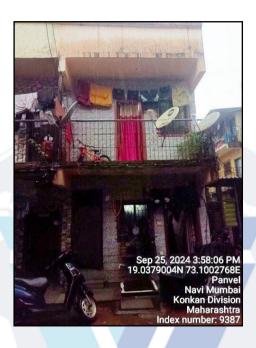


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Akshay Sanjay Sanap & Mrs. Asha Sanjay Sanap

Row House / Unit No. 01, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Plot No. A-07 Sector - 14, Kalamboli, Navi Mumbai, Taluka - Panvel, District - Raigad PIN - 410 18, State - Maharashtra, Country - India.

Latitude Longitude - 19°00'29.4"N 73°07'03.4"E

Intended User:

Cosmos Bank

Vashi Branch Sector 17

Plot No. 74, Persepolis Premises, Sector 17, Vashi, Navi Mumbai, PIN - 400 705 State - Maharashtra, Country - India



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

Ahmedabad Opelhi NCR 💡 Raipur

♀Rajkot Jaipur

Regd. Office

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

2247495919 2247495919

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



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Valuation Report Prepared For: Cosmos Bank / Vashi Branch Sector 17/ Mr. Akshay Sanjay Sanap (11452/2308383) Page 2 of 18

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Vastu/Mumbai/09/2024/11452/2308383 27/01-389-JAVS Date: 27.09.2024

VALUATION OPINION REPORT

The property bearing Row House / Unit No. 01, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Plot No. A-07, Sector - 14, Kalamboli, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 18, State - Maharashtra, Country - India belongs to Mr. Akshay Sanjay Sanap & Mrs. Asha Sanjay Sanap.

Boundaries of the property.

North		Row House
South	:	Road
East	:	Internal Road & Row House
West	:	Laxmi Niwas & Road

Considering various parameters recorded, 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 for ₹ 44,72,000.00 (Rupees Forty Four Lakh Seventy Two Thousand 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



Our Pan India Presence at:

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Read. Office

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

+91 2247495919

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

Valuation Report of Row House / Unit No. 01, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Plot No. A-07, Sector - 14, Kalamboli, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 18, 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 the Fair Market Value as on 27.09.2024 for Bank Loan Purpose		
2	Date of inspection	25.09.2024		
3	Name of the owner/ owners	Mr. Akshay Sanjay Sanap & Mrs. Asha Sanjay Sanap		
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: Row House / Unit No. 01, "Shrewing Vinayak Co-op. Hsg. Soc. Ltd.", Plot No. A-0 Sector - 14, Kalamboli, Navi Mumbai, Taluka Panvel, District - Raigad, PlN - 410 18, State Maharashtra, Country - India. Contact Person: Mr. Adinath Ramdas Avhad (Seller) Contact No.: 7021561843		
6	Location, street, ward no	Sector - 14, Kalamboli, Navi Mumbai		
7	Survey/ Plot no. of land	Plot No. A-07		
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, Auto, Taxies and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Area as per actual site measurement: Floor Carpet Area (Sq. Ft.) Ground Floor 242.00 First Floor 242.00 Flowerbed 57.00 Top Terrace 305.00 TOTAL 846.00		
		Built-up Area in Sq. Ft. = 344.00 (Area as per Agreement for Sale)		



Valuers & Appraisers

Architects & Appraisers

Control of Consultants

Lander's Engineer

My2010 PVUM

13	Roads, Streets or lanes on which the land is abutting		Sector - 14, Kalamboli, Navi Mumbai	
14	If free	ehold or leasehold land	Leasehold land	
15	lease lease (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		
16		ere any restriction covenant in regard to of land? If so, attach a copy of the nant.	As per documents	
17		here any agreements of easements? If so, had a copy of the covenant	Information not available	
18	Town Plan	the land fall in an area included in any Planning Scheme or any Development of Government or any statutory body? If ive Particulars.	N.A.	
19	deve	any contribution been made towards lopment or is any demand for such ibution 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	
21	Attac	h a dimensioned site plan	N.A.	
	IMPF	ROVEMENTS		
22		h plans and elevations of all structures ling on the land and a lay-out plan.	Information not available	
23		sh technical details of the building on a rate sheet (The Annexure to this form may sed)	Attached	
24	Is the	building owner occupied/ tenanted/ both?	Seller Occupied	
	If the property owner occupied, specify portion and extent of area under owner-occupation		N.A.	
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	REN	TS		
	(i)	Names of tenants/ lessees/ licensees, etc	Information not available	
	(ii) Portions in their occupation		Entire Row House	



