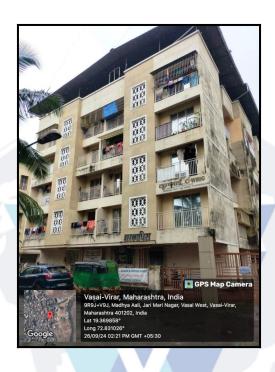


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Jeetendra Markas Gaikwad & Mrs. Sangeeta Jeetendra Gaikwad

Residential Flat No. 401, 4th Floor, Wing - C, **"Dwarkadhish "**, Krishnai 'C' Wing Co-op. Hsg. Soc. Ltd., Village - Umelman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India.

Latitude Longitude: 19°22'11.4"N 72°49'52.5"E

Intended User:

Cosmos Bank Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



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

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Page 2 of 18

Vastu/Mumbai/09/2024/011493/2308404 27/22-410-JASK Date: 27.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 401, 4th Floor, Wing - C, "Dwarkadhish", Krishnai 'C' Wing Co-op. Hsg. Soc. Ltd., Village - Umelman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India belongs to Mr. Jeetendra Markas Gaikwad & Mrs. Sangeeta Jeetendra Gaikwad.

Boundaries of the property

North : Internal Road

South Taibai Niwas

East A & B Wing of Krishnai CHSL

West : Holy Complex

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 ₹ 32,49,750.00 (Rupees Thirty Two Lakhs Forty Nine Thousands Seven Hundred And Fifty Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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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Residential Flat No. 401, 4th Floor, Wing - C, "Dwarkadhish ", Krishnai 'C' Wing Co-op. Hsg. Soc. Ltd., Village - Umelman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India

Form 0-1 (See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 27.09.2024 for Housing Loan Purpose.			
1	Date of inspection	26.09.2024			
3	Name of the owner / owners	Mr. Jeetendra Markas Gaikwad & Mrs. Sangeeta Jeetendra Gaikwad			
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. 401, 4 th Floor, Wing - C, "Dwarkadhish ", Krishnai 'C' Wing Co-op. Hsg. Soc. Ltd., Village - Umelman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India. Contact Person: Mr. Aryan (Owners Son) Contact No. 8652355853			
6	Location, Street, ward no	Village - Umelman, District - Palghar			
7	Survey / Plot No. of land	Village - Umelman New Survey No - 7, Hissa No. 11			
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. = 378.19 (Area as per Site measurement) Carpet Area in Sq. Ft. = 324.08 Flowerbed Area in Sq. Ft. = 42.35 Dry Balcony Area in Sq. Ft. = 11.82
		Carpet Area in Sq. Ft. = 350.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 420.00
		(Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Umelman, Taluka - Vasai, District - Palghar, Pin - PIN - 401 202
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not 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 - Mr. Jeetendra Markas Gaikwad



Since 1989





	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 VVCMC norms Percentage actually utilized – Details not available		
26	RENTS				
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Jeetendra Markas Gaikwad		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each		7,000.00 (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?	Information not available		
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.		
29		etails of the water and electricity charges, If any, orne 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		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available		
36	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 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, Kandivali (West) Branch Branch to assess Fair Market Value as on 27.09.2024 for Residential Flat No. 401, 4th Floor, Wing - C, **"Dwarkadhish"**, Krishnai 'C' Wing Co-op. Hsg. Soc. Ltd., Village - Umelman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India belongs to **Mr. Jeetendra Markas Gaikwad**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.13488/2024 Dated 24.09.2024 between M/s. Sadbhav Enterprises(The Builder) And Mr. Jeetendra Markas Gaikwad & Mrs. Sangeeta Jeetendra Gaikwad(The Purchasers).
2)	Copy of Commencement Certificate No. VVCMC/TP/CC/VP-5645/708/2015-16 Dated 25.06.2015 issued by Vasai Virar City Municipal Corporation.
3)	Copy of Occupancy Certificate No. VVCMC/TP/OC/VP-5645/51/2017-18 Dated 29.07.2017 issued by Vasai Virar City Municipal Corporation.
4)	Copy of Revised Development Permission Document No. VVCMC/TP/RDP/VP-5645/028/2016-17 Dated 23.09.2016 issued by Vasai Virar City Municipal Corporation.

