,00,000.00 - ₹ 5,69,250.00 = ₹ 40,30,750.00
Total Value of the property	:	₹₹ 40,30,750.00
The realizable value of the property		₹36,27,675.00
Distress value of the property	:	₹32,24,600.00
Insurable value of the property (575.00 X 2,000.00	1	₹11,50,000.00
Guideline value of the property (575.00 X 3964.00)		₹22,79,300.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B/402, 4^{to} Floor, Building No B, "Balaji Palace, New Jawahar Co.-Op. Hsg. Soc. Ltd", Deendayal Road, Village - Dombivli, Taluka - Kalyan, District - Thane, Dombivli (West), PIN Code - 421 202, State - Maharashtra, India for this particular purpose at ₹ 40,30,750.00 (Rupees Forty Lakhs Thirty Thousands Seven Hundred And Fifty Only) as on 20th September 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 20th September 2024 is ₹ 40,30,750.00 (Rupees Forty Lakhs Thirty Thousands Seven Hundred And Fifty Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- This valuer should not be held responsible for authentication of documents, clear title and other such related matters.For that purpose Latest Legal Opinion should be sought.



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PART III- VALUATION

I, hereby declare that

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

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floors and height of each floor		:	Ground + 5 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 4 th Floor	
3	Year of construction		;	1991 (As per site information)	
4	Estimated future life		:	27 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of construction- load bearing walls/R frame/ steel frame	СС		R.C.C. Framed Structure	
6	Type of foundations		1	R.C.C. Foundation	
7	Walls		. 1	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.	
8	Partitions	V	: 6" Thk. Brick Masonery.		
9	Doors and Windows			Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows,	
10	Flooring		:	Vitrified Tile Flooring.	
11	Finishing		:	Cement Plastering with POP false Celling.	
12	Roofing and terracing		:	R. C. C. Slab.	
13	Special architectural or decorative features, if any		:	No	
14	(i) Internal wiring – surface or con	duit	:	Concealed plumbing with C.P. fittings. Electrical wiring with	
	(ii) Class of fittings: Superior/Ordin	nary/		concealed	





Technical details

Main Building

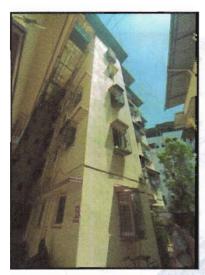
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior inary.	:	Ordinary
17	Compour Height ar Type of c		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lift	s and capacity	:	Not Provided
19	Undergro	ound sump – capacity and type of ion	:	Connected to Municipal Sewerage System
20		ad tank capacity construction		Connected to Municipal Sewerage System
21	Pumps- r	no. and their horse power	k	May be provided as per requirement
22	1	nd paving within the compound late area and type of paving		Chequred tiles in open spaces, etc.
23	_	disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



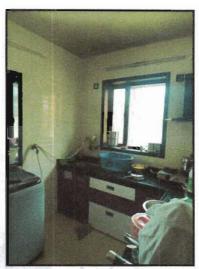


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Actual Site Photographs

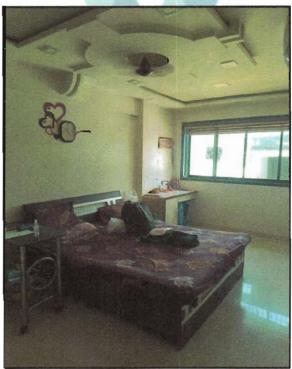






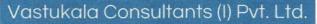








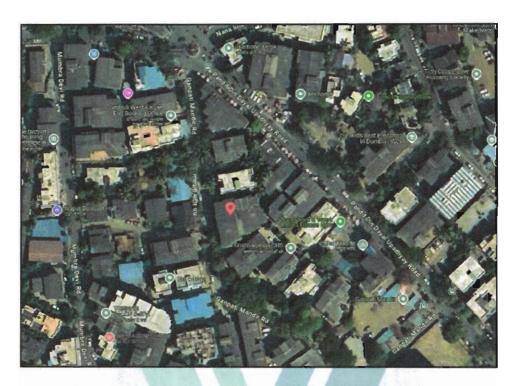
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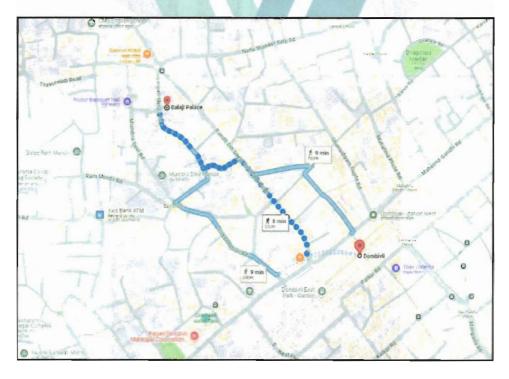