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Chartered Engineers (1)
Lender's Engineer

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 9,000.00 Expected rental income per month.	
	(iv)	Gross amount received for the whole property	N.A.	
27		ny of the occupants related to, or close to ess 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		details of the water and electricity charges, r, to be borne by the owner	N.A.	
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N.A.	
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A.	
32		nump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A.	
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or ht?	N.A.	
34		t is the amount of property tax? Who is to 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		ny dispute between landlord and tenant rding rent pending in a court of rent?	N.A.	
37		any standard rent been fixed for the ises under any law relating to the control nt?	N.A.	
	SAL	ES		
38	in the	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records	
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Row House. The rate is considered as composite rate.	
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.	
	cos	T OF CONSTRUCTION		
41		of commencement of construction and of completion	Year of Construction – 2016 (As per site information)	





42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.	
43	For items of work done on contract, produce copies of 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, Actual Total Carpet area 846.00 Sq. Ft (Including flowerbed area and terrace area) is more than Carpet area 321.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents.		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Vashi Branch Sector 17 to assess fair market value as on 27.09.2024 for Row House / Unit No. 01, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Plot No. A-07, Sector - 14, Kalamboli, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 18, State - Maharashtra, Country - India belongs to Mr. Akshay Sanjay Sanap & Mrs. Asha Sanjay Sanap

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 09.08.2024 between Mr. Adinath Ramdas Avhad & Mr. Anil Ramdas
	Avhad (the Sellers) AND Mr. Akshay Sanjay Sanap & Mrs. Asha Sanjay Sanap (the Purchasers)

LOCATION:

The said Row House is constructed on Plot No. A-07 at Sector - 14, Kalamboli, Navi Mumbai, Taluka - Panvel, District - Raigad, within the limits of CIDCO Ltd. and /or Panvel Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 4.3 km. from Mansarovar railway station.

BUILDING:

The row house under reference is having Ground + 1 Upper Floor. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The row house is used for residential purpose.

Residential Row House:

The residential row house under is of Ground + 1 upper floor strucutre. It consists of Living Room + Kitchen+ Toilet on Ground Floor and Living Room + Kitchen + Toilet & Flowerbed area on 1st Floor. Top terrace above first floor. The residential row house is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & Plumbing, Cement plastering etc.





Valuation as on 27th September 2024

Built-up Area of the Residential Row House	:	344.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building		Year of Construction – 2016
		(As per Site Information)
Expected total life of building	:	60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2024		8 Years
Cost of Construction	2:	344.00 Sq. Ft. X ₹ 2,500.00 = ₹ 8,60,000.00
Depreciation {(100-10) X 08 / 60}	:	12.00%
Amount of depreciation	:	₹ 1,03,200.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 86,200.00 per Sq. M. i.e. ₹ 8,008.00 per Sq. Ft.
Guideline rate (after deprecation)	:	₹ 82,080.00 per Sq. M. i.e. ₹ 7,625.00 per Sq. Ft.
Prevailing market rate	:	₹ 13,300.00 per Sq. Ft.
Value of property as on 27.09.2024	:	344.00 Sq. Ft. X ₹ 13,300.00 = ₹ 45,75,200.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

	,	
Total Value of the property as on 21.09.2024	-/	₹ 45,75,200.00 (-) ₹ 1,03,200.00
Total Value of the property	/ :	₹ 44,72,000.00
The realizable value of the property	:	₹ 40,24,800.00
Distress value of the property	:	₹ 35,77,600.00
Insurable value of the property (344.00 X 2500.00)	:	₹ 8,60,000.00
Guideline value of the property (As per Index II)	:	₹ 27,58,400.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Row House / Unit No. 01, "Shree Vinayak Co-op. Hsg. Soc. Ltd.", Plot No. A-07, Sector - 14, Kalamboli, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN - 410 18, State – Maharashtra, Country – India for this particular purpose at ₹ 44,72,000.00 (Rupees Forty Four Lakh Seventy Two Thousand Only) as on date 27th September 2024.





