

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Makarand Ramesh Subandh

Residential Flat No. 301, 3rd Floor, Building No 1, Wing - B, Vishaldeep, "Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc. Ltd.", Veer Savarkar Marg, Tembhi Naka, Village - Thane, Thane (West), Taluka - Thane, District - Thane, Thane, PIN - 400 601, State - Maharashtra, Country - India.

Latitude Longitude: 19°11'47.6"N 72°58'36.2"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -400 028, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai Thane

Ahmedabad Opelhi NCR

Nashik Rajkot 💡 Aurangabad 💡 Pune 💡 Raipur Jaipur

Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/10/2024/011716/2308673 17/22-213-PRSK

Date: 17.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, Building No 1, Wing - B, Vishaldeep, "Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc. Ltd.", Veer Savarkar Marg, Tembhi Naka, Village - Thane, Thane (West), Taluka - Thane, District - Thane, Thane, PIN - 400 601, State - Maharashtra, Country - India belongs to Mr. Makarand Ramesh Subandh.

Boundaries of the property

North Under construction Building

South Raideep Building

East Internal Road

West Open Space & New Chandralok Apartment

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 ₹ 65,36,700.00 (Rupees Sixty Five Lakhs Thirty Six Thousands Seven 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



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Residential Flat No. 301, 3rd Floor, Building No 1, Wing - B, Vishaldeep, **"Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc.**Ltd.", Veer Savarkar Marg, Tembhi Naka, Village - Thane, Thane (West), Taluka - Thane, District - Thane, Thane, PIN - 400

601, 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 17.10.2024 for Bank Loan Purpose.
1	Date of inspection	11.10.2024
3	Name of the owner / owners	Mr. Makarand Ramesh Subandh
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 301, 3 rd Floor, Building No 1, Wing - B, Vishaldeep, "Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc. Ltd.", Veer Savarkar Marg, Tembhi Naka, Village - Thane, Thane (West), Taluka - Thane, District - Thane, Thane, PIN - 400 601, State - Maharashtra, Country - India. Contact Person: Mr. Makarand Ramesh Subandh (Owner) Contact No. 9819703112
6	Location, Street, ward no	Veer Savarkar Marg, Tembhi Naka Village - Thane, Thane (West) District - Thane
7	Survey / Plot No. of land	CTS No - 48/1 to 7, Tika No. 13 of Village - Thane
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. = 423.21 (Area as per Site measurement) Carpet Area in Sq. Ft. = 550.00 (Area As Per Agreement for sale) Carpet Area in Sq. Ft. = 405.00 (Area As Per Approved Building Plan) Built Up Area in Sq. Ft. = 486.00 (Approved Building Plan Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Thane, Thane (West)Taluka - Thane, District - Thane, Pin - PIN - 400 601
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. Makarand Ramesh Subandh



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	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 TMC norms Percentage actually utilized – Details not available	
26	6 RENTS			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Makarand Ramesh Subandh	
	(ii)	Portions in their occupation	Fully Owner Occupied	
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	14,400.00 (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	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available	
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available	
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.	
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.	
26	SALES	3		
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records	





38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential 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 – 2004 (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: 1. As per approved plan carpet area is 405.00 Sq. Ft.	

- 2. As per measurement carpet area is 423.00 Sq. Ft.
- 3. As per Agreement for sale carpet area is 550.00 Sq. Ft.
- 4. Agreement carpet area is more than carpet area mentioned in the approved plan, hence for the purpose of valuation, we have considered the least area i.e. 486.00 Sq. Ft. (Plan Carpet Area + 20%) as per approved plan.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 17.10.2024 for Residential Flat No. 301, 3rd Floor, Building No 1, Wing - B, Vishaldeep, **"Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc. Ltd."**, Veer Savarkar Marg, Tembhi Naka, Village - Thane, Thane (West), Taluka - Thane, District - Thane, Thane, PIN - 400 601, State - Maharashtra, Country - India belongs to **Mr. Makarand Ramesh Subandh**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.3045 / 2010 Dated 31.03.2010 between Mr. Dilip alias Keshav Shivram Joshi(The Transferor) And Mr. Makarand Ramesh Subandh (The Transferee).
2)	Copy of Commencement Certificate No.92 / 272 / TMC / TDD / 2030 Dated 22.08.2002 issued by Thane Municipal Corporation.
3)	Copy of Approved Building Plan No.92 / 272 / TMC / TDD / 2030 Dated 22.08.2002 issued by Thane Municipal Corporation.
4)	Copy of Property Tax Bill Property No.2131034 / 00014 Dated 01.04.2024 And Mr. Makarand Ramesh Subandh (The Transferee) issued by Thane Municipal Corporation.
5)	Copy of Society Maintenance Bill No.5683 Dated 01.10.2024 in the name of Mr. Makarand Ramesh Subandh issued by Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc. Ltd .



