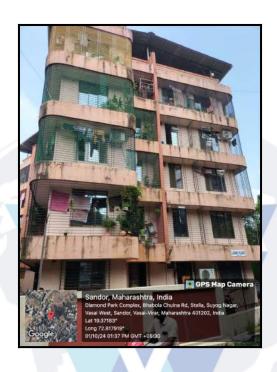


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Chetan G. Pandya & Mrs. Radha C. Pandya

Residential Flat No. 201, 2nd Floor, **"Leena Plaza Co-Op. Hsg. Soc. Ltd."**, Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India.

Latitude Longitude: 19°22'19.4"N 72°49'5.2"E

Intended User:

Cosmos Bank

Zaveri Bazar Branch

19/21, Cosmos Bank Bldg, Vithalwadi Zaveri Bazar, Mumbai-400002



Our Pan India Presence at:

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Aurangabad
Pune

♥ Thane♥ Nashik

Ahmedabad Polhi NCR

♀Rajkot ♀Indore 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



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/10/2024/011567/2308478 01/18-18-PRBS Date: 01.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, "Leena Plaza Co-Op. Hsg. Soc. Ltd.", Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India belongs to Mr. Chetan G. Pandya & Mrs. Radha C. Pandya.

Boundaries of the property

North : Open Plot

South : Diamond Park Complex

East : Internal Road

West : Open Plot

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 ₹ 82,63,928.00 (Rupees Eighty Two Lakhs Sixty Three Thousands Nine Hundred And Twenty Eight 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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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India

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Residential Flat No. 201, 2nd Floor, "Leena Plaza Co-Op. Hsg. Soc. Ltd.", Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India

Form 0-1

(See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 01.10.2024 for Housing Loan Purpose.
1	Date of inspection	01.10.2024
3	Name of the owner / owners	Mr. Chetan G. Pandya & Mrs. Radha C. Pandya
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. 201, 2 nd Floor, "Leena Plaza Co-Op. Hsg. Soc. Ltd.", Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India. Contact Person: Mrs. Radha C. Pandya (Owner) Contact No. 9869149559
6	Location, Street, ward no	Village - Chulne, Vasai (West) District - Palghar
7	Survey / Plot No. of land	Village - Chulne New Survey No - 66, Hissa No. 2
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. = 867.15 (Area as per Site measurement) Carpet Area in Sq. Ft. = 613.00 Flower Bed Area in Sq. Ft. = 114.00 Dry Balcony Area in Sq. Ft. = 16.00 Carpet Area in Sq. Ft. = 755.00 (Area As Per Article of Agreement) Built Up Area in Sq. Ft. = 906.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Chulne, Vasai (West)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. Chetan G. Pandya & Mrs. Radha C. Pandya



	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 local norms Percentage actually utilized – Details not available		
26	RENT	S			
			Owner Occupied - Mr. Chetan G. Pandya & Mrs. Radha C. Pandya		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	18,100.00 (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	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, corne 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	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	S			
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		



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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 – 2013 (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, Zaveri Bazar Branch Branch to assess Fair Market Value as on 01.10.2024 for Residential Flat No. 201, 2nd Floor, **"Leena Plaza Co-Op. Hsg. Soc. Ltd."**, Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India belongs to **Mr. Chetan G. Pandya & Mrs. Radha C. Pandya**.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 20.05.2015 between M/s. Leena Associates (The Builder) And Mr. Chetan G. Pandya & Mrs. Radha C. Pandya (The Purchasers).
2)	Copy of Commencement Certificate No.CIDCO / VVSR / CC / BP-4376 / W / 3492 Dated 05.11.2008 issued by CIDCO.
3)	Copy of Occupancy Certificate No.VVCMC / TP / OC / VP - 0467 / 97 / 2013 - 14 Dated 08.08.2013 issued by Vasai Virar City Municipal Corporation.

Location

The said building is located at Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 5.2 Km. from Vasai Road 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 Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 2nd Floor is having 3 Residential Flat. The building is having 1 lift.