Route Map of the property



Note: Red marks shows the exact location of the property



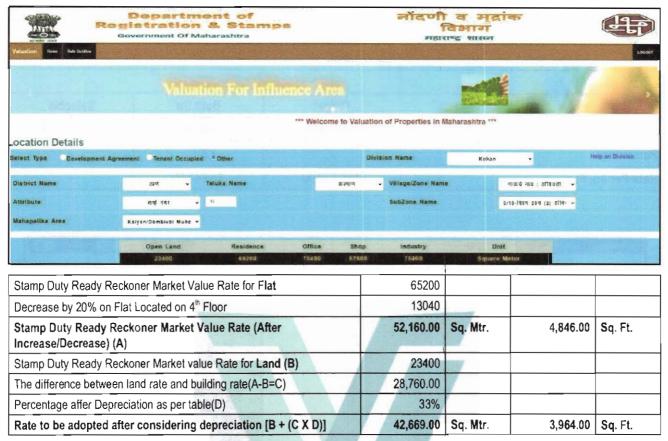
Longitude Latitude: 19°13'16.4"N 73°4'56.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 550M).



CONSULTANT OF THE PROPERTY OF

Ready Reckoner Rate



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

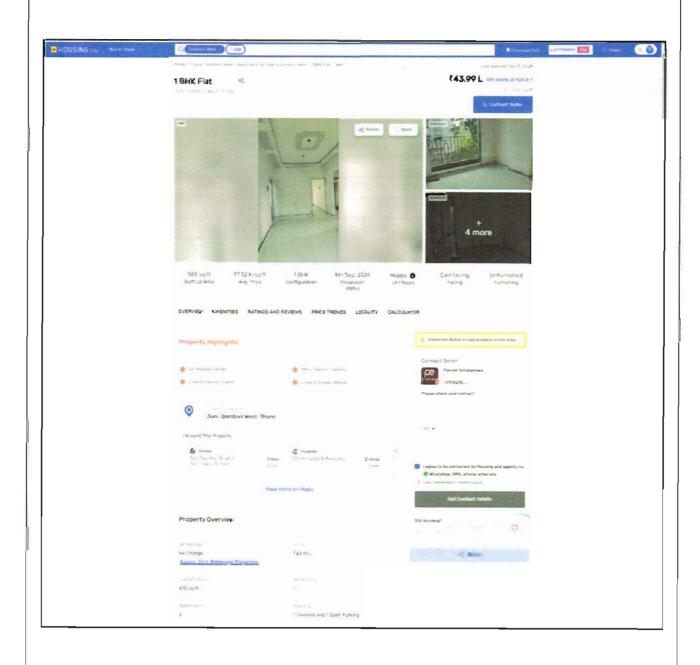
Completed Age of Building in Years	Value in percent after depreciation					
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.				
0 to 2 Years	100%	100%				
Above 2 & up to 5 Years	95%	95%				
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate				





Price Indicators

Property	Residential Flat	Residential Flat		
Source	Housing.Com	Housing.Com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	410.00	492.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹10,729.00	₹8,941.00	-	