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CONSULTANTO
Valuers & Appraisers

Architects & material Designers

Consultants

Lender's Engineer

AH2010 PtV18

Location

The said building is located at Village - Thane, Thane (West), Taluka - Thane, District - Thane, PIN - 400 601. The property falls in Residential Zone. It is at a traveling distance 1.4 Km. from Thane Railway Station.

Building

The building under reference is having Ground + 6 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. 3rd Floor is having 2 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + Passage + Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder Coated Aluminium Sliding, Concealed plumbing with C.P. fittings. Casing Capping Electrical wiringetc.

Valuation as on 17th October 2024

The Built Up Area of the Residential Flat	: 486.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2004 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	1	20 Years
Cost of Construction	1	486.00 Sq. Ft. X ₹ 2,500.00 = ₹ 12,15,000.00
Depreciation {(100 - 10) X (20 / 60)}	X	30.00%
Amount of depreciation		₹ 3,64,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 83,600/- per Sq. M. i.e. ₹ 7,767/- per Sq. Ft.
Guideline rate (after depreciate)	\ [?]	₹ 74,900/- per Sq. M. i.e. ₹ 6,958/- per Sq. Ft.
Value of property as on 17th October 2024	:	486.00 Sq. Ft. X ₹ 14,200 = ₹69,01,200.00

(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 17th October 2024	:	₹ 69,01,200.00 - ₹ 3,64,500.00 = ₹ 65,36,700.00
Total Value of the property	:	₹₹ 65,36,700.00
The realizable value of the property	:	₹58,83,030.00
Distress value of the property	:	₹52,29,360.00
Insurable value of the property (486.00 X 2,500.00	:	₹12,15,000.00
Guideline value of the property (486.00 X 6958.00)	:	₹33,81,588.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor,



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Building No 1, Wing - B, Vishaldeep, "Kanewadi Building No. 1 & 2 Co-Op. Hsg. Soc. Ltd.", Veer Savarkar Marg, Tembhi Naka, Village - Thane, Thane (West), Taluka - Thane, District - Thane, Thane, PIN - 400 601, State - Maharashtra, Country - India for this particular purpose at ₹ 65,36,700.00 (Rupees Sixty Five Lakhs Thirty Six Thousands Seven Hundred Only) as on 17th October 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 17th October 2024 is ₹ 65,36,700.00 (Rupees Sixty Five Lakhs Thirty Six Thousands Seven
 Hundred 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	No. of floors and height of each floor	:	Ground + 6 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 3 rd Floor
3	Year of construction	:	2004 (As per site information)
4	Estimated future life	:	40 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.



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Technical details

Main Building

0	Dortitions		Γ.	6" This Driek Macanani	
8	Partitions		:	6" Thk. Brick Masonery.	
9	Doors and Windows		:	Teak Wood Door frame with Solid flush door, Powder Coated Aluminium Sliding, .	
10	Flooring		:	Vitrified Tile Flooring.	
11	Finishing		:	Cement Plastering + POP Finish.	
12	Roofing a	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. Casing Capping	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.	þ	Electrical wiring	
15	Sanitary	installations	:	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.		ij	Ordinary	
17	Compound wall Height and length Type of construction		1	All external walls are 9" thick and partition walls are 6" thick.	
18	No. of lift	s and capacity	:	1Lift	
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	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		:	Connected to Municipal Sewerage System	



Actual Site Photographs

















Actual Site Photographs

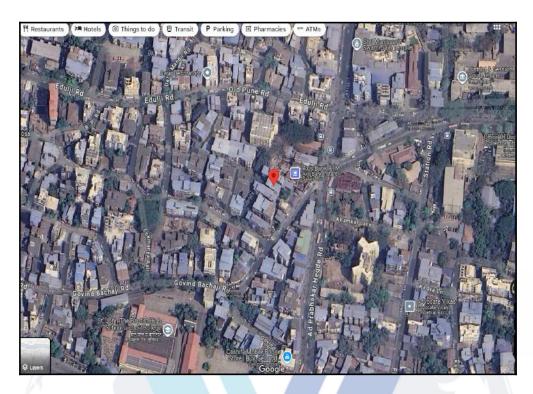




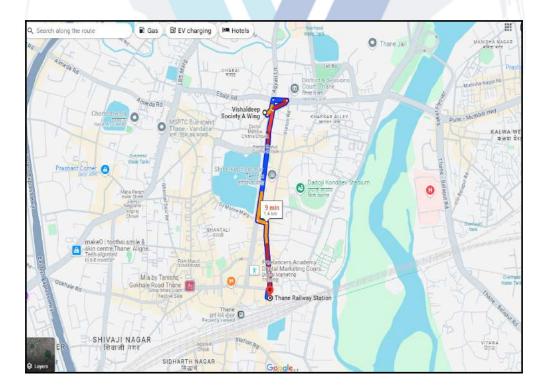




Route Map of the property



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



Longitude Latitude: 19°11'47.6"N 72°58'36.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 1.4 Km.).



