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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Smt. Hansaben Natwarlal Panchal**

Residential Flat No. 92-B, 9th Floor, Building No 1, "**Vijay Enclave Co-op. Hsg. Soc. Ltd.**", Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India.

Latitude Longitude : 19°15'10.4"N 72°58'28.5"E

Intended User:

Cosmos Bank

Naupada

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

Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
| Nanded | Thane | Ahmedabad | Delhi NCR |
| Mumbai | Nashik | Rajkot | Raipur |
| Aurangabad | Pune | Indore | Jaipur |

Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 92-B, 9th Floor, Building No 1, "**Vijay Enclave Co-op. Hsg. Soc. Ltd.**", Vijay Enclave, Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India belongs to **Smt. Hansaben Natwarlal Panchal**.

Boundaries of the property

North	: Building No. 2
South	: Building No. 3
East	: Internal Road & Chawls
West	: Play Ground & Garden

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 **₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty Seven Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Encl.: Valuation report

Our Pan India Presence at :

- | | | | |
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Residential Flat No. 92-B, 9th Floor, Building No 1, "Vijay Enclave Co-op. Hsg. Soc. Ltd.", Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, 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	20.09.2024
3	Name of the owner / owners	Smt. Hansaben Natwarlal Panchal
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. 92-B, 9 th Floor, Building No 1, "Vijay Enclave Co-op. Hsg. Soc. Ltd.", Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India. Contact Person : Mr. Hitesh Natwarlal Panchal (Owner's Son) Contact No. 9867645329
6	Location, Street, ward no	Waghbill Naka Village - Kavesar, Thane (West) District - Thane
7	Survey / Plot No. of land	Village - Kavesar New Survey No - 141/2 & 3
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	Total Carpet Area in Sq. Ft. = 996.92 (Area as per Site measurement) (Flat No.92A & 92B) Carpet Area in Sq. Ft. = 482.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Kavesar, Thane (West) Taluka - Thane, District - Thane, Pin - PIN Code - 400 607
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Smt. Hansaben Natwarlal Panchal
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied

25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Smt. Hansaben Natwarlal Panchal
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	14,100.00 (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?	N.A.
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 flat 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	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2017 (As per occupancy certificate)
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.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: As per Site Inspection, Flat No. 92-A & 92-B are internally amalgamated to form a single flat with single entrance. For the purpose of valuation, we have considered area as per Agreement for Sale of Flat No. 92-B only.	

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. 92-B, 9th Floor, Building No 1, "**Vijay Enclave Co-op. Hsg. Soc. Ltd.**", Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India belongs to **Smt. Hansaben Natwarlal Panchal**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.11828/2010 Dated 18.11.2010 between Mr. Lavin Mansukhani(The Transferor) And Mr. Natwarlal Keshavlal Panchal & Mrs. Hansaben Natwarlal Panchal(The Transferee).
2)	Copy of Release Deed Document No.6021/2023 Dated 13.03.2023 b/w Mr. Hitesh Natwarlal Panchal & Mr. Mitesh Natwarlal Panchal (Releasers) and Smt. Hansaben Natwarlal Panchal (Releasee).
3)	Copy of Occupancy Certificate Document No.VP. No. 2001 / 03 / TMC / TDD / 6 Dated 25.04.2017 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607. The property falls in Residential Zone. It is at a traveling distance 8.2 Km. from Thane Railway Station.

Building

The building under reference is having Stilt + 14 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. 9th Floor is having 4 Residential Flat. The building is having 2 lifts.



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Residential Flat:

The Residential Flat under reference is situated on the 9th Floor The composition of Residential amalgamated Flat is 3 Bedroom + Living Room + Kitchen + 7 Passage + 3 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 20th September 2024

The Carpet Area of the Residential Flat	:	482.00 Sq. Ft.
-----------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2017 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	578.00 Sq. Ft. X ₹ 2,700.00 = ₹ 15,60,600.00
Depreciation $\{(100 - 10) \times (7 / 60)\}$:	10.50%
Amount of depreciation	:	₹ 1,63,863.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,21,275/- per Sq. M. i.e. ₹ 11,267/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,14,438/- per Sq. M. i.e. ₹ 10,632/- per Sq. Ft.
Value of property as on 20th September 2024	:	482.00 Sq. Ft. X ₹ 14,000 = ₹67,48,000.00

