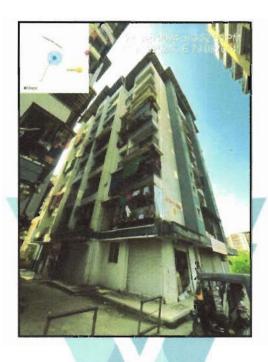


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury Name of Owner: Mr. Waman Nago Desale

Commercial Shop No. 04, Ground Floor, Wing - B, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3(Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612, State - Maharashtra, Country - India.

Latitude Longitude: 19°11'33.8"N 73°5'15.2"E

Intended User:

Cosmos Bank Mulund (West) Branch

Apurva Co-Op. Housing Society, Govardhan Nagar, L.B.S. Road, Mulund (West), Mumbai - 400 080, State - Maharashtra, Country - India.



Regd. Office Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

⊘Thane Nashik Rajkot

Indore

Raipur

Powai, Andheri East, Mumbai: 400072, (M.S), India **3** +91 2247495919

mumbai@vastukala.co.in 📵 www.vastukala.co.in

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



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 17

Vastu/Mumbai/09/2024/011350/2308432 30/3-438-PRVS

Date: 30.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 04, Ground Floor, Wing - B, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3(Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612, State - Maharashtra, Country - India belongs to Mr. Waman Nago Desale . Name of Proposed Purchaser is Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury.

Boundaries of the property

North

: Open Plot

South

: Navneet Nagar Road

East

Omkar Heights

West

Vastu Srishti

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 ₹ 56,06,700.00 (Rupees Fifty Six Lakhs Six Thousand Seven Hundred 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.

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Manoj Chalikwar Consultants (I) Pvt. Ltd., ou=Mumba emaile-manoj@vustukala.org, c=IN Date: 2024/09.30 12:48:51 +05:30'

Auth. Sign.



Manoj Chalikwar

Director

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:

Nanded

Aurangabad Pune

💡 Mumbai

♥ Thane Nashik

Rajkot Indore

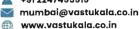
Ahmedabad OP Delhi NCR

Raipur Jaipur

Regd. Office

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





Commercial Shop No. 04, Ground Floor, Wing - B, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3(Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612, State - Maharashtra, Country -

India

Form 0-1

(See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 30.09.2024 for MSME Loan Purpose.		
1	Date of inspection	21.09.2024		
3	Name of the owner / owners	Mr. Waman Nago Desale		
	Name of the proposed purchaser	Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Proposed Purchaser - Joint Ownership, Seller - Sole Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Commercial Shop No. 04, Ground Floor, Wing - B, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3(Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612, State - Maharashtra, Country - India. Contact Person: Mr. Resham Gadda (Tenant) Contact No. 9825039955		
6	Location, Street, ward no	Village - Bhopar, Dombivli (East) District - Thane		
7	Survey / Plot No. of land	Village - Bhopar New Survey No - 33, Hissa No. 3(Part)		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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			





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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 228.15 (Area as per Site measurement) Carpet Area in Sq. Ft. = 220.00 (Area As Per Approved Building Plan) Built Up Area in Sq. Ft. = 264.00 (Carpet Area + 20%) Built Up Area in Sq. Ft. = 400.00 (Area As Per Draft Agreement)		
13	Roads, Streets or lanes on which the land is abutting	Village - Bhopar, Dombivli (East)Taluka - Kalyan, District - Thane, Pin - PIN - 400 612		
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?	Tenant Occupied - Mr. Resham Gadda		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied		



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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	RENT				
	(i) Names of tenants/ lessees/ licensees, etc T		Tenant Occupied - Mr. Resham Gadda		
			Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	20,000/- Present rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		y of the occupants related to, or close to ass associates of the owner?	Information not available		
28	fixture:	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, sorne by the owner	N. A.		
30	1	e tenant to bear the whole or part of the cost 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		ouilding insured? If so, give the policy no., it 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 Commercial in a building. The rate is considered as composite rate.		



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	The state of the s
If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
COST OF CONSTRUCTION	
Year of commencement of construction and year of completion	Year of Completion – 2017 (Building Completion Certificate)
What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
For items of work done on contract, produce copies of agreements	N. A.
For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	the basis of arriving at the land rate COST OF CONSTRUCTION Year of commencement of construction and year of completion What was the method of construction, by contract/By employing Labour directly/ both? For items of work done on contract, produce copies of agreements For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by

Remark:

- 1. Property Tax and electricity bill for commercial property not available at the time visit. As discussed it will be taken by Proposed Purchaser.
- 2. As per our physical measurement Carpet area is 229.00 Sq. Ft. As per Approved Plan Carpet area is 220.00 Sq. Ft. and as per Draft Agreement Built up area is 400.00 Sq. Ft. For the purpose of valuation we have considered least area i.e. area as per Approved Plan.
- 3. Copy of Approved Plan, Commencement Certificate is issued by Jilha Parishad Thane. Occupancy Certificate is issued by Samanya Prashasan Gram Panchayat Vibhag, Jilha Parishad Thane.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch Branch to assess Fair Market Value as on 30.09.2024 for Commercial Shop No. 04, Ground Floor, Wing - B, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3(Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612, State - Maharashtra, Country - India belongs to Mr. Waman Nago Desale. Name of Proposed Purchaser is Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury.