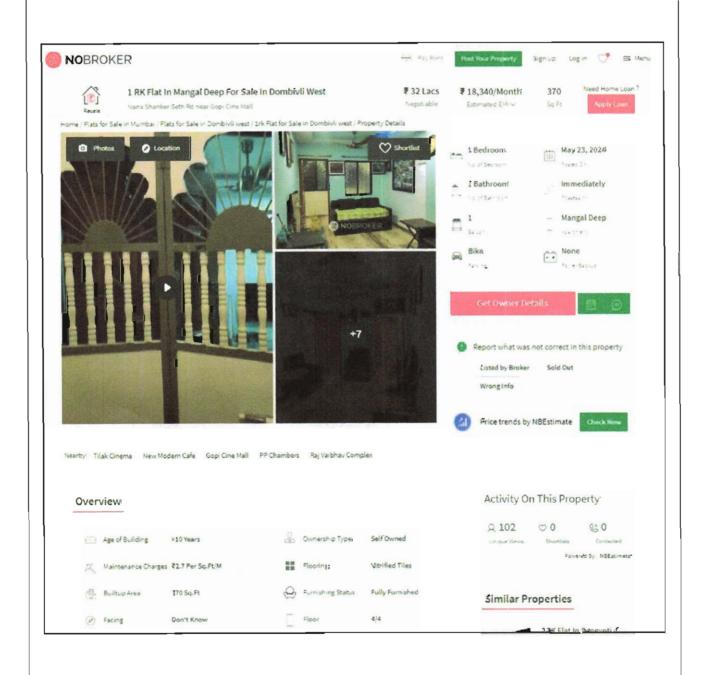






Price Indicators

Property	Residential Flat	Residential Flat		
Source	Nobroker.com			
Floor	-			
	Carpet	Built Up	Saleable	
Area	308.00	370.00	-	
Percentage	-	%	-	
Rate Per Sq. Ft.	₹10,390.00	₹8,649.00	-	









Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2			
Floor				
	Carpet	Built Up	Saleable	
Area	279.00	335.00	€	
Percentage	-	%	-:	
Rate Per Sq. Ft.	₹9,104.00	₹7,582.00	-	

14609338 27-01-2024

Note -Generated Through eSearch Module, For original report please contact concern SRO office

सूची क्र.2

दुय्यम निर्वधक : सह दु.नि.कल्याण ४ दस्त क्रमांक : 14609/2022

नोर्दणी : Regn:63m

गावाचे नाव: डोंबिवली (जुनी)

(1)विलेखाचा प्रकार	करारनामा
(2)मीबदला	2540000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देती की पटटेदार ते नमुद करावे)	2030000
(a) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	 पालिकेचे नाव:कल्याण-डॉबिवलीइतर वर्णन :सदिनिका नं: बी /303, माळा नं: 3 रा मजला, इमारतीचे नाव: बालाजी पेलेस.न्यू जवाहर को ऑप ही सो लि, ब्लॉक नं: पंडित दिन दयाळ क्रॉस रोड: डॉबिवली प, इतर माहिती: विभाग क 3/19 मुल्यदर 65200 क्षेत्रफळ 335 चौ फुट बिल्टअप((Survey Number : 18/9 ,18 /10 ;))
(५) क्षेत्रफळ	335 चौ.फूट
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(२) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	 नाव:-राहुल दगढ़ पाटील वय:-४९ पत्ता:-प्लॉट नं: बी /303, माळा नं: -, इमारतीचे नाव: बालाजी पेलेस ,न्यू जवाहर की ऑप ही सो लि
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता,	, ब्लॉक नं: दिनदयाळ क्रॉस रोड , रोड नं: डॉबिवली प , महाराष्ट्र, ठाणे. पिन कोड:-421202 पैन नं:-ARZPP5162G
(८) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी	 नाव - मनाली नीलकेठ लाङ वय:-४०; पत्ता:-प्लॉट नं: 1, माळा नं: -, इमारतीचे नाव: अष्टविनायक चाळ , ख्लॉक नं: राम नगर , रोड नं
न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे	सांताकूत्र पू. मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400055 पॅन नं:-AHWPL7508D
नाव व प्रसा	2): नाठ:-नीलकंठ तुकाराम लाङ वय:-४४; पता:-प्लॉट ने: 1. माळा ने: -, इमारतीचे नाव: अष्ट्रविनायक बाळ , ब्लॉक ने: राम नगर , रॉड ने: सांताकुड़ पू. मुंबई , महाराष्ट्र, मुम्बई - पिन कोड:-४०००ऽऽ - पॅन ने-ACWPL1484F
(१) दस्तऐवज करुन दिल्याचा दिनांक	04/11/2022
(10) दस्त नींदणी केल्याचा दिनांक	04/11/2022
(11)अनुक्रमांक,खंड व पृष्ठ	14609/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	177800
(१३)बाजारभावाप्रमाणे नोंदणी शुल्क	25400
(१८)धीरा	
मुत्यांकनासाठी विचारात घेतलेला तपशील	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.







