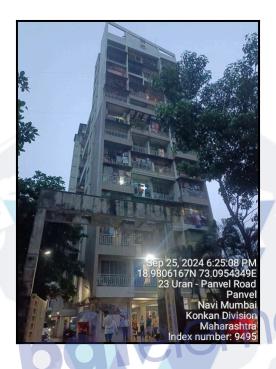


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Usha A. Salve & Mr. Ajit B. Salve

Residential Flat No. 901, 9th Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India.

Latitude Longitude: 18°58'50.7"N 73°5'43.3"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:

NandedMumbai

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ne 💡 Ahmedabad 💡 Delhi NCR

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ajkot

Raipur
Jaipur

Regd. Office

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

2 +91 2247495919

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

CIN: U74120MH2010P



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/09/2024/011405/2308394 27/12-400-PSH Date: 27.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 901, 9th Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India belongs to **Mrs. Usha A. Salve & Mr. Ajit B. Salve**.

Boundaries of the property

North : Internal Road & Nalla

South : Siddhivinayak Sparsh Building

East : Road & Today Royal Elisium CHSL

West : Indraprastha Building

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 ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two Thousands Eight Hundred And Forty Six 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



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💡 Aurangabad 🛛 🦓 Pune

♥ Thane♥ Nashik

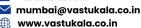
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Regd. Office



Residential Flat No. 901, 9th Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, 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 27.09.2024 for Bank Loan Purpose.		
1	Date of inspection	25.09.2024		
3	Name of the owner / owners	Mrs. Usha A. Salve & Mr. Ajit B. Salve		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 901, 9 th Floor, "Chamunda Hill Crest Co-op. Hsg. Soc. Ltd.", Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India. Contact Person: Mrs. Usha A. Salve (Owner) Contact No. 9594519901		
6	Location, Street, ward no	Village - Karanjade, District - Raigad		
7	Survey / Plot No. of land	Village - Karanjade, Plot No - 25		
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. =534.00 Flowerbed Area in Sq. Ft. = 20.00 Terrace Area in Sq. Ft. = 86.00 Total Carpet Area in Sq. Ft. = 640.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 576.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 691.20 (Carpet Area + 20%) Carpet Area in Sq. Ft. =532.00 Terrace Area in Sq. Ft. = 44.00 Total Carpet Area in Sq. Ft. = 576.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Karanjade, Taluka - Panvel, District - Raigad, Pin - PIN Code - 410 206
14	If freehold or leasehold land	Lease 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	CIDCO, as per agreement
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



Since 1989





24	Is the I	ouilding owner occupied/ tenanted/ both?	Owner Occupied - Mrs. Usha A. Salve & Mr. Ajit B. Salve		
	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 CIDCO norms Percentage actually utilized – Details not available		
26	RENT	s			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Usha A. Salve & Mr. Ajit B. Salve		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	16,000.00 (Expected rental income per month)		
	(iv)	Gross amount received for the whole property	N.A.		
27		y of the occupants related to, or close to ss 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. CONCILIA		
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	3			
			-		





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	COST OF CONSTRUCTION	
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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 27.09.2024 for Residential Flat No. 901, 9th Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India belongs to **Mrs. Usha A. Salve & Mr. Ajit B. Salve**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.6521/2017 Dated 21.06.2017 between M/s. Chamunda Infrastructure Private Limited(The Developers) And Mrs. Usha A. Salve & Mr. Ajit B. Salve(The purchaser).	
2)	Copy of Occupancy Certificate Document No. CIDCO / BP - 12523 / TPO (NM & K) / 2017 / 2479 dated 18.04.2017 issued by City and Industrial Development Corp Of Maharashtra ltd	

Location

The said building is located at bearing Plot No - 25 in Sector - 01, Village - Karanjade, Taluka - Panvel, District - Raigad, PIN Code - 410 206. The property falls in Residential Zone. It is at a traveling distance 3.7 Km. from Panvel Junction Railway Station.