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Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 3 Bedroom + Living Room + Kitchen + Dining + 2 Toilet + Passage. 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 1st October 2024

The Carpet Area of the Residential Flat	:	755.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2013 (As per occupancy certificate)
Expected total life of building	jį	60 Years
Age of the building as on 2024	:	11 Years
Cost of Construction	:	906.00 Sq. Ft. X ₹ 2,800.00 = ₹ 25,36,800.00
Depreciation {(100 - 10) X (11 / 60)}	:	16.50%
Amount of depreciation	:	₹ 4,18,572.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 69,400/- per Sq. M. i.e. ₹ 6,447/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 63,757/- per Sq. M. i.e. ₹ 5,923/- per Sq. Ft.
Value of property as on 1st October 2024	X	755.00 Sq. Ft. X ₹ 11,500 = ₹86,82,500.00

(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 1st October 2024	Τ.	₹ 86,82,500.00 - ₹ 4,18,572.00 = ₹ 82,63,928.00
Tail value of the property as off 1st october 2024	Ψ.	
Total Value of the property	V :	₹₹ 82,63,928.00
The realizable value of the property	:	₹74,37,535.00
Distress value of the property	_ :	₹66,11,142.00
Insurable value of the property (906.00 X 2,800.00	:	₹25,36,800.00
Guideline value of the property (906.00 X 5923.00)	:	₹53,66,238.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 201, 2nd Floor, "Leena Plaza Co-Op. Hsg. Soc. Ltd.", Village - Chulne, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India for this particular purpose at ₹ 82,63,928.00 (Rupees Eighty Two Lakhs Sixty Three Thousands Nine Hundred And Twenty Eight Only) as on 1st October 2024

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



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of the property as on 1st October 2024 is ₹ 82,63,928.00 (Rupees Eighty Two Lakhs Sixty Three Thousands Nine Hundred And Twenty Eight 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

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	
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 2 nd Floor
3	Year of construction	;/	2013 (As per occupancy certificate)
4	Estimated future life	/ :	49 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.
11	Finishing	:	Cement Plastering + POP Finish.
12	Roofing and terracing	:	R. C. C. Slab.



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Technical details

Main Building

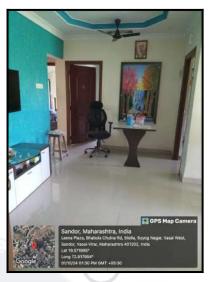
13	Special a	rchitectural or decorative features, if any	:	No
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary i	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink	Ħ	
16	Class of f white/ord	fittings: Superior colored / superior inary.	:	Ordinary
17	Compour Height ar Type of c		•	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts	s and capacity		1Lift
19	Underground sump – capacity and type of construction		·	RCC Tank
20	Over-head tank Location, capacity Type of construction		Y	RCC Tank on Terrace
21	Pumps- r	no. and their horse power	À	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















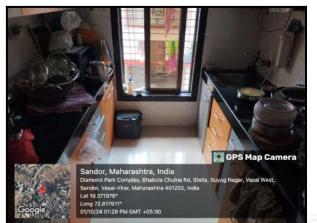








Actual Site Photographs







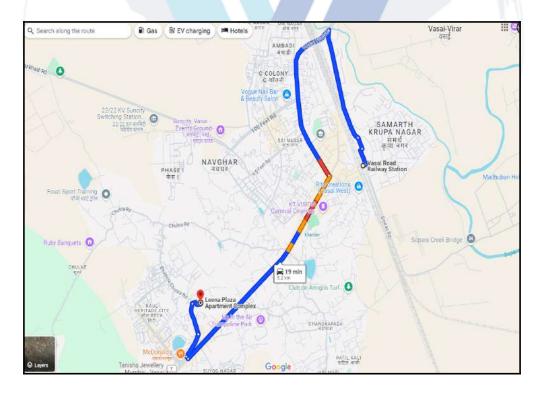




Route Map of the property



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



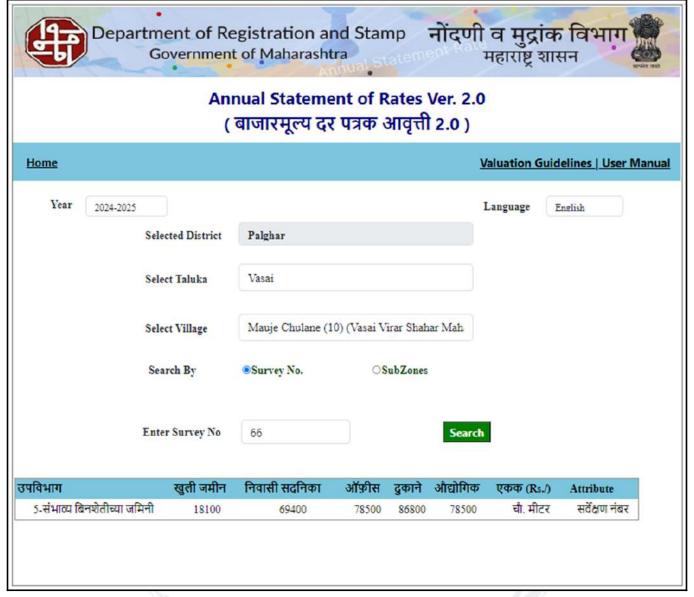
Longitude Latitude: 19°22'19.4"N 72°49'5.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 5.2 Km.).