(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	:	₹ 67,48,000.00 - ₹ 1,63,863.00 = ₹ 65,84,137.00
Total Value of the property	:	₹65,84,137.00
The realizable value of the property	:	₹59,25,723.00
Distress value of the property	:	₹52,67,310.00
Insurable value of the property (578.40 X 2,700.00)	:	₹15,61,680.00
Guideline value of the property (578.40 X 10632.00)	:	₹61,49,549.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 92-B, 9th Floor, Building No 1, "Vijay Enclave Co-op. Hsg. Soc. Ltd.", Vijay Enclave, Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India for this particular purpose at **₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty Seven 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



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of the property as on **20th September 2024** is **₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty Seven Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

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

PART III- VALUATION

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

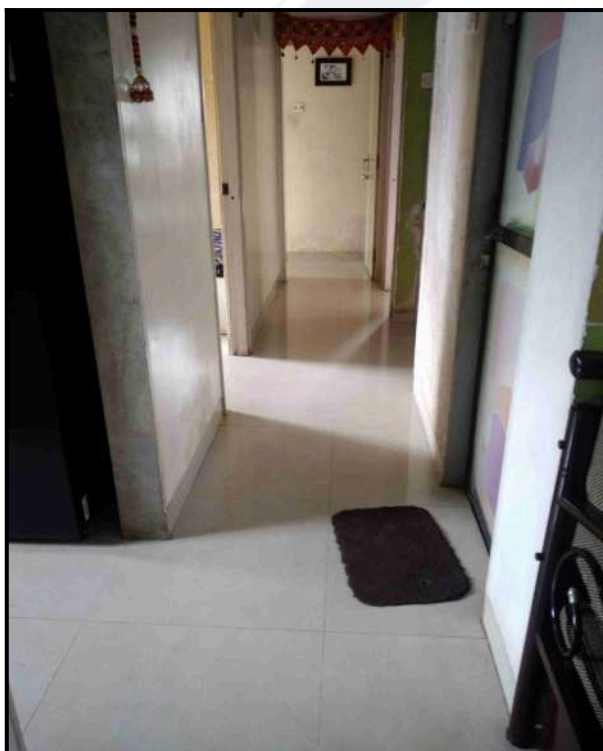
Technical details

Main Building

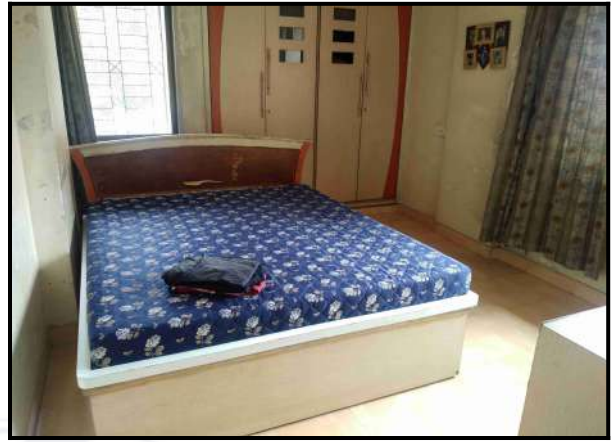
1	No. of floors and height of each floor	:	Stilt + 14 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 9 th Floor
3	Year of construction	:	2017 (As per occupancy certificate)
4	Estimated future life	:	53 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	:	R.C.C. Framed Structure
6	Type of foundations	:	R.C.C. Foundation
7	Walls	:	All external 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 Solid flush door, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R. C. C. Slab.

Technical details		Main Building
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 concealed
	(ii) Class of fittings: Superior/Ordinary/Poor.	
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 fittings: Superior colored / superior white/ordinary.	: Ordinary
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	: 2 Lifts
19	Underground sump – capacity and type of construction	: RCC Tank
20	Over-head tank Location, capacity Type of construction	: RCC Tank on Terrace
21	Pumps- no. and their horse power	: May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	: Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	: Connected to Municipal Sewerage System