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Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	321.00	385.00	-	
Percentage	-	%	-	
Rate Per Sq. Ft.	₹9,346.00	₹7,792.00	-	

54372 07-04-2024 Note -Generated Through eSearch Module, For original report please contact concern SRO office सूची क्र.2

दुष्पम निर्वेधक : सह दु नि. कल्याण 3 दस्त क्रमांक 543/2019 नोर्वेणी : Regn:63m

गावाचे नाव: डोंबिवली (नवी)		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3000000	
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी	2242615.98	
देती की पटटेदार ते नमुद करावे)		
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:कल्याण-डॉबिवलीइतर वर्णन:, इतर माहिती: विभाग क 3/19 दर रू 62700/- मौजे नवीन डॉबिवली जुना स.नं. 18,नवीन स. नं. 61,हि.नं. 9 पैकी,10 पैकी,प्लॉट नं. 22 वरील न्यू जवाहर को. ऑप. हो. सो. लि., सदिनका नं. 301,तिसरा मजला,ए विग,क्षेत्रफळ 385 चौ.फु.(35.78 चौ.मी.)बिल्टअप((Survey Number : नवीन स. नं. 61 हि. नं. 9 पैकी व इतर ;))	
(5) क्षेत्रफळ	385 ਵੀ.फੂਟ	
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा विवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-एस. सुन्दरेसन - वय:-६८ पत्ता:-प्लाट नं, माळा नं: तिसरा मजला, इमारतीचे नाव: न्यू जवाहर को. ऑप. ही. सी. लि. ए विंग, ब्लॉक नं 301, रोड नं. प. दीनदयाळ कॉस रोड. डॉबिवली प., महाराष्ट्र. I HANE. पिन कोड -421202 पेन नं -AXPPS6665M 2): नाव-एस. उषा - वय:-52 पत्ता:-प्लॉट नं: -, माळा नं तिसरा मजला, इमारतीचे नाव: न्यू जवाहर को. ऑप. ही. सी. लि. ए विंग, ब्लॉक : 301, रोड नं: दीनदयाळ कॉस रोड, डॉबिवली प., महाराष्ट्र, ठाणे. पिन कोड -421202 पेन नं -AAZPI3191H	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी	1) नाव - भक्ती मोहनीश शेंटे वय: - ४४, पत्ता - प्लॉट ने - , माळा ने - , इमारतीये नाव: प्रधान अपार्टमेंट, , ब्लॉक ने. बी-101, रोड ने. गीरेगा	
	मृतुंड लिंक रोड, मृतुंड प., महाराष्ट्र, मृम्बर्ड. पिन कोड: 400080 पॅन ने:-CODPS2919P	
नाव व पत्ता	2): नाठ -मोहनीश नारायण गेटे वप:-४६; पत्त:-प्लॉट नं - , माळा नं - , इमारतीये नाठ प्रधान अपार्टमेंट, ख्लॉक नं डी-१०१, रोड नं नीरिगाद मुलुंड लिंक रोड, मुलुंड प., महाराष्ट्र, MUMBAI. पिन कोड:-४०००८० पॅन नंAMCPS0944B	
(२) दस्तऐठज करून दिल्याचा दिनांक	19/01/2019	
(10) दस्त नींदणी केल्याचा दिनांक	19/01/2019	
(11)अनुक्रमांक,खंड व पृष्ठ	543/2019	
(12)बाजारभावाप्रमाणे मुद्रांक शुन्क	180000	
(13)बाजारभावाप्रमाणे नींदणी शुक्क	30000	
(14)शेरा		
मुन्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुक्क आकारताना निवडलेला अनुन्छेद - :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	







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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 20th September 2024

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it
 more or less valuable. No responsibility is assumed for such conditions or for engineering that might be
 required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 40,30,750.00 (Rupees Forty Lakhs Thirty Thousands Seven Hundred And Fifty Only).



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



