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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle**

Residential Flat No. 3, Ground Floor, "**Toran Co.-Op. Hsg. Soc. Ltd.**", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India.

Latitude Longitude : 19°12'59.5"N 73°5'28.3"E

Intended User:

Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka Kalyan, District Thane - 400605, State - Maharashtra, Country - India.

Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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Regd. Office

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 3, Ground Floor, "Toran Co.-Op. Hsg. Soc. Ltd.", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle.**

Boundaries	:	Building	Flat
North	:	Krishna Radha Society	Flat No. 1
South	:	Shahid Bhagat Singh Rd	Flat No. 16
East	:	Shiv Satoo Apartment	Building
West	:	Janki Raghunath Residency // Agarkar Road	Compound Wall

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 **₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five 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.

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



Residential Flat No. 3, Ground Floor, "Toran Co.-Op. Hsg. Soc. Ltd.", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, 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 28.09.2024 for Housing Loan Purpose.
1	Date of inspection	27.09.2024
3	Name of the owner / owners	Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle
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. 3, Ground Floor, " Toran Co.-Op. Hsg. Soc. Ltd. ", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India. Contact Person : Mr. Sanjay Vishwanath Kendle (Owner) Contact No. 9137210460
6	Location, Street, ward no	Bhagatsingh Road Village - G. B. Patharli, District - Thane
7	Survey / Plot No. of land	CTS No - 7288, 7289 & 7290 of Village - G. B. Patharli New Survey No - 33/1
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. = 419.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 375.00 Dry Balcony Area in Sq. Ft. = 44.00 Balcony Area in Sq. Ft. = 419.00 Carpet Area in Sq. Ft. = 450.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 540.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 201
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. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle

	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 KDMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	11,200.00 (Expected rental income per month)
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	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	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records

38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 1982 (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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch Branch to assess Fair Market Value as on 28.09.2024 for Residential Flat No. 3, Ground Floor, "**Toran Co.-Op. Hsg. Soc. Ltd.**", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Sanjay Vishwanath Kendle & Mrs. Chayabai Sanjay Kendle.**

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.6617 / 2018 Dated 30.07.2018 between Mr. Subhash Narayan Gadkari(The Seller) And Mr. Sanjay Vishwanath Kendle (The purchaser).
2)	Copy of Commencement Certificate No.DOM / PWD / 788 Dated 09.08.1980 issued by Dombivali Municipal Council.
3)	Copy of Building Completion Certificate No.DOM / PWD / 147 Dated 12.05.1982 issued by Dombivali Municipal Council.

Location

The said building is located at Village - G. B. Patharli, Taluka - Kalyan, District - Thane, PIN Code - 421 201. The property falls in Residential Zone. It is at a traveling distance 300M from Dombivli Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. Ground Floor is having 3 Residential Flat. The building is without lift.



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Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage + Balcony. This Residential Flat is etc.

Valuation as on 28th September 2024

The Carpet Area of the Residential Flat	:	450.00 Sq. Ft.
-----------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1982 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	42 Years
Cost of Construction	:	540.00 Sq. Ft. X ₹ 2,500.00 = ₹ 13,50,000.00
Depreciation $\{(100 - 10) \times (42 / 60)\}$:	63.00%
Amount of depreciation	:	₹ 8,50,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 76,900/- per Sq. M. i.e. ₹ 7,144/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 56,656/- per Sq. M. i.e. ₹ 5,264/- per Sq. Ft.
Value of property as on 28th September 2024	:	450.00 Sq. Ft. X ₹ 11,900 = ₹53,55,000.00

(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 28th September 2024	:	₹ 53,55,000.00 - ₹ 8,50,500.00 = ₹ 45,04,500.00
Total Value of the property	:	₹₹ 45,04,500.00
The realizable value of the property	:	₹40,54,050.00
Distress value of the property	:	₹36,03,600.00
Insurable value of the property (540.00 X 2,500.00)	:	₹13,50,000.00
Guideline value of the property (540.00 X 5264.00)	:	₹28,42,560.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 3, Ground Floor, "Toran Co.-Op. Hsg. Soc. Ltd.", Ganpati Niwas, Bhagatsingh Road, Village - G. B. Patharli, Taluka - Kalyan, District - Thane, Dombivali (East), PIN Code - 421 201, State - Maharashtra, India for this particular purpose at **₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred Only)** as on 28th September 2024

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 **28th September 2024** is **₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other



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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	:	Ground + 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 Ground Floor
3	Year of construction	:	1982 (As per site information)
4	Estimated future life	:	18 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	:	.
10	Flooring	:	.
11	Finishing	:	.
12	Roofing and terracing	:	.
13	Special architectural or decorative features, if any	:	No

Technical details		Main Building									
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	:					
(i)	Internal wiring – surface or conduit										
(ii)	Class of fittings: Superior/Ordinary/Poor.										
15	Sanitary installations <table border="1"> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	:	As per Requirement
(i)	No. of water closets										
(ii)	No. of lavatory basins										
(iii)	No. of urinals										
(iv)	No. of sink										
16	Class of fittings: Superior colored / superior white/ordinary.	:	Ordinary								
17	Compound wall Height and length Type of construction	:	6'.0" High, R.C.C. column with B. B. masonry wall								
18	No. of lifts and capacity	:	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	:	Chequered tiles in open spaces, etc.								
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System								