Actual Site Photographs



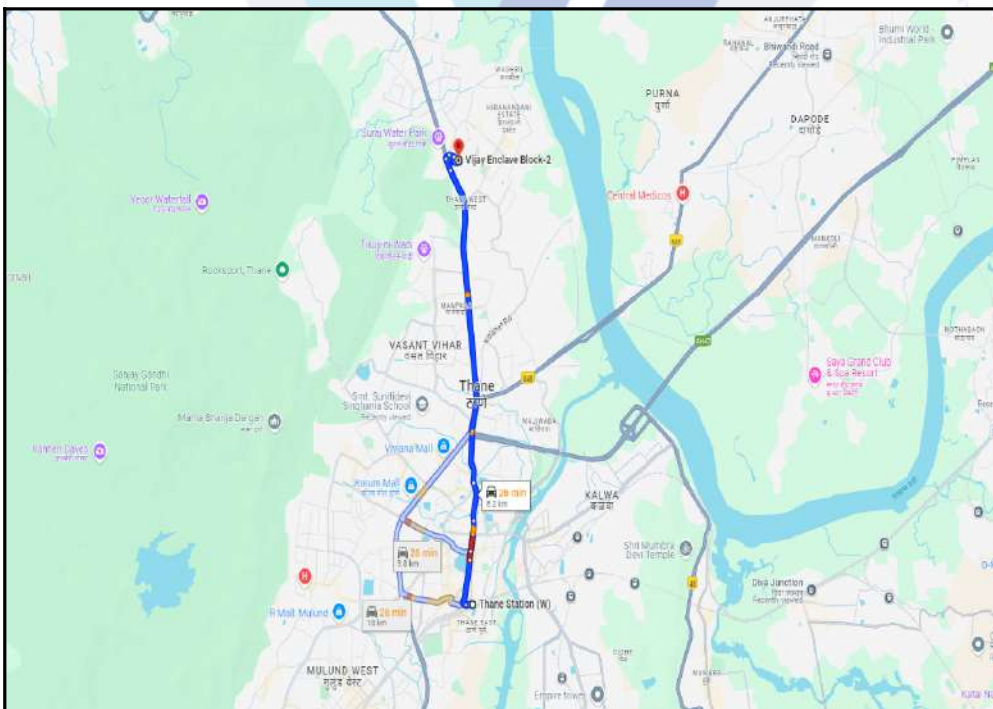
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°15'10.4"N 72°58'28.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 8.2 Km.).

Ready Reckoner Rate

DIVISION / VILLAGE : KAVESAR Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban Area	Local Body Type	Class "B" Corporation			
Local Body Name	Thane Municipal Corporation					
Land Mark	2C-1) Part of Properties in Kavesar Village away from Road Excluding abovementioned Sub-Zone "A". C. T. S. No. / Survey No. (Gaothan)					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
11	11/43	23600	115500	132500	143600	132500
Survey No. 60, 80, 84, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120(P), 123(P), 124, 125, 127, 128, 129/1, 129/2, 129/3, 130, 131, 132, 133, 134, 135, 136, 137, 138, 140, 141, 144, 145, 146, 149, 150, 151, 152, 153, 154, 155, 156, 164, 165, 167, 168, 169, 170, 171, 172, 175, 176, 177, 178, 179, 183, 187, 188, 189, 191, 192, 194, 196, 200, 201, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258,						

Stamp Duty Ready Reckoner Market Value Rate for Flat	115500			
Increase by 5% on Flat Located on 9 th Floor	5775			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,21,275.00	Sq. Mtr.	11,267.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	23600			
The difference between land rate and building rate(A-B=C)	97,675.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,14,438.00	Sq. Mtr.	10,632.00	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

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	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	916.67	1,100.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,182.00	₹11,818.00	-

NOBROKER 2 BHK Flat in Vajay Enclave For Sale In Thane
 Junction, Chodbunder Rd, Anu Nagar, (Kajhli), Thane West, Thane, Maharashtra 400607

₹ 1.3 Crores Non-negotiable ₹ 74,508/Worth Estimated DTH V 1,100 Sq.Ft. Need Home Loan? Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Thane West / 2bhk Flat for Sale in Thane West / Property Details

2 Bedroom 2 Bathroom 1 Bakery Bike Parking

Jul 3, 2024 Immediately Vajay Enclave None

Get Owner Details

Report what was not correct in this property

Like by Broker Sold Out Wrong Info

Price trends by iBEstimate

Neby: New India Co-Operative Bank Limited Vasant Vihar Garden Estate Jupiter Hospital Thane Wankales - Worde Mall Himmatnagar Jyges Park

