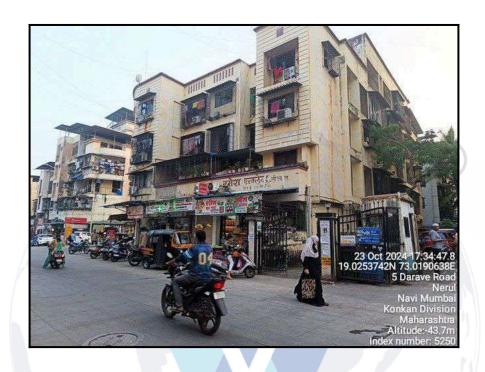


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Eknath Baban Kute

Residential Flat No. 201, 2nd Floor, Wing - A, **"Nerul Ramesh Enclave Co-op. Hsg. Soc. Ltd."**, Plot No. B-91 /92, Sector 23, Village - Dharave G.E.S., Taluka - Thane, District - Thane, Nerul, Navi Mumbai, PIN – 400 706, State - Maharashtra, India.

Latitude Longitude: 19°1'30.8"N 73°1'8.4"E

Intended User:

Cosmos Bank Ambarnath Branch

Panvelkar Pride, Shop no 1 to 4, Plot no 63-64, C T S NO 4740, Near Hutatma Chawk Ambernath (East)



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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 ♥ Delhi NCR

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 ♥ Jaipur

Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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Page 2 of 19

Vastu/Thane/10/2024/011737/2308902 29/7-442-JABSNR Date: 29.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, Wing - A, **"Nerul Ramesh Enclave Co-op. Hsg. Soc. Ltd."**, Plot No. B-91 /92, Sector 23, Village - Dharave G.E.S., Taluka - Thane, District - Thane, Nerul, Navi Mumbai, PIN – 400 706, State - Maharashtra, India belongs to **Mr. Eknath Baban Kute**.

Boundaries of the property

North : Darave Road

South : Nav - Prajakta CHSL

East : Internal Road

West : Trimurti Tower

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 ₹ 73,21,900.00 (Rupees Seventy Three Lakhs Twenty One Thousands Nine 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



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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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, Wing - A, **"Nerul Ramesh Enclave Co-op. Hsg. Soc. Ltd."**, Plot No. B-91 /92, Sector 23, Village - Dharave G.E.S., Taluka - Thane, District - Thane, Nerul, Navi Mumbai, PIN – 400 706, 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 29.10.2024 for Housing Loan Purpose.		
1	Date of inspection	21.10.2024		
3	Name of the owner / owners	Mr. Eknath Baban Kute		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership		
"Nerul Ramesh Enclave Co-op. Hs B-91 /92, Sector 23, Village - Dha		Contact Person : Mr. Eknath Baban Kute (Owner)		
6	Location, Street, ward no	Village - Dharave G.E.S., District - Thane		
7	Survey / Plot No. of land	Village - Dharave G.E.S., Plot No - B-91 /92		
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. = 432.42 (Area as per Site measurement) Carpet Area in Sq. Ft. = 393.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 471.60 (Carpet Area + 20%)		





13	Roads, Streets or lanes on which the land is abutting	Village - Dharave G.E.S., Taluka - Thane, District - Thane, Pin - PIN – 400 706		
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. Eknath Baban Kute		
	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 NMMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Eknath Baban Kute		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	16,000.00 (Expected rental income per month)		





	(iv)	Gross amount received for the whole property	N.A.		
27		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		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance 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		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		y standard rent been fixed for the premises 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 ra	ate 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		nstances are not available or not relied up on, is of arriving at the land rate	N. A.		
40	COST	OF CONSTRUCTION			
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2003 (As per occupancy certificate)		
42		vas the method of construction, by contract/By ing Labour directly/ both?	N. A.		