We are in receipt of the following documents:

1)	Copy of Draft Agreement for sale between Mr. Waman Nago Desale (The Vendor) And Miss. Sagarika Gan Chowdhury & Miss. Nilanjana Gan Chowdhury(The Purchasers) made in the month of Sep'2024.
2)	Copy of Approved Building Plan No.82 Dated 27.06.2007 issued by Jilha Parishad, Thane.
3)	Copy of Building Completion Certificate No.SPV / GRAM / PRADHIKARAN / B.V.P 298 / 2017 Dated 04.03.2017Samanya Prashasan Gram Panchayat Vibhag, Jilha Parishad Thane

Location

The said building is located at Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612. The property falls in Commercial Zone. It is at a traveling distance 3.7 Km. from Dombivali Railway Station.



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Building

The building under reference is having Part Ground + Part Stilt + 7 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 Commercial purpose. Ground Floor is having 11 Commercial Shop. The building is having 1 lift.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor The Composition of Commercial Shop is Working Area only. Shop is having 2 entrances. This Commercial Shop is Vitrified Tile Flooring, Teak Wood / Glass Door, Powder coated Aluminum sliding windows, Concealed Electrificationetc.

Valuation as on 30th September 2024

Deduct Depreciation:

Year of Construction of the building	:	2017 (Building Completion Certificate)
Expected total life of building		60 Years
Age of the building as on 2024	1:	7 Years
Cost of Construction		264.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,60,000.00
Depreciation {(100 - 10) X (7 / 60)}		10.50%
Amount of depreciation	V A	₹ 69,300.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	V	₹ 66,080/- per Sq. M. i.e. ₹ 6,139/- per Sq. Ft.
Guideline rate (after depreciate)	A	₹ 63,127/- per Sq. M. i.e. ₹ 5,865/- per Sq. Ft.
Value of property as on 30th September 2024		220.00 Sq. Ft. X ₹ 25,800 = ₹56,76,000.00

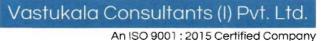
(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 30th September 2024	:	₹ 56,76,000.00 - ₹ 69,300.00 = ₹ 56,06,700.00
Total Value of the property	:	₹₹ 56,06,700.00
The realizable value of the property	:	₹50,46,030.00
Distress value of the property	:	₹44,85,360.00
Insurable value of the property (400.00 X 2,500.00	:	₹10,00,000.00
Guideline value of the property (264.00 X 5865.00)	:	₹15,48,360.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 04, Ground Floor, Wing - B, "Ravi Kiran Co-Op. Hsg. Soc. Ltd.", New/Current Survey No. 33, Hissa No. 3(Part), Village - Bhopar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 400 612, State - Maharashtra, Country - India for this particular purpose at ₹ 56,06,700.00 (Rupees Fifty Six Lakhs Six Thousand Seven Hundred Only) as on 30th September 2024



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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 30th September 2024 is ₹ 56,06,700.00 (Rupees Fifty Six Lakhs Six Thousand Seven
 Hundred 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

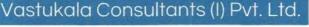
Technical details

Main Building

1	No. of floors and height of each floor	:	Part Ground + Part Ştilt + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Commercial Shop Situated on Ground Floor
3	Year of construction	:	2017 (Building Completion 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 / Glass Door, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.



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Technical details

Main Building

11	Finishing		:	Cement Plastering + POP Finish.
12	Roofing and terracing		:	R. C. C. Slab.
13	Special a	rchitectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed Electrification
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
15	Sanitary i	nstallations	:	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	7 Compound wall Height and length Type of construction			All external walls are 9" thick and partition walls are 6" thick
18	No. of lifts	s and capacity		1Lift
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			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