NOTES

- I, Manoj B. Chalikwar 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 ₹ 44,72,000.00 (Rupees Forty
 Four Lakh Seventy Two Thousand 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- DECLARATION

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 + 1 Upper Floor		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Row		
		House situated on Ground + 1 Upper Floor		
3	Year of construction	Year of Construction – 2016		
		(As per Site Information)		
4	Estimated future life	52 Years Subject to proper, preventive periodic		
		maintenance & structural repairs		
5	Type of construction- load bearing	R.C.C. Framed Structure		
	walls/RCC frame/ steel frame			
6	Type of foundations	R.C.C. Foundation		
7	Walls	All external walls are 9" thick and partition walls		
		are 6" thick.		
8	Partitions	6" thick brick wall		
9	Doors and Windows	Teak wood door frame with flush shutters		
		Powder coated Aluminum sliding windows		



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10	Flooring		Vitrified tiles flooring	
11	Finishing		Cement plastering	
12	Roofing and terracing		R.C.C. Slab	
13	Special a if any	rchitectural or decorative features,	No	
14	4 (i) Internal wiring – surface or conduit		Concealed electrification & plumbing	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.		
15	Sanitary i	installations		
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink	TM	
16		fittings: Superior colored / superior	Ordinary	
	white/ordinary.			
17			Provided	
	Height and length			
40	Type of construction		NI - Pff	
18			No lift	
19	9 Underground sump – capacity and type of construction		R.C.C tank	
20	Over-hea		R.C.C tank on terrace	
20			N.O.O tank on tenace	
	Location, capacity Type of construction		1	
21		no. and their horse power	May be provided as per requirement	
22			Cement concrete in open spaces, etc.	
		ate area and type of paving	1,	
23		disposal – whereas connected to	Connected to Municipal Sewerage System	
		wers, if septic tanks provided, no.		
	and capa	city		





Actual site photographs











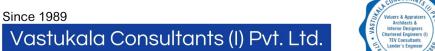










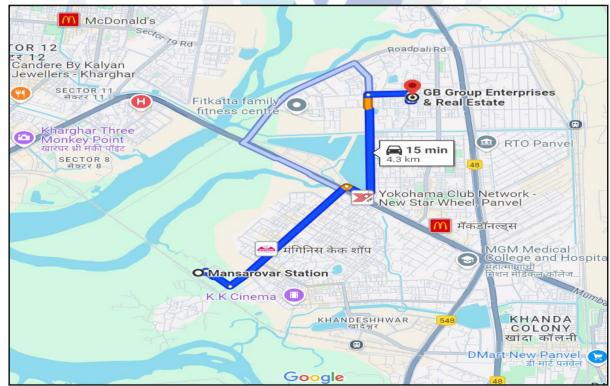




Route Map of the property

Site_u/r





Latitude Longitude - 19°02'17.3"N 73°06'00.3"E

Note: The Blue line shows the route to site from nearest railway station (Mansarovar – 4.3 km.)