Valuers & Appraisers

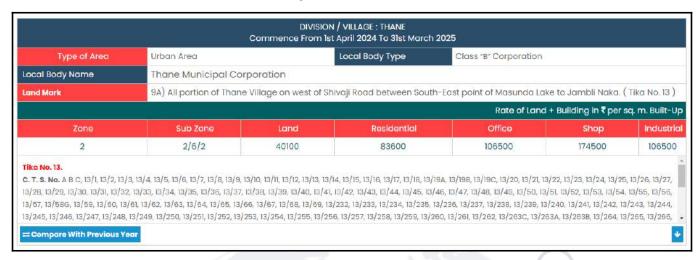
Architects &
Machiners (1)

Chartered Engineers (1)

Lander's Engineer

MH2010 PTULIS

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	8360	00	(TM)	
Flat Located on 3 rd Floor		-		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	83,600.0	00 Sq. Mtr.	7,767.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	4010	00		
The difference between land rate and building rate(A-B=C)	43,500.0	00		
Percentage after Depreciation as per table(D)	20	%	, \\	
Rate to be adopted after considering depreciation [B + (C X D)]	74,900.0	0 Sq. Mtr.	6,958.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

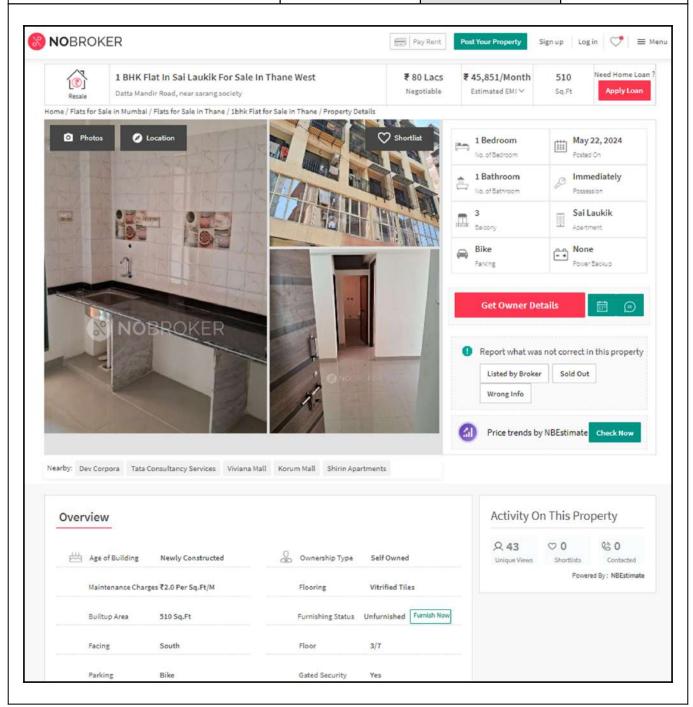
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	Residential Flat			
Source	Nobroker.com	Nobroker.com		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	425.00	510.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹18,824.00	₹15,686.00	-	

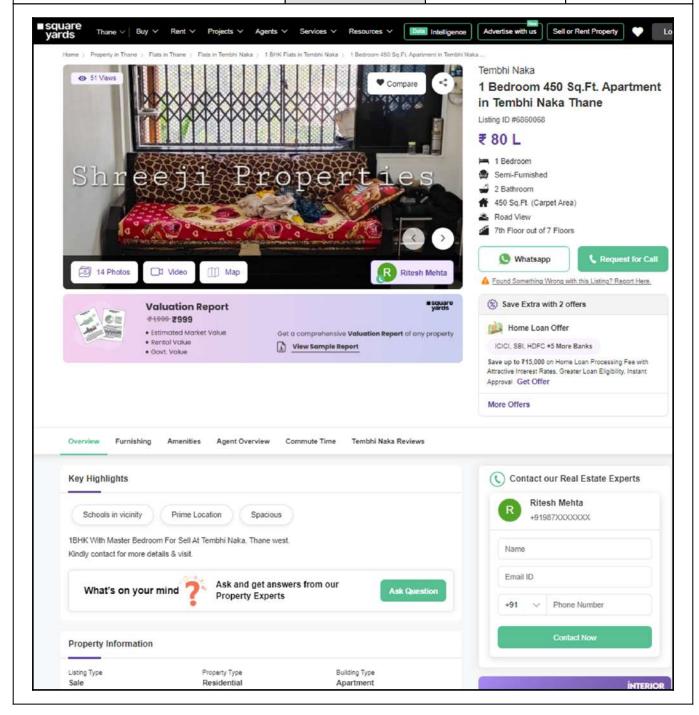






Price Indicators

Property	Residential Flat	Residential Flat		
Source	square yards	square yards		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	450.00	540.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹17,778.00	₹14,815.00	-	