Location

The said building is located at Village - Umelman, Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 2.1 km. from Vasai Road Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick



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external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 4th Floor is having 7 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Cupboard + WC + Bathroom.+ Flowerbed & Dry Balcony Area (i.e. 1 BHK with WC & Bath) This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 27th September 2024

The Built Up Area of the Residential Flat	:	420.00 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	:	420.00 Sq. Ft. X ₹ 2,500.00 = ₹ 10,50,000.00
Depreciation {(100 - 10) X (7 / 60)}	:	10.50%
Amount of depreciation	ŀ	₹ 1,10,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 34,480/- per Sq. M. i.e. ₹ 3,203/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 32,634/- per Sq. M. i.e. ₹ 3,032/- per Sq. Ft.
Value of property as on 27th September 2024		420.00 Sq. Ft. X ₹ 8,000 = ₹33,60,000.00

(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	:	₹ 33,60,000.00 - ₹ 1,10,250.00 = ₹ 32,49,750.00
Total Value of the property	:	₹₹ 32,49,750.00
The realizable value of the property	:	₹29,24,775.00
Distress value of the property	:	₹25,99,800.00
Insurable value of the property (420.00 X 2,500.00	:	₹10,50,000.00
Guideline value of the property (420.00 X 3032.00)	:	₹12,73,440.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 401, 4th Floor, Wing - C, "Dwarkadhish ", Krishnai 'C' Wing Co-op. Hsg. Soc. Ltd., Village - Umelman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India for this particular purpose at ₹ 32,49,750.00 (Rupees Thirty Two Lakhs Forty Nine Thousands Seven Hundred And Fifty Only) as on 27th September 2024

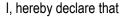


Valuers & Appraisers
Valuers & Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (ii)
Chartered Engineers (iii)
Charte

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 ₹ 32,49,750.00 (Rupees Thirty Two Lakhs Forty Nine Thousands
 Seven Hundred And Fifty Only) Value varies with time and purpose and hence this value should not be referred for
 any purpose other than mentioned in this report.
- This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 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	:	Part Ground + Part Stilt + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	/	N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction	:	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 flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified tiles flooring.



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Lander's Engineer

Why 2010 PTCL

Technical details

Main Building

11	Finishing		:	Cement Plastering.
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 plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary i	nstallations	:	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.		:	Superior White
17	Compound wall Height and length Type of construction		:	
18	No. of lifts and capacity		:/	Not Provided
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		disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



Actual Site Photographs



















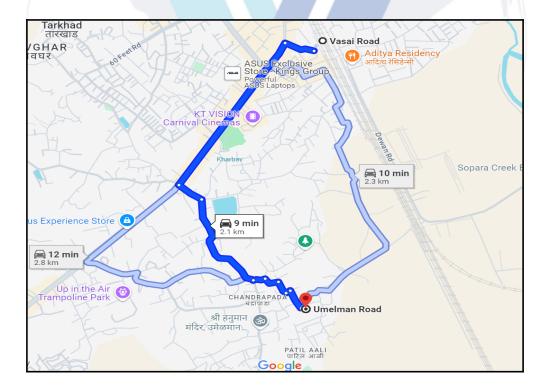




Route Map of the property



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



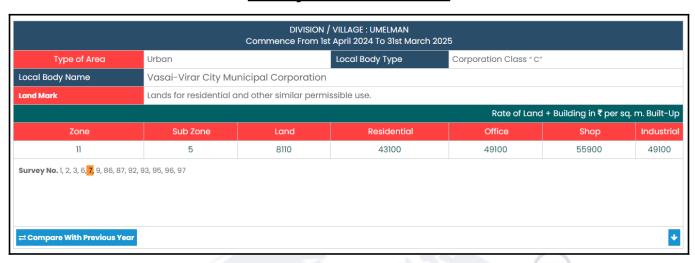
Longitude Latitude: 19°22'11.4"N 72°49'52.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 2.1 km.).



Valuers & Appraisers
Architects &
Architects

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	43100		TM	
Decrease by 20% on Flat Located on 4th Floor	8620			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	34,480.00	Sq. Mtr.	3,203.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	8110			
The difference between land rate and building rate(A-B=C)	26,370.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	32,634.00	Sq. Mtr.	3,032.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