Overview			
Age of building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹32 Per Sq.Ft/M	Flooring	NA
Builtup Area	1,100 Sq.Ft	Furnishing Status	Semi Furnish Now
Facing	North-East	Floor	T/14
Parking	Bike	Subd Security	Yes

Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	790.00	948.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,291.00	₹11,076.00	-

NOBROKER 2BHK Flat In Vajray Enclave, Mumbai for Sale In Thane West
 Vajray Enclave CHS, Wagbil Naka, T33F-610, Dhobunder Rd, near Sunj Water Park, Anulaga, Vajray Nagar, Thane West, Thane, Maharashtra

₹ 60,180/Month (Estimated EMV) | 1,065 Sq.Ft. | Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Thane West / 2BHK Flat for Sale in Thane West / Property Details

2 Bedroom | Jun 7, 2023
2 Bathroom | Immediately
1 Security | Vajray Enclave, Mum...
Car Parking | Partial Power Backup

[Get Owner Details](#)

Report what was not correct in this property
 Listed by Broker | Sold Out | Wrong Info

Price trends by NB Estimate

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹3.3Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	1,065 Sq.Ft	Carpet Area	790 Sq.Ft
Furnishing Status	Unfurnished Furnish Now	Facing	South-West
Floor	6/14	Parking	Car

Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	790.00	948.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,785.00	₹10,654.00	-

2345974 10-02-2024 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक : सह दु.नि.ठाणे 2 दस्ता क्रमांक : 23459/2023 नोदणी : Regn:63m
गावाचे नाव : कावेसर		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	10100000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	9821360.2	
(4) भू-मापन,पोटहिस्सा व परकमांक(असल्यास)	1) पालिकेचे नाव.ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 12, माळा नं: पहिला मजला,बिल्डींग नं: 2, इमारतीचे नाव: विजय एन्वलेव्ह को-ऑप.हौ.सो.लि., ब्लॉक नं: कावेसर, रोड नं: घोडबंदर रोड,ठाणे(पश्चिम)- 400615, इतर माहिती: सदनिकेचे क्षेत्र 790 चौ. फूट कारपेट,ओपन कार पार्किंग स्पेस नं: 26 क्षेत्र 100 चौ. फूट,सोन नं: 11/43-2क-1((Survey Number : Survey No. 141/2, 141/3, 208/1 ;))	
(5) क्षेत्रफळ	790 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तावेज करून देणा-या/लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी नावालापाचा हक्कमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मदार एम. जोशी . वय:-49 पत्ता:-प्लॉट नं: फ्लॉट नं. बी-1504, माळा नं: 15वा मजला, इमारतीचे नाव: स्वस्तिक अल्स को-ऑप.हौ.सो.लि., ब्लॉक नं: ब्रह्मोड फेज 4 जवळ, ऑर्चिड स्कूल समोर, ठाणे (पश्चिम), रोड नं: . महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-AGAP74964E 2): नाव:-राजश्री एम. जोशी . वय:-44 पत्ता:-प्लॉट नं: फ्लॉट नं. बी-1504, माळा नं: 15वा मजला, इमारतीचे नाव: स्वस्तिक अल्स को-ऑप.हौ.सो.लि., ब्लॉक नं: ब्रह्मोड फेज 4 जवळ, ऑर्चिड स्कूल समोर, ठाणे (पश्चिम), रोड नं: . महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-AGIP76545Q	
(8)दस्तावेज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हक्कमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-राजेश विश्वनाथ खामितकर . वय:-54; पत्ता:-प्लॉट नं: फ्लॉट नं. ए4/303, माळा नं: तिसरा मजला, इमारतीचे नाव: स्वस्तिक रेसिडेन्सी, ब्लॉक नं: मुळाळा कॉलेजच्या मागे, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-ABZPK5697B 2): नाव:-स्मिता राजेश खामितकर . वय:-49; पत्ता:-प्लॉट नं: फ्लॉट नं. ए4/303, माळा नं: तिसरा मजला, इमारतीचे नाव: स्वस्तिक रेसिडेन्सी, ब्लॉक नं: मुळाळा कॉलेजच्या मागे, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AUJPK2129B	
(9) दस्तावेज करून दिल्याचा दिनांक	25/09/2023	
(10)दस्ता नोदणी केल्याचा दिनांक	25/09/2023	
(11)अनुक्रमीक,संड व पृष्ठ	23459/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	707000	
(13)बाजारभावाप्रमाणे नोदणी शुल्क	30000	
(14)शेरा		
मुद्रांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	790.00	948.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,304.00	₹11,920.00	-