Valuers & Appraisers
Architects & Appraisers
Architects & Appraisers
Characteristics (1)
EVEC Constitutes
Large Approximates
La

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, Ambarnath Branch Branch to assess Fair Market Value as on 29.10.2024 for Residential Flat No. 201, 2nd Floor, Wing - A, **"Nerul Ramesh Enclave Co-op. Hsg. Soc. Ltd."**, Plot No. B-91 /92, Sector 23, Village - Dharave G.E.S., Taluka - Thane, District - Thane, Nerul, Navi Mumbai, PIN – 400 706, State - Maharashtra, India belongs to **Mr. Eknath Baban Kute**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.501/2002 Dated 17.12.2002 between M/s. Priyanka Homes Builders & Developers(The Builder) And Mr. Eknath Baban Kute(The Purchaser).		
2)	Copy of Share Certificate No. 06 bearing Nos. 51 to 60 having 10 Shares of Rs. 50/- each dated 10/10/2011 in the name of Shri. Eknath Baban Kute by Nerul Ramesh Enclave Co-op. Soc. Ltd		
3)	Copy of Occupancy Certificate No. NMMC / NRV / BP / 2391 / 03 Dated 28.04.2003 issued by Navi Mumbai Municipal Corporation		
4)	Copy of Commencement Certificate No. NMMC / TPO / BP / 1718 Dated 15.05.2001 issued by Navi Mumbai Municipal Corporation		
5)	Copy of Electricity Bill Consumer No. 000328894254 Dated 26.08.2023.		

Location

The said building is located at bearing Plot No - B-91 /92 in Sector - 23, Village - Dharave G.E.S., Taluka - Thane, District - Thane, PIN – 400 706. The property falls in Residential Zone. It is at a traveling distance 650m from Sewoods - Darave 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 2 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Toilet + Bathroom. Flat) This Residential Flat is Vitrified Tile Flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



Valuers & Appraisers (1)
Architects & Service (1)
Architects & Service

Valuation as on 29th October 2024

The Built Up Area of the Residential Flat	:	472.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2003 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	471.60 Sq. Ft. X ₹ 2,500.00 = ₹ 11,79,000.00
Depreciation {(100 - 10) X (21 / 60)}	:	31.50%
Amount of depreciation	jį.	₹ 3,71,700.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 86,130/- per Sq. M. i.e. ₹ 8,002/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 77,178/- per Sq. M. i.e. ₹ 7,170/- per Sq. Ft.
Value of property	:	472.00 Sq. Ft. X ₹ 16,300 = ₹76,93,600
Total Value of property as on 29th October 2024		₹76,93,600.00

(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 29th October 2024		₹ 76,93,600.00 - ₹ 3,71,700.00 = ₹ 73,21,900.00
Total Value of the property		₹ 73,21,900.00
The realizable value of the property	:	₹65,89,710.00
Distress value of the property	;	₹58,57,520.00
Insurable value of the property (471.60 X 2,500.00)	:	₹11,79,000.00
Guideline value of the property (471.60 X 7170.00)	:	₹33,81,372.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 201, 2nd Floor, Wing - A, "Nerul Ramesh Enclave Co-op. Hsg. Soc. Ltd.", Plot No. B-91 /92, Sector 23, Village - Dharave G.E.S., Taluka - Thane, District - Thane, Nerul, Navi Mumbai, PIN – 400 706, State - Maharashtra, India for this particular purpose at ₹ 73,21,900.00 (Rupees Seventy Three Lakhs Twenty One Thousands Nine Hundred Only) as on 29th 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 29th October 2024 is ₹ 73,21,900.00 (Rupees Seventy Three Lakhs Twenty One Thousands
 Nine 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.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client



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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 2 nd Floor
3	Year of construction	1	2003 (As per occupancy certificate)
4	Estimated future life		39 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 Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.
12	Roofing and terracing	:	R.C.C. slab.
13	Special architectural or decorative features, if any	:	No





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Technical details

Main Building

14	(i)	Internal wiring – surface or conduit Class of fittings: Superior/Ordinary/	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
		Poor.		
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 white/ord	fittings: Superior colored / superior dinary.	-	Superior White
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		:	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



















Route Map of the property



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



Longitude Latitude: 19°1'30.8"N 73°1'8.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Sewoods - Darave - 650m).