Building



Since 1989





The building under reference is having Stilt + 13 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. 9th Floor is having 5 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 9th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Passage + 2 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 27th September 2024

The Carpet Area of the Residential Flat	:	576.00 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	:	691.20 Sq. Ft. X ₹ 2,800.00 = ₹ 19,35,360.00
Depreciation {(100 - 10) X (7 / 60)}		10.50%
Amount of depreciation		₹ 2,03,154.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 72,450/- per Sq. M. i.e. ₹ 6,731/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 68,226/- per Sq. M. i.e. ₹ 6,338/- per Sq. Ft.
Value of property as on 27th September 2024		576.00 Sq. Ft. X ₹ 13,500 = ₹77,76,000.00

(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 27th September 2024	:	₹ 77,76,000.00 - ₹ 2,03,154.00 = ₹ 75,72,846.00
Total Value of the property	:	₹₹ 75,72,846.00
The realizable value of the property	1	₹68,15,561.00
Distress value of the property	:	₹60,58,277.00
Insurable value of the property (691.20 X 2,800.00	:	₹19,35,360.00
Guideline value of the property (691.20 X 6338.00)	:	₹43,80,826.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 901, 9th Floor, "Chamunda Hill Crest Co-op. Hsg. Soc. Ltd.", Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PlN Code - 410 206, State - Maharashtra, India for this particular purpose at ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two Thousands Eight Hundred And Forty Six Only) as on 27th September 2024

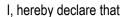


Valuers & Appraisers (1)
Architects & Service (1)
Architects & Service

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 27th September 2024 is ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two
 Thousands Eight Hundred And Forty Six 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.
- 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



- 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 + 13 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.



Valuers & Appraisers
Architects & Briggers
Charlington Sessioners
Lander's Engineer
Lander's Engineer

Technical details

Main Building

11	Finishing		:	Cement Plastering.
12	Roofing and terracing		:	R. C. C. Slab.
13	Special a	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
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins	Æ	
	(iii)	No. of urinals		(TM)
	(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 lift	s and capacity	6	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		nd paving within the compound nate area and type of paving	:	Chequred tiles in open spaces, etc.
23		disposal – whereas connected to public if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



Actual Site Photographs























Remove Watermark No

Actual Site Photographs











Route Map of the property



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



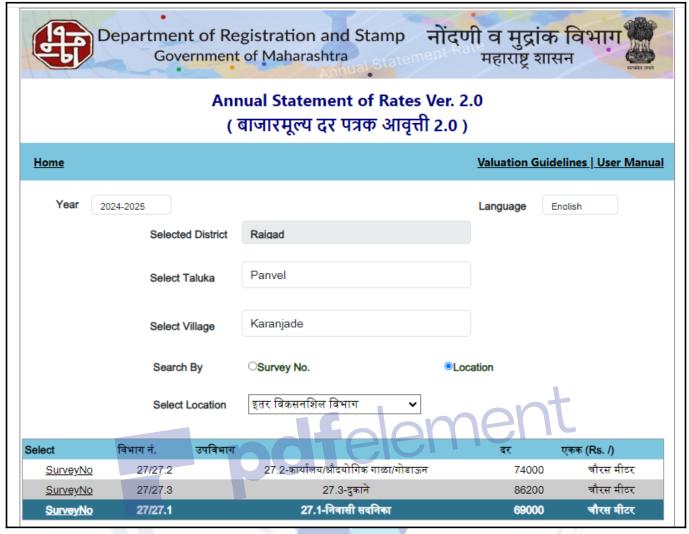
Longitude Latitude: 18°58'50.7"N 73°5'43.3"E

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



Valuers & Appraisers
Architects &
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Mrchitects