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	484.00	580.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,463.00	₹12,052.00	-

518474 02-03-2024 Note:-Generated Through eSearch Module,For original report please	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमांक : 5184/2024 नोदंणी :
contact concern SRO office.	गावाचे नाव : पांचपाखाडी	Regn:63m
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	7000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	6995142	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्ण मजला,औदुंबर बिल्डींग,नव औदुंबर को. रोड,चरई,ठाणे. सदनिकाचे क्षेत्र 484 चौ. Tika No. 12, City Survey No. 66;))	ऑप. हौ. सोसायटी लि,डॉ. लाझरस फुट कारपेट.((Survey Number :
(5) क्षेत्रफळ	484 ਚੀ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तपेवज करून देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजीव घनश्याम ठाकुर वय:-59 पत्ता:-प्लॉट नं: -, माळा नं: 1ला मजला,, इमारतीचे नाव: पाटील चाळ, ब्लॉक नं: -, रोड नं: खारकर आळी, महाजन वाडी जवळ, खारकर लेन, ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-AARPT5919J 2): नाव:-विजयश्री संजीव ठाकुर वय:-57 पत्ता:-प्लॉट नं: -, माळा नं: 1ला मजला, इमारतीचे नाव: पाटील चाळ,, ब्लॉक नं: -, रोड नं: खारकर आळी, महाजन वाडी जवळ, खारकर लेन, ठाणे , , ठाणे. पिन कोड:-400601 पॅन नं:-AEWPT4074M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-जयेशकुमार मंजीभाई चौधरी वय:-25; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: शिवगड, मौवाना, कच्छ, रापर, गुजरात , गुजरात, क्राक्:क्:. पिन कोड:-370165 पॅन नं:-CFOPC3277E	
(9) दस्तऐवज करुन दिल्याचा दिनांक	21/02/2024	
(10)दस्त नोंद्रणी केल्याचा दिनांक	21/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5184/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	490000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	656.00	787.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,482.00	₹12,068.00	-

14701335	सूची क्र.2	दुव्यम निबंधक : सह दु.नि.ठाणे 5		
11-08-2024		दस्त क्रमांक : 14701/2024		
Note:-Generated Through eSearch Module,For original report please		नोदंणी :		
contact concern SRO office.		Regn:63m		
	गावाचे नाव : पांचपाखाडी			
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	9500000			
(3) बाजारभाव(भावेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	9479131.2			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)		ता,शरणम रेसीडेंसी,शरणम रेसीडेंसी को णे प,सदनिकेचे क्षेत्र 655 चौ.फुट कार्पेट(
(5) क्षेत्रफळ	655 चौ.फूट			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-देवेंद्र नामदेव सुर्यवंशी वय:-52 पत्ता:-प नाव: चंदन सोसा , ब्लॉक नं: -, रोज नं: नुरी बाबा र कोज:-400602 पॅन नं:-ARYPS9058H 2): नाव:-पानसी देवेंद्र सुर्यवंशी वय:-48 पत्ता:-प नाव: चंदन सोसा , ब्लॉक नं: -, रोज नं: नुरी बाबा र कोज:-400602 पॅन नं:-ARMPS7171D	दर्गा रोड,ठाणे प, महाराष्ट्र, ठाणे. पिन लॉट नं: ए/17 , माळा नं: 2 रा मजला , इमारतीचे		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पूर्वा केदार जोशी वय:-38; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: गुरुप्रसाद बंगलो , ब्लॉक नं: धोबी आळी, मावळी मंडळ जवळ , रोड नं: चरईं, ठाणे प, महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-APDPG7251H 2): नाव:-केदार नरहर जोशी वय:-39; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: गुरुप्रसाद बंगलो, ब्लॉक नं: धोबी आळी, मावळी मंडळ जवळ, रोड नं: चरईं, ठाणे प, महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-AFDPJ8951M			
(9) दस्तऐवज करुन दिल्याचा दिनांक	09/08/2024			
(10)दस्त नोंदणी केल्याचा दिनांक	09/08/2024			
(11)अनुक्रमांक,खंड व पृष्ठ	14701/2024			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	665000			
(13)बाजारभावाप्रमाणे नोंद्रणी शुल्क	30000			





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 17th 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.





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 ₹ 65,36,700.00 (Rupees Sixty Five Lakhs Thirty Six Thousands Seven 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