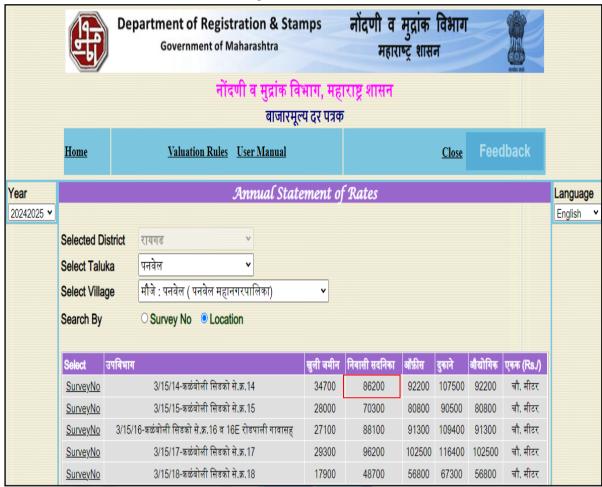


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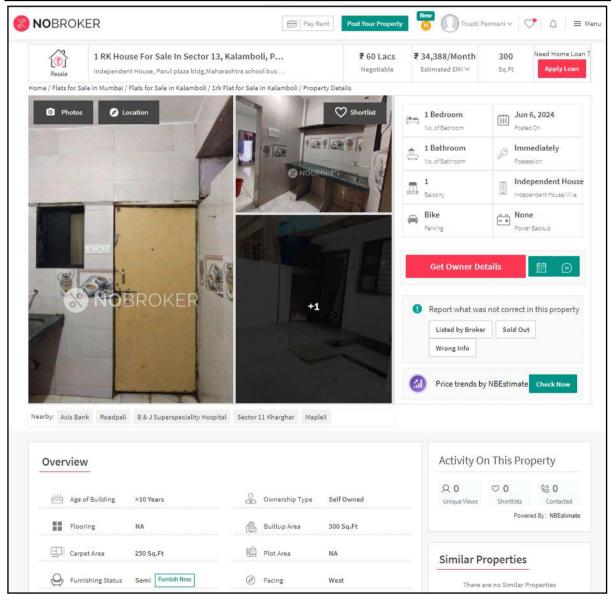






Price Indicators

Property	1 Row House for Sale in Sector 12, Kalamboli					
Source	NOBROKER					
Floor	-					
	Carpet Built Up Saleable					
Area	250.00	300.00	-			
Percentage	- 20% -					
Rate Per Sq. Ft.	₹ 24,000.00 ₹ 20,000.00 -					

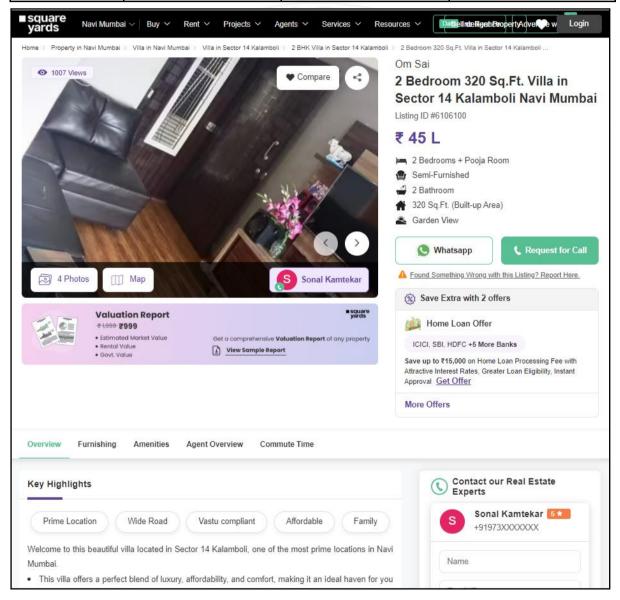






Price Indicators

Property	Villa in Sector 14, Kalamboli		
Source	<u>Square yards</u>		
Floor	-		
	Carpet	Built Up	Saleable
Area	266.67	320.00	-
Percentage	20%	-	-
Rate Per Sq. Ft.	₹ 16,875.00	₹ 14,063.00	-







Sales Instance

Property	Shree Vinayak CHSL, Plot No. A-07, Sector 14		
Source	INDEX II		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	286.67	344.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 15,000.00	₹ 12,500.00	-