Valuers & Appraisers
Architects &
Architects

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	69400		/	
Flat Located on 2 nd Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	69,400.00	Sq. Mtr.	6,447.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	18100			
The difference between land rate and building rate(A-B=C)	51,300.00			
Percentage after Depreciation as per table(D)	11%			
Rate to be adopted after considering depreciation [B + (C X D)]	63,757.00	Sq. Mtr.	5,923.00	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



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b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

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

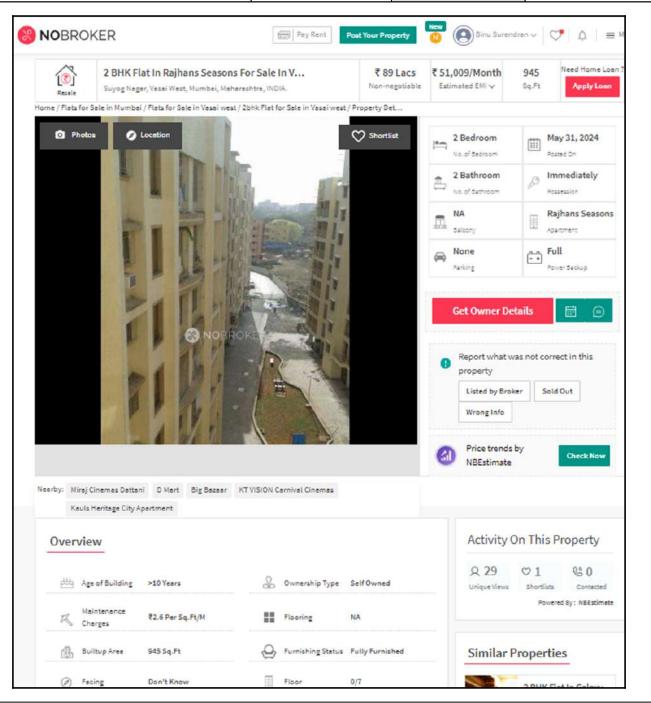






Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	787.50	945.00	1,134.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹11,302.00	₹9,418.00	₹7,848.00

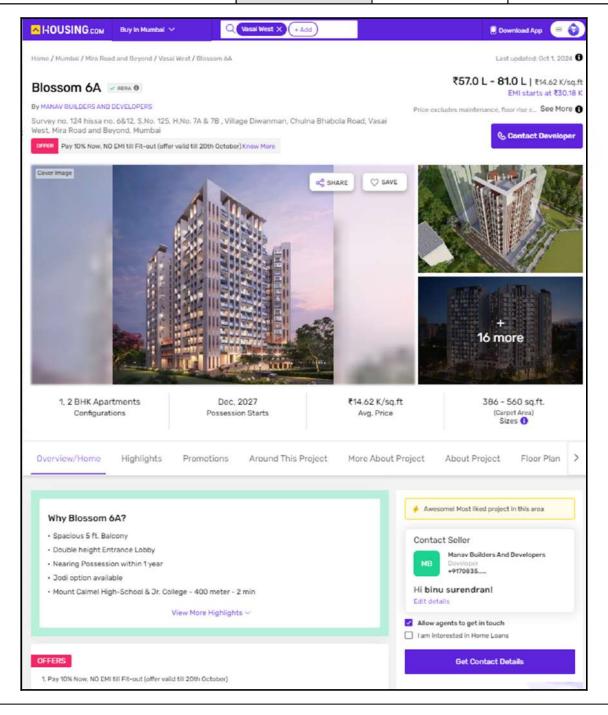






Price Indicators

Property	Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	560.00	672.00	806.40
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹14,464.00	₹12,054.00	₹10,045.00







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	610.00	732.00	878.40
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹10,492.00	₹8,743.00	₹7,286.00