15290530 08-02-2024 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुग्धम निबंधक : सह दु.नि.ठाणे 12 दस्ता क्रमांक : 15290/2023 नोदणी : Regn:63m
गावाचे नाव : कावेसर		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	11300000	
(3) बाजारभाव/भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	10878097.025	
(4) भू-मापन,पोटहिल्ला व परकमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : , इतर माहिती: सदनिका क्र. 122,12 वा मजला,बिल्डींग नं 3,विजय एन्क्लेव्ह,विजय एन्क्लेव्ह को. ऑफ. हो. सो. लि.,कावेसर,घोडबंदर रोड ठाणे,क्षेत्र 790 चौ. फूट कारपेट,सोबत विल्डिंग नं. 3 मध्ये एक स्टील्ट कार पार्किंग बियरिंग नं.5,(Selected Exemption :- 5 Mudrank 2021/UOR12/CR107/M1 (Policy) : For Women --- Mudrank 2021/UOR12/CR107/M1 (Policy) : For Women - Corporations Area Criteria अन्वये मुद्रांक शुल्कात सवलत देण्यात आलेली आहे.((Survey Number : 206/8, 208/1, 3, 5, 7, 141/2, 3, ;))	
(5) क्षेत्रफळ	790 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून देणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हक्कमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मनिशी सुरेश धामिजा वय:-66 पत्ता:-प्लॉट नं: 122, माळा नं: 12 वा मजला , इमारतीचे नाव: बिल्डींग नं 3, विजय एन्क्लेव्ह सीएचएस लि, ब्लॉक नं: कावेसर, रोड नं: ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AFGPD8232E 2): नाव:-सौरभ सुरेश धामिजा वय:-40 पत्ता:-प्लॉट नं: 122, माळा नं: 12 वा मजला, इमारतीचे नाव: बिल्डींग नं 3, विजय एन्क्लेव्ह सीएचएस लि, ब्लॉक नं: कावेसर, रोड नं: ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AGVPD4895R 3): नाव:-मान्यता देणार - दिवाणी सुरेश धामिजा वय:-42 पत्ता:-प्लॉट नं: 122, माळा नं: 12 वा मजला, बिल्डिंग नं. 3 , इमारतीचे नाव: विजय एन्क्लेव्ह सी एच एस ली , ब्लॉक नं: कावेसर, घोडबंदर रोड , रोड नं: ठाणे, महाराष्ट्र, THANE. पिन कोड:-400615 पॅन नं:-AKKPD3783F 4): नाव:-मान्यता देणार - रुद्राक्ष आरोहरा वय:-44 पत्ता:-प्लॉट नं: 122, माळा नं: 12 वा मजला, बिल्डिंग नं. 3, इमारतीचे नाव: विजय एन्क्लेव्ह सी एच एस ली , ब्लॉक नं: कावेसर, घोडबंदर रोड, रोड नं: ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-CIIPA3619Q	
(8)दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हक्कमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सपना कन्हैयादास वय:-39 पत्ता:-प्लॉट नं: 808, माळा नं: -, इमारतीचे नाव: आर - 2, शिवनेरी सीएचएस, ब्लॉक नं: श्रद्धानंद रोड, रोड नं: विलेपार्ले पूर्व, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400057 पॅन नं:-BAFPE5978EK 2): नाव:-ज्योती कन्हैयादास वय:-61 पत्ता:-प्लॉट नं: 808, माळा नं: -, इमारतीचे नाव: आर - 2, शिवनेरी सीएचएस, ब्लॉक नं: श्रद्धानंद रोड, रोड नं: विलेपार्ले पूर्व, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400057 पॅन नं:-JKLPK0804A	
(9) दस्तऐवज करून दिल्याचा दिनांक	27/10/2023	
(10)दस्ता नोदणी केल्याचा दिनांक	27/10/2023	
(11)अनुकमांक,खंड व पृष्ठ	15290/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	678000	
(13)बाजारभावाप्रमाणे नोदणी शुल्क	30000	

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 knowledgeable and for self interest assuming that neither is under undue duress”.

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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

DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty Seven Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