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	69000			
Increase by 5% on Flat Located on 9 th Floor	3450	A		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	72,450.00	Sq. Mtr.	6,731.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	12100			
The difference between land rate and building rate(A-B=C)	60,350.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	68,226.00	Sq. Mtr.	6,338.00	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



Since 1989



Remove Watermark No

_			·
е)	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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	



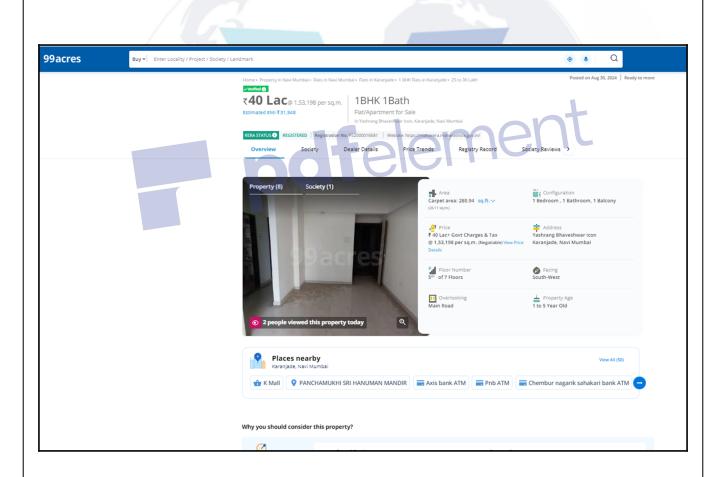




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Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	281.00	337.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,235.00	₹11,862.00	-



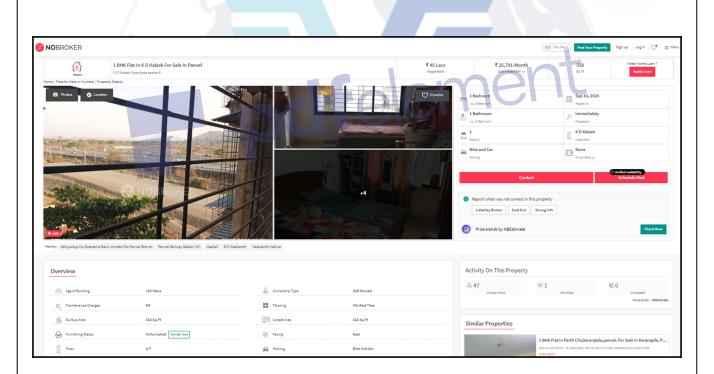




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Price Indicators

Property	Flat			
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	314.00	376.80	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹14,331.00	₹11,943.00	-	







Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	359.00	430.80	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹12,535.00	₹10,446.00	-	

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contact concern SRO office.		Regn:63m
गावाचे नाव : करंजाडे		
(1)विलेखाचा प्रकार	ਜ਼ੇਰ ਭੀਤ	
(2)मोबदला	4500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	2918082	
(४) भू-मापन, पोटहिस्सा व घरक्रमोक(असल्यास)	मजला,सोसायटीचे नाव - "चामुंडा हिल 25,सेक्टर नं. 01,करंजाठे पनवेल,ता. प मीटर कारपेट + 3.437 ची. टेरेस,ओपन करारनामा पनवेल येथील दुव्यम निबंधर दस्त कं.पवल5-8278-2023,दि.19/05/2	नवेल,जि. रायगड.,क्षेत्रफळ :- 29.938 ची.
(5) क्षेत्रफळ	29.938 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तपेवज करुन देणा-या तिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	र्न: -, रोड ने: . सदिनका क्रं. १००४, दहावा मजल २५, सेक्टर नं. ०१, करंजाडे पनवेल, ता. पनवेल, कोड: 410206 पॅन नं:-ABHPW3258L 2): नाव:-नेहा गणेश वाघ - वय:-31 पत्ता:-खॉट	.नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, ॥मुंडा हिल क्रेस्ट सीएचएस लिमिटेड प्लॉट नं: २५,
(8)दस्तऐवज करून पेणाऱ्या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सागर विनोद पाटील वय:-33; पत्ता ने: -, रोड ने: रा. मु. वावे, ता. अलिबाग, जि. रायग पॅन ने:-BQTPP4294H	ःखॉट नः -, माळा नः -, इमारतीचे नावः -, ब्लॉक ाड , महाराष्ट्र, राईशाङ्क(ं). पिन कोड:-402201
(९) दस्तऐवज करुन दिल्याचा दिनांक	10/06/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	10/06/2023	
(11)अनुक्रमीक,खंड व पृष्ठ	9738/2023	
(12)बाजारभावाप्रमाणे मुद्रोक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंदणी शुक्क	100	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण कारणाचा तपशील करारनामा अलाहिद	





Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	539.00	646.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,503.00	₹9,586.00	-

15314529	सूची क्र.2	
23-09-2024	सूचा प्रग.2	दुव्यम निबंधक : सह दु.नि.पनवेल 5 दस्त क्रमोंक : 15314/2024
Note:-Generated Through eSearch		देश क्रमाक : 15314/2024 नोटणी
Module, For original report please contact concern SRO office.		Regn:63m
		Negr.com
	गावाचे नाव : करंजाडे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6200000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4213288	
(४) भू-मापन्, पोटहिस्सा व घरक्रमाक(असत्यास)	1) पालिकेचे नाव:पनवेलड्तर वर्णन :, इ प्रती चौ.मी., सदनिका क्र. 1102,अकराव को.ऑप.होसिंग सोसायटी लि.",प्लॉट नं. करंजाडे,ता.पनवेल,जि.रायगड,क्षेत्र 45.9 चौ.मी.,या मिळकतीचे.((Plot Number	. 25,सेक्टर नं. 1,मौजे २७२ चौ.मी. कारपेट + टेरेस क्षेत्र 4.087
(5) क्षेत्रफळ	45.972 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐबज करुन देणाऱ्या/लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 नाव:-अरुण द्वामोदर शेळके वय:-52 पत्ता: , रोड ने: 5/65, एमबीपीटी कॉलनी, तेजस नगर, अंटरॉप हिल, मुंबई, महाराष्ट्र, मुम्बई, पिन कोड: 	म्लॉट ने: ., माळा ने: ., इमारतीचे नाव: ., ब्लॉक ने: रेनॉल्ड्स रोड, वडाळा स्टेशन जवळ, वडाळा-पूर्व, .400037 पॅन ने:-AFZPS3705E
(8)दस्तऐवज करून पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-नवनाथ द्वाजीराम सोलगे वय:-37; पर नं: , रोड नं: रुम लं. 32/ए, विजया लक्ष्मी चाळ, म पिन कोड: 400088 पॅन नं:-DSUPS9101M 2): नाव:-अश्विनी नवनाथ सोलगे वय:-33; पत्ता नं: , रोड नं: रुम लं. 32/ए, विजया लक्ष्मी चाळ, म पिन कोड:-400088 पॅन नं:-PHVPS0779F	:-प्लॉट नं: माळा नं: इमारतीचे नाव: ब्लॉक
(९) दस्तऐवज करून दित्याचा दिनांक	15/09/2024	
(10)दस्त नोदणी केल्याचा दिनांक	15/09/2024	
(11)अनुक्रमोक,खंड व पृष्ठ	15314/2024	
(12)बाजारभावाप्रमाणे मुद्रोक शुक्क	372000	
(13)बाजारभावाप्रमाणे नोंदणी शुक्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रोक सुल्क आकारताना निवडतेला अनुब्हेद :- :	Mumbai Metropolitan Region Deve	ny rural area within the limits of the lopment Authority or any other use (i), or the Influence Areas as per shed under the Maharashtra Stamp
1		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 27th 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.
- 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two Thousands Eight Hundred And Forty Six 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