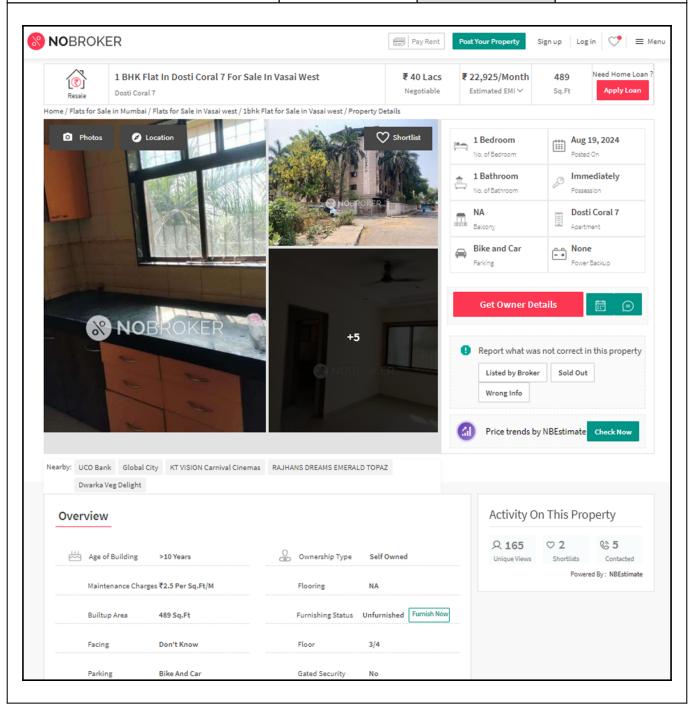
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





Price Indicators

Property	Residential Flat	Residential Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	407.50	489.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹9,816.00	₹8,180.00	-	

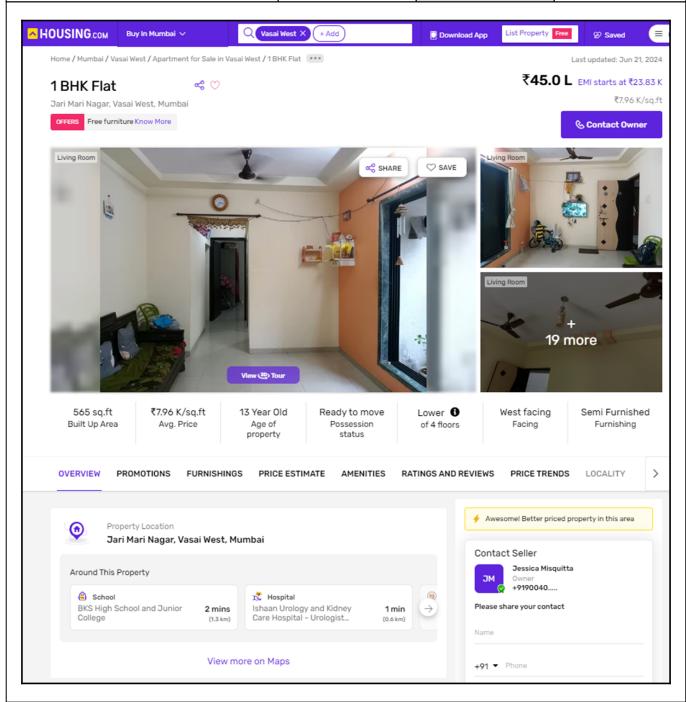






Price Indicators

Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	470.83	565.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,558.00	₹7,965.00	-







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	254.00	304.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,252.00	₹7,710.00	-

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27-03-2024		दस्त क्रमांक : 2495/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: उमेळमान	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2350000	
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	1221000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: गाव मौजे उमेळमान,तालुका वसई,जिल्हा पालघर येथील सर्वे नं. 7 व हिस्सा नं. 11,या जमीन मिळकतीवर बांधण्यात आलेले कृष्णाई को. हौ. सो. लि. या बिल्डींग मधील सदिनका नं. सी/106,पहिला मजला,ज्याचे एकूण क्षेत्र 254 चौ. फुट(कारपेट)म्हणजेच 23.60 चौ.मी.(कारपेट),हि मिळकत((Survey Number : सर्वे नं. 7 व हिस्सा नं. 11 ;))	
(5) क्षेत्रफळ	254 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तंपेवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-निलेश कांतीलाल सिंधव वय:-46 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: विश्वकर्मा नगर फेस 2, ब्लॉक नं: सदिनका नं. 2ए/003, रोठ नं: 100 फीट रोठ, वसई रोठ पश्चिम, तालुका वसई, जिल्हा पालपर , महाराष्ट्र, ठाणे. पिन कोठ:-401202 पॅन नं:-AYIPS5489H 2): नाव:-विनय कांतीलाल सिंधव वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: विश्वकर्मा नगर फेस 2, ब्लॉक नं: सदिनका नं. 2ए/003, रोठ नं: 100 फीट रोठ, वसई रोठ पश्चिम, तालुका वसई, जिल्हा पालपर, महाराष्ट्र, ठाणे. पिन कोठ:-401202 पॅन नं:-BKNPS9360K	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-संजय बाबल्या शिंदे वय:-37; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बाबा मच्छीवाला चाळ, ब्लॉक नं: रूम नं. 01, रोड नं: आझाद रोड, तरुण विकास मंडळ, गुंदवली, गावठण, अंधेरी पुर्व, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400069 पॅन नं:-BUEPS8526A 2): नाव:-आशा संजय शिंदे वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बाबा मच्छीवाला चाळ, ब्लॉक नं: रूम नं. 01, रोड नं: आझाद रोड, तरुण विकास मंडळ, गुंदवली, गावठण, अंधेरी पुर्व, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400069 पॅन नं:-BOLPS9315M	
(9) दस्तऐवज करुन दिल्याचा दिनांक	27/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	27/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	2495/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	164500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23500	





Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	354.00	424.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,322.00	₹7,768.00	-

1037879	सूची क्र.2	s
09-03-2024	सूचा प्रग.2	दुव्यम निबंधक : दु.नि. वसई 1 दस्त क्रमांक : 10378/2023
Note:-Generated Through eSearch		दश्त क्रमाक : 10378/2023 नोदंणी :
Module,For original report please contact concern SRO office.		नादणा : Regn:63m
	गावाचे नाव: उमेळमान	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	3300000	
(3) बाजारभाव(भानेपटटयांच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1441500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	उमेळमान,तालुका वसई,जिल्हा पाल मिळकतीवर बांधण्यात आलेले कृष्ण सदनिका नं. 001.तळ मजला,ए विंग	:, इतर माहिती: , इतर माहिती: गाव मौजे 1घर येथील सर्वे नं. 8,हिस्सा नं. 4,5 या जमीन गाई को. हौ. सो. लि. या बिल्डींग मधील ,ज्याचे एकूण क्षेत्र 354 चौ. ो.(कारपेट)हि मिळकत((Survey Number :
(5) क्षेत्रफळ	354 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तपेवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	पजला, ए विंग, इमारतीचे नाव: कृष्णाई को. उमेळमान, वसई पश्चिम, तालुका वसई, जिल AKEPM6017B 2): नाव:-नयना हरेशा मेस्ता वय:-42 पत्ता नाव: कृष्णाई को. हौ. सो. ति., ब्लॉक नं: सद	वित मेस्ता वय:-48 पत्ता:-प्लॉट नं: -, माळा नं: तळ हो. सो. लि., ब्लॉक नं: सदिनका नं. 001 , रोठ नं: हा पालपर, महाराष्ट्र, ठाणे. पिन कोठ:-401202 पॅन नं:- :-प्लॉट नं: -, माळा नं: तळ मजला, ए विंग, इमारतीचे निका नं. 001 , रोठ नं: उमेळमान, वसई पश्चिम, t. पिन कोठ:-401202 पॅन नं:-CCBPM6958E
(४)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-रत्नमाला राजन देसाई वय:-65; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: पठवे माजगाव, टेंब वाठी, सावंतवाठी, सिंधुदुर्ग, महाराष्ट्र, महाराष्ट्र, सिंधुदुर्ग. पिन कोठ:-416511 पॅन नं:-AWTPD0481F 2): नाव:-सुकांत राजन देसाई वय:-28; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: पठवे माजगाव, टेंब वाठी, सावंतवाठी, सिंधुदुर्ग, महाराष्ट्र, सहाराष्ट्र, सिंधुदुर्ग. पिन कोठ:-416511 पॅन नं:-BTXPD2046J 3): नाव:-अनंत राजन देसाई वय:-28; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: पठवे माजगाव, टेंब वाठी, सावंतवाठी, सिंधुदुर्ग, महाराष्ट्र, महाराष्ट्र, सिंधुदुर्ग. पिन कोठ:-416511 पॅन नं:-BTXPD2047K	
(9) दस्तऐवज करुन दिल्याचा दिनांक	04/08/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	04/08/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	10378/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	231000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





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 ₹ 32,49,750.00 (Rupees Thirty Two Lakhs Forty Nine Thousands Seven Hundred And Fifty 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