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(2)मोबदला	6400000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकाः	5870000		
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(5) ਕੇਕਸ਼ਾਲ	84.57 चौ.मीटर		
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-क्रिस्पीन थॉमस कारठोस - वय:-39 पत्ता:-प्लॉट नं: 402,बिल्डिंग क्र.2, माळा नं: चौथा मजला, इमारतीचे		
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	नाव: तीना प्लाझा को. ऑप. हौ. सो. ति, व्लॉक नं: चुतना भाभोता रोड, रोड नं: वसई रोड प, महाराष्ट्र, ठाणे. पिन		
हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे	कोड:-401202 पॅन नं:-AMEPC6035F		
नाव व पत्ता.	2): नाव:-हेजल क्रिस्पीन कारठोस उर्फ हेजल बंगलोवाला - वय:-39 पत्ता:-प्तॉट नं: 402,बिल्डिंग क्र.2, माळा नं:		
	चौथा मजला, इमारतीचे नाव: लीना प्लाझा को. ऑप. हो. सो. लि, ब्लॉक नं: चुलना भाभोला रोड, रोड नं: वसई रोड प		
	महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:-AN	NJPB4580C	
(८) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-भावना दिपक ठकरार - वय:-50; प	त्ता:-प्लॉट नं: ए/101, माळा नं: पहिला मजला, इमारतीचे नाव:	
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	कृतिका को-ओप.हा.सो.ली, ब्लॉक नं: दिवाण आ	ाणि सन्स हाऊसिंग एन्क्लेव्ह, नवयुग नगर, चुळणे, रोड नं: वसई रोड	
असल्यास,प्रतिवादिचे नाव व पत्ता	प, महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:-AELPT1983L		
(९) दस्तऐवज करुन दिल्याचा दिनांक	18/07/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	18/07/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	10102/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	384000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात चेततेता तपशीत:-:			
	(i) within the limits of any Municip annexed to it.	oal Corporation or any Cantonment area	





Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	603.00	723.60	868.32
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹10,779.00	₹8,983.00	₹7,486.00

602535	सूची क्र.2	दुय्यम निवंधक : सह दु.नि.वसई ४
4-09-2024	×	दस्त क्रमांक : 3602/2024
lote:-Generated Through eSearch		नोदंणी :
lodule, For original report please contact		Regn:63m
oncern SRO office.		
	गावाचे नाव: चुळणे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदता	6500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाका		
आकारणी देतो की घटटेदार ते नमुद करावे)	14077000	
(४) भू-मायन,पोटिहेस्सा व घरक्रमांक(असत्यास	स.नं. 63 ब हि.नं. 3 या मिळकतीवरील पॅ	र माहिती: गाव मौजे चुळणे ता.वसई जि.पालघर येथील रामाउंट हाईट्स या इमारतीमधील सदनिका क्र. 66.02 चौ.मी. कारपेट म्हणजेच 603 चौ.फुट कारपेट या iber : 63B :))
(5) क्षेत्रफळ	56.02 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेत तेव्हा.		
(7) दस्तऐवज करुन देणा-पा/तिहून ठेवणा-या प्रक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. (8)दस्तऐवज करुन घेणा-या प्रक्षकाराचे व किंवा	डायस वय:-37 पत्ताः-प्लॉट नं: -, माळा नं: -, ' भाबोळा, बिशय हाउसच्या मागे, वसई पिक्षेम, ता कोड:-401202 पॅन नं:-AAAFZ8829L 2): नाव:-मान्यता देणार- जसीन ॲन्योनी (करवे नं: -, माळा नं: -, इमारतीचे नाव: सेत सागरशेत नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-40' 3): नाव:-मान्यता देणार- जॉन्सन जसिन करवा नं: -, इमारतीचे नाव: सेत सागरशेत पेट्रोल पंप प नं: -, महाराष्ट्र, ठाणे. पिन कोड:-401201 पॅन : 1): नाव:-भूषण सुभाष ईनामदार वय:-39; प्र'	तो तर्फे कु.मु.रोहन बार्थोत ठायस वय:-37 पत्ता:-प्लॉट नं: -, मा बवळ, पापठी, वसई पश्चिम, ता.वसई, जि.पातघर, ब्लॉक नं: -, रो नं:-AGVPC3980E त्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका क्र.7, विशा
दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	दर्शन को.ऑप.हौ.सो.ति., साई नगर ग्राउंठ समोर, साई नगर, वसई पश्चिम, ता.वसई जि.पालघर, , ब्लॉक नं: -, रोठ नं: -, महाराष्ट्र, ठाणे. पिन कोठ:-401202 पॅन नं:-AAPPI3489L	
(९) दस्तऐवज करुन दिल्याचा दिनांक	21/09/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	21/09/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	3602/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुत्क	455000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
 मुल्यांकनासाठी विचारात घेतलेला तपशीत:-:		
ज मुद्रांक गुल्क आकारतामा निवडतेता अनुच्छेद :- :	Area annexed to it, or any rural a Metropolitan Region Developmen mentioned in sub clause (i), or th	pal Council, Nagarpanchayat or Cantonmen rea within the limits of the Mumbai at Authority or any other Urban area not be Influence Areas as per the Annual Stateme tharashtra Stamp (Determination of True





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 1st October 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.





An ISO 9001: 2015 Certified Company

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 ₹ 82,63,928.00 (Rupees Eighty Two Lakhs Sixty Three Thousands Nine Hundred And Twenty Eight 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