8/24, 12:40 PM	igr_13	1129		
13129529 14-08-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल 5 दस्त क्रमांक : 13129/2024 नोदंणी : Regn:83m		
गावाचे नाव : कळंबोली				
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	4300000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2758400			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	7 % 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
(5) क्षेत्रफळ	32 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-आदिनाथ रामदास आव्हाउ वय:-37 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोउ नं: रूम क्र 01 , श्री विनायक सी एच एस, प्लॉट क्र. ए ७, से - 14, कळेबोली, नवी मुंबई , महाराष्ट्र, राईग्रार्:(॰). पिन कोठ:-410218 पॅन नं:-AMQPA1350D 2): नाव:-अनित रामदास अव्हाउ - वय:-34 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉट नं: -, रोठ नं: रूम क्र 01 , श्री विनायक सी एच एस, प्लॉट क्र. ए ७, से - 14, कळेबोली, नवी मुंबई, महाराष्ट्र, राईग्रार्:(॰). पिन कोठ:-410218 पॅन नं:-ALKPA7123M			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अक्षय संजय सानप वय:-28; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रूम क्र. ०२ , प्लॉट क्र. ए १, साईराज सी एच एस ली, से- 14, कळवोती, नवी मुंबई , महाराष्ट्र, प्राईग्रार्:(ं:). पिन कोड:-410218 पॅन नं:-IMRPS9015N 2): नाव:-आशा संजय सानप - वय:-46; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: रूम क्र. ०२ , प्लॉट क्र. ए १, साईराज सी एच एस ली, से- 14, कळवोली, नवी मुंबई, महाराष्ट्र, प्राईग्रार्:(ं:). पिन कोड:-410218 पॅन नं:-EAQPS6833H			
(९) दस्तऐवज करुन दिल्याचा दिनांक	09/08/2024			
(10)दस्त नोंदणी केल्याचा दिनांक	09/08/2024			
(11)अनुक्रमांक,खेंड व पृष्ठ	13129/2024			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	301000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:				



Valuers & Appraisers
Architects &
Architects &
Free Consultants
Chartered Engineers ()
Lander's Engineer

Sales Instance

Property	Ankur CHSL, Plot No. B-1, Sector 14, Kalamboli		
Source	INDEX II		
Floor	-		
	Carpet	Built Up	Saleable
Area	286.67	344.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 14,302.00	₹ 11,919.00	-

3/24, 12:41 PM	igr_111	120		
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गावाचे नाव : कळंबोली				
(1)विलेखाचा प्रकार	सेल डीड			
(2)मोबदला	4100000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2758400			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पनवेल म.न.पा.इतर वर्णन :, इतर माहिती: विभाग क्र.3/15/14,दर.86200 रूम नं.8,अंकुर को-ऑप हौ सो लि,प्लॉट नं.बी-1,सेक्टर-14,कळंबोली,नवी मुंबई,ता-पनवेल,जि.रायगड,क्षेत्रफ़ळ-32.00 चौ मी. पवल क्र.5,दस्त क्र.3969/2024 दिनांक.14/03/2024 रोजी मु.शु व नों फी वसूल करण्यात आली आहे.((Plot Number : B-1 ; SECTOR NUMBER : 14 ;))			
(5) क्षेत्रफळ	32.00 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अनिल भाऊ परब वय:-55 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: २०१, ए विंग, शिव प्रेमल सी एच एस एल, जुना ठाणे बेलापूर रोड, शंकर मंदिर समोर,विक्रम नगर, कळवा वेस्ट, ठाणे, महाराष्ट्र, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:- AGDPP9221F			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अरुण जगन्नाथ निकम वय:-49; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: एल आय जी-१, रम नाम.जे-१६, सेक्टर-३,कळंबोली, महाराष्ट्र, राईग्रार्:(ं:). पिन कोड:-410218 पॅन नं:-AEWPN5912Q 2): नाव:-कल्पना अरुण निकम वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: एल आय जी-१, रम नाम.जे-१६, सेक्टर-३,कळंबोली, महाराष्ट्र, राईग्रार्:(ं:). पिन कोड:-410218 पॅन नं:-AMHPN8653M			
(9) दस्तऐवज करुन दिल्याचा दिनांक	07/07/2024			
(10)दस्त नोंदणी केल्याचा दिनांक	07/07/2024			
(11)अनुक्रमांक,खंड व पृष्ठ	11120/2024			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण करारनामा अलाहिदा नोंदविला आहे कारणाचा तपशील करारनामा अलाहिदा नोंदविला आहे			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mun area annexed to it.	nicipal Corporation or any Cantonment		



Vastukala Consultants (I) Pvt. Ltd.

Interior Designers
Chartered Engineers (I)
FEV Consultants
Lender's Engineer
MH2010 PTC/2019

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 the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.
- 6. 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 ₹ 44,72,000.00 (Rupees Forty Four Lakh Seventy Two Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20