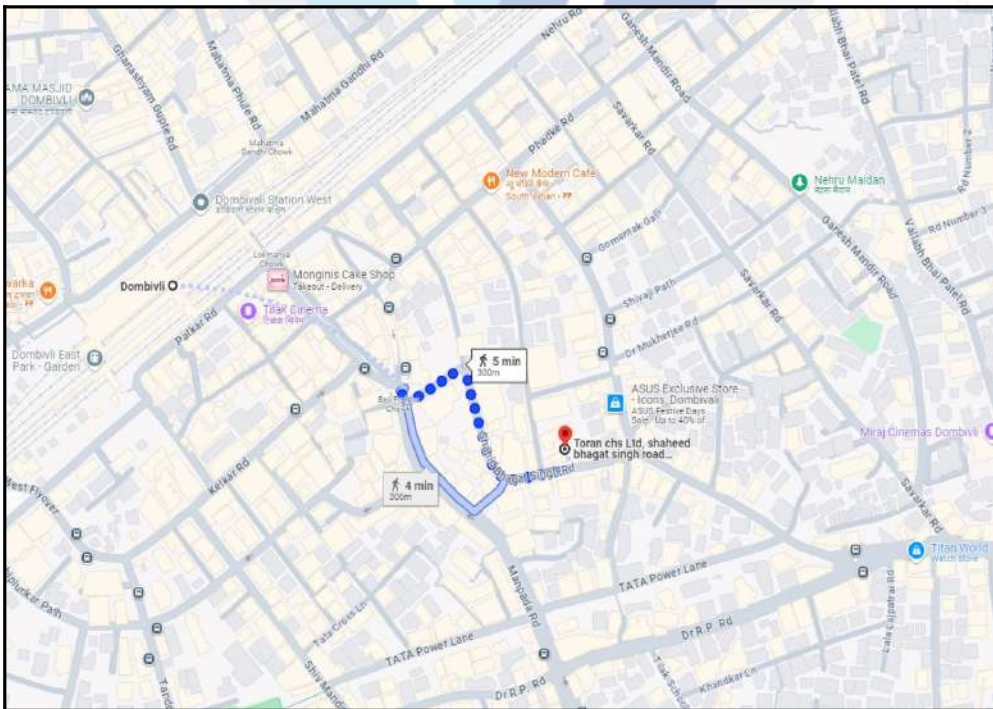
Actual Site Photographs



Route Map of the property



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



Longitude Latitude: 19°12'59.5"N 73°5'28.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 300M).



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Ready Reckoner Rate



**Department of
Registration & Stamps**
Government Of Maharashtra

**नोंदणी व मुद्रांक
विभाग**
महाराष्ट्र शासन



Valuation For Rural Area

*** Welcome to Valuation of Properties in Maharashtra ***

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: Kokan Help on Division

District Name: ठाणे Taluka Name: करवाण Village/Zone Name: गावाचे नाव : गजबधन पाठ

Attribute: सर्वे नंबर 33 SubZone Name: 8/08-पैशाच 19च.1 पाथरी

Mahapalika Area: Kalyan/Dombivali Munc

Open Land	Residence	Office	Shop	Industry	Unit
28700	76900	88100	97000	88100	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	76900			
No Increase on Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	76,900.00	Sq. Mtr.	7,144.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	28700			
The difference between land rate and building rate(A-B=C)	48,200.00			
Percentage after Depreciation as per table(D)	42%			
Rate to be adopted after considering depreciation [B + (C X D)]	56,656.00	Sq. Mtr.	5,264.00	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



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Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	770.00	924.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,857.00	₹10,714.00	-

99acres Buy | Enter Locality / Project / Society / Landmark | Post property **FREE**

Home > Property in Thane Outskirts > Flats in Thane Outskirts > Flats in Dombivli > Flats in Shivaji Udyog Nagar > 2 BHK Flats in Shivaji Udyog Nagar | Posted on Aug 30, 2024 | Ready to move

₹99 Lac @ 12,857 per sq.ft. **2BHK 2Baths** **Contact Owner FREE**
 Estimated EMI ₹79,072 Flat/Apartment for Sale **Shortlist**
 In Navkar Cooperative Housing Society, Shivaji Udyog Nagar, Dombivli East

RERA STATUS NOT AVAILABLE | Website: https://maharera.maharashtra.gov.in/

Overview | Owner Details | Recommendations | Articles

Property (17)

- Area**
Built Up area: 1040 sq.ft. (96.62 sq.m.)
Carpet area: 770 sq.ft. (71.54 sq.m.)
- Configuration**
2 Bedrooms, 2 Bathrooms, 3+ Balconies
- Price**
₹99 Lac+ Govt Charges & Tax @ 12,857 per sq.ft. (All inclusive, Negotiable) **View Price Details**
- Address**
Navkar Cooperative Housing Society
Shivaji Udyog Nagar, Dombivli East
- Floor Number**
1st of 7 Floors
- Facing**
East
- Overlooking**
Park/Garden
- Property Age**
10+ Year Old