Actual Site Photographs

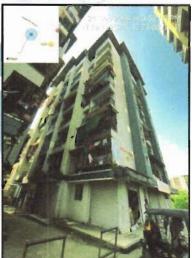














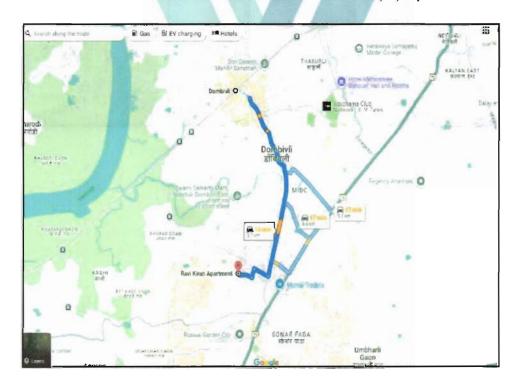




Route Map of the property



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



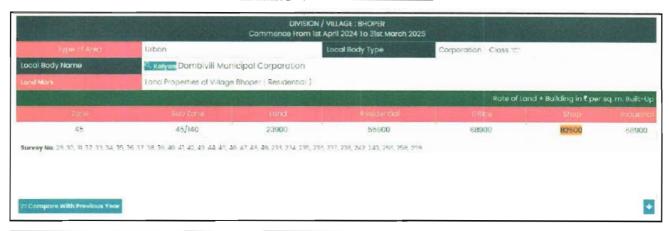
Longitude Latitude: 19°11'33.8"N 73°5'15.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivali - 3.7 Km.).



Values & Appendix of Constitution of Constitut

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Shop	82600			
Increase by 80% on Shop Located on Ground Floor	16520			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	66,080.00	Sq. Mtr.	6,139.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	23900			
The difference between land rate and building rate(A-B=C)	42,180.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	63,127.00	Sq. Mtr.	5,865.00	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

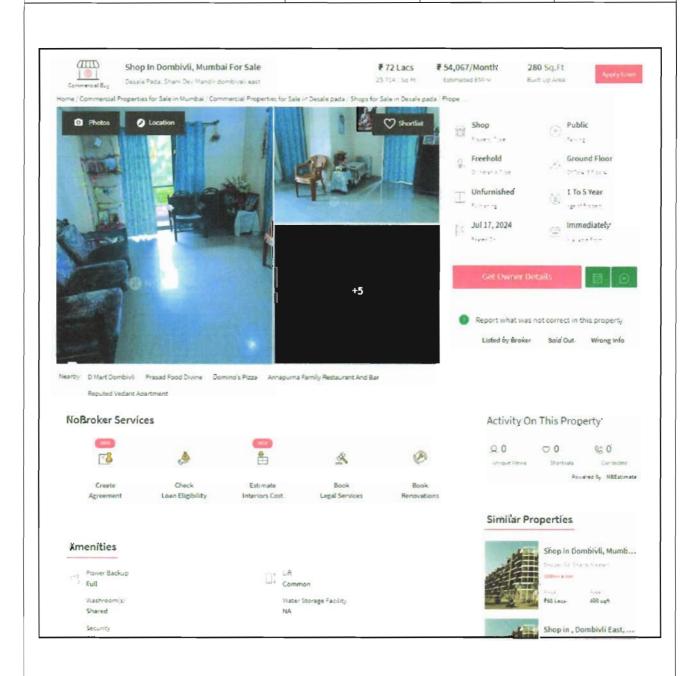
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is 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	Shop	Shop		
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	233.33	280.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹30,858.00	₹25,714.00	-	

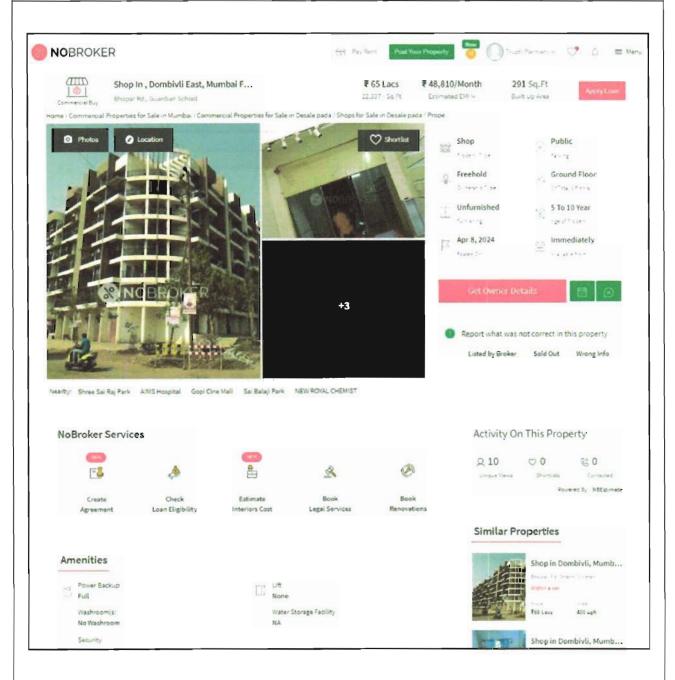






Price Indicators

Property	Shop			
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	242.50	291.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹26,804.00	₹22,337.00	-	