Places nearby Shivaji Udyog Nagar, Dombivli East **View All (50)**

- Sai Baba Mandir
- P&T Colony Hanuman Tempw
- Swami Samarth Math
- Ayre road cha maharaja
- Icon Hospital Th

Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	750.00	900.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,200.00	₹11,000.00	-

99acres Buy | Enter Locality / Project / Society / Landmark | Post property **FREE**

Home > Property in Thane Outskirts > Flats in Thane Outskirts > Flats in Dombivli > Flats in Pandurangwadi > 2 BHK Flats in Pandurangwadi | Posted on Aug 24, 2024 | Ready to move

₹99 Lac @ 10,819 per sq.ft. | **2BHK 2Baths**
 Flat/Apartment for Sale
 In Yugandhar Sudama, Pandurangwadi, Dombivli East

CONTACT OWNER **FREE** | **Shortlist**

RERA STATUS **NOT AVAILABLE** | Website: https://maharera.maharashtra.gov.in/

Overview | Owner Details | Registry Record | Recommendations | Articles

Videos (1) | **Property (7)**

Area
 Built Up area: 915 sq.ft. (85.01 sq.m.)
 Carpet area: 750 sq.ft. (69.68 sq.m.)

Configuration
 2 Bedrooms, 2 Bathrooms, No Balcony

Price
 ₹99 Lac+ Govt Charges & Tax @ 10,819 per sq.ft. (Negotiable) **View Price** Details

Address
 Yugandhar Sudama, Pandurangwadi, Dombivli East

Floor Number
 6th of 7 Floors

Facing
 East

Overlooking
 Main Road, Park/Garden

Property Age
 10+ Year Old

3 people viewed this property this week

Places nearby Pandurangwadi, Dombivli East **View All (50)**

- Sai Baba Mandir
- Ayre road cha maharaja
- P&T Colony Hanuman Tempw
- Anish Hospital
- Gurukalash Polyclinc ar



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Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	550.00	660.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹8,182.00	₹6,818.00	-



254338

29-05-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.कल्याण 4

दस्त क्रमांक : 254/2019

नोंदणी :

Regn:63m

गावाचे नाव : गं.भा.पाथर्ली

(1)विलेखाचा प्रकार	सेल डीड
(2)मोबदला	4500000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4298216.55
(4) भू.मापन,घोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डॉबिवलीइतर वर्णन :सदनिका नं: 7, माळा नं: 2 रा मजला, इमारतीचे नाव: तोरण सोसायटी, ब्लॉक नं: गणपती निवास,ताई पिंगळे चौक, रोड नं: भगत सिंग रोड,डॉबिवली पूर्व 421201, इतर माहिती: मुद्रांक मुल्यांकन विभाग 8/36 विभाग 19 व 1 पाथर्ली. निवासी दर 70100 प्रती चौ. मीटर. सर्वे नं: 33/1ए,हिस्सा नं. 1,गाव गजबंधन पाथर्ली. एरिया 660 चौ. फुट. निवासी. पूर्वी नोंदविलेल्या करारनामा दस्त क्र. कलन3-3319-2018 नुसार सेल डीड नोंदविण्यात येत आहे.((Block Number : 7 ;))
(5) क्षेत्रफळ	660 चौ.फूट
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अर्चना येमी वय:-54 पत्ता:-प्लॉट नं: 7, माळा नं: 2 रा मजला, इमारतीचे नाव: तोरण सोसायटी, ब्लॉक नं: गणपती निवास, ताई पिंगळे चौक, रोड नं: भगत सिंग रोड, डॉबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-ABXPY6132F 2): नाव:-मिरा मोहन कुलकर्णी वय:-80 पत्ता:-प्लॉट नं: ए/202, माळा नं: -, इमारतीचे नाव: भासवान अपार्टमेंट, ब्लॉक नं: आदित्य मंगल कार्यालय जवळ, रोड नं: डॉबिवली पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:-BCFPK6508K
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-स्वप्नाली काशिनाथ सार्वत वय:-37; पत्ता:-प्लॉट नं: इ/108, 12, माळा नं: -, इमारतीचे नाव: श्रीरंग सोसायटी, ब्लॉक नं: राबोडी बस स्टॉप समोर, रोड नं: ठाणे पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-AXUPS3987R
(9) दस्तऐवज करून दिल्याचा दिनांक	08/01/2019
(10)दस्त नोंदणी केल्याचा दिनांक	08/01/2019
(11)अनुक्रमांक,खंड व पृष्ठ	254/2019
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	500
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुल्क अकारताना निवडलेला अनुच्छेद :-:	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **28th September 2024**

The term Value is defined as:

“The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self interest assuming that neither is under undue duress”.

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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

DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 45,04,500.00 (Rupees Forty Five Lakhs Four Thousand Five Hundred Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



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An ISO 9001 : 2015 Certified Company