Sale Instances

Property	Shop	Shop		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	183.33	220.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹10,909.00	₹9,091.00	-	

12138507	सूची क्र.2	दुय्यम निसंधकः सह दु.नि. कल्याण 5
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contact concern SRO office.		Regn:63m
	गावाचे नाव: भाेिपर	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2000000	
(3) बाजारभाव(भावेषटटयाल्या बार्वतितपटटाकार आकारणी देतो की पटटेडार हे नमुद करावे)	1688220.1	
(४) भू-मापन,पोष्टहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डॉबिवलीइतर वर्णन : इतर माहिती: मौजे - भोपर सर्वे नं 34.भोपर देसले पाडा,लोढा हॅरिटेज जवळ:नवनीत नगर रोड,डॉबिवली पूर्व,या मिळकतीवरील शिवम पॅराडाईज बिल्डिंग मधील दुकान नं. 14,ए विंग तळ मजला क्षेत्रफळ 220 चौरस फूट बांधीव((HISSA NUMBER : 4 ; Survey Number : 34 ;))	
(5) क्षेत्रफळ	220 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेन तेप्ता		
(७) दस्तऐवज करून देणा-या सिहून हेवणा-या पश्चकाराचे नाव किंवा दिवाणी न्यायान्याचा हुकुमनामा किंवा आदेख असत्यास, प्रतिवादिचे नाव य पत्ता.	1); नाव:-सुभाव णाम पाटील - वय:-44 प्रचा:-प्लॉट मं:-, माळा मं -, इमारतीचे नाव:-, ब्लॉक मं:- रोड मं: 245, भोषर गाव: नांडिवती रोड, बनुयान मंदिर जवळ, भोषर, निळबे, ता.कस्पण, डोबिवती गूर्व, महाराष्ट्र, ठाणे. यिन कोड:-421264 पॅन मं:-AUSPP6162E 2): नाव:-मान्यता डेप्पलार:- मेसर्स मित्रम बिल्डर्स अंड डेक्डपर्य तर्फे भागीदार घोभाराम चेनाजी चोधा:- वय:-४९ प्रमान्यता इपोभाराम चेनाजी चोधा:- वय:-४९ प्रमान्यता माज्य मुख्य विश्वित मं:-, रोड मं: प्राच्य मं:- प्रमान प्राच्य मं:- प्रमान प्राच्य मं:- प्रमान प्राच्य मं:- प्राच्य मं:- प्रमान प्राच्य मं:- प्रमान प्राच्य मं:- प्रमान प्राच्य मं:- प्रमान प्राच्य मं:- प्राच्य मं:- प्रमान प्रमान प्राच्य मं:- प्रमान प्रमान प्रमान प्रमान प्राच्य मं:- प्रमान प्रमा	
(४)टस्तऐवज करून पेणा-या पक्षकाराचे व किया दिवाणी न्यायालयाचा चुकुमनाम्य किया आदेण असल्यक्त प्रतिवादिचे नाव व पत्ता	1): नाव:-चेतन पुरुषोत्तम पुरीवित वय:-३४: धता:-४तॉट नं: -, माळा नं: -, इमारतीचे नाव:-, ब्लॉक नं: -, रोठ नं: 5, गणपत निवास, सम्बी नेरुरकर रोठ, संगीताबाडी बवळ, डोवियडी पूर्व, महाराष्ट्र, ठाणे. पिन कोळ:-४२१२०१ पॅन नं:-४४४४४४४४४	
(१) दसाऐदज करून दिल्याचा दिनांक	26/10/2021	
(10)दस्त नोंद्रणी केल्याचा दिनाक	26/10/2021	
(11)अनुक्रमांक,संह व पृष्ठ	12138/2021	
(1.2) बाजानभावाप्रमाणे मुद्रांक मुल्ह	120000	
(1.3)बाजारभावाप्रमाणे नोंद्रणी गुल्क	20000	
(14)शेरा		
मुल्यांकनासाठी विचारात पेततेला संपर्योतः -		
मुद्रोक गुल्क आकारताना निवडलेला अनुन्वेद :- :	(i) within the limits of any Municipal Corporation or any Cautonment area amexed to it.	





https://staging.vastukaka.co.in:8889/1grSearch/6663c6foce53f50b0d0fd750

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th 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.





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 ₹ 56,06,700.00 (Rupees Fifty Six Lakhs Six Thousand Seven Hundred Only).



Manoj Chalikwar Consu

Consultants (I) Pvt. Ltd., ou=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.09.30 12;49:01 +05'30'

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