Valuers & Appraisers

Valuers & Appraisers

Chartered Engineers (1)

Lander's Engineer

MH2010 PVLL

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	95700			
Decrease by 10% on Flat Located on 2 nd Floor	9570			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	86,130.00	Sq. Mtr.	8,002.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	43500			
The difference between land rate and building rate(A-B=C)	42,630.00			
Percentage after Depreciation as per table(D)	21%			
Rate to be adopted after considering depreciation [B + (C X D)]	77,178.00	Sq. Mtr.	7,170.00	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%



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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	

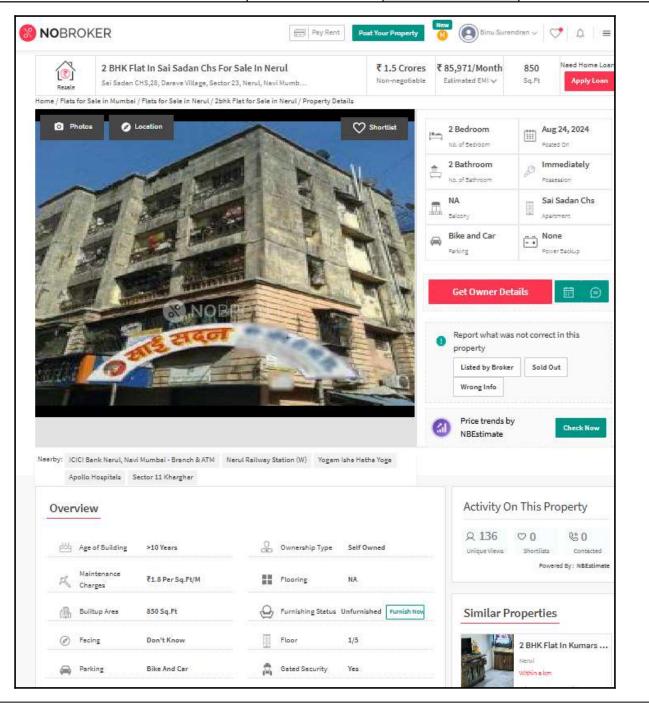






Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	670.83	805.00	966.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹22,360.00	₹18,634.00	₹15,528.00







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	321.30	385.56	462.67
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹18,674.00	₹15,562.00	₹12,968.00

9252336 **सूची क.2** 08-02-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. दुय्यम निबंधक : सह दु.नि.ठाणे 6 दस्त क्रमांक : 9252/2023

नोदंणी : Regn:63m

गावाचे नाव: नेरुळ

(१)विलेखाचा प्रकार	करारनामा
(2)मोबदला	6000000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4668556.166
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:नवी मुंबई मनपाइतर वर्णन :, इतर माहिती: सदिनका नं 703 सातवा मजला मंजुळा अपार्टमेंट प्लॉट नं ए 77 सेक्टर 23 दरावे नेरुळ नवी मुंबई क्षेत्रफळ 29.855 चौ.मी. कारपेट + 35.826 चौ.मी.टेरेस((Plot Number : A 77 ; SECTOR NUMBER : 23 ;))
(5) क्षेत्रफळ	29.855 चौ.मीटर
(६)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:-वैशाली प्रसाद तांडेल वय:-47 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: करावे गाव पो दरावे नेरुळ नवी सुंबई , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, THANE. पिन कोड:-400703 पॅन नं:-AGXPT8174H
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मुदस्सर नझीर मापारी वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: मंजुळा अपार्टमेंट सदिनका नं ५०१ जवळ ५०१ पोलीस स्टेशन सेक्टर २३ नेरुळ नवी मुंबई , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, THANE. पिन कोड:-400706 पॅन नं:-APHPM5827P
(९) दस्तऐवज करुन दिल्याचा दिनांक	26/06/2023
(10)दस्त नोंदणी केल्याचा दिनांक	26/06/2023
(11)अनुक्रमांक,खंड व पृष्ठ	9252/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	360000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्पांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुल्क आकारताना निवजतेला अनुच्छेद :- :	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.





Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	321.30	385.56	462.67
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹18,674.00	₹15,562.00	₹12,968.00

9252336 सूची क्र.2 दुव्यम निबंधक : सह दु.नि.ठाणे 6 08-02-2024 दस्त क्रमांक : 9252/2023

Note:-Generated Through eSearch Module,For ਜੀ दंगी : original report please contact concern SRO office. Regn:63m

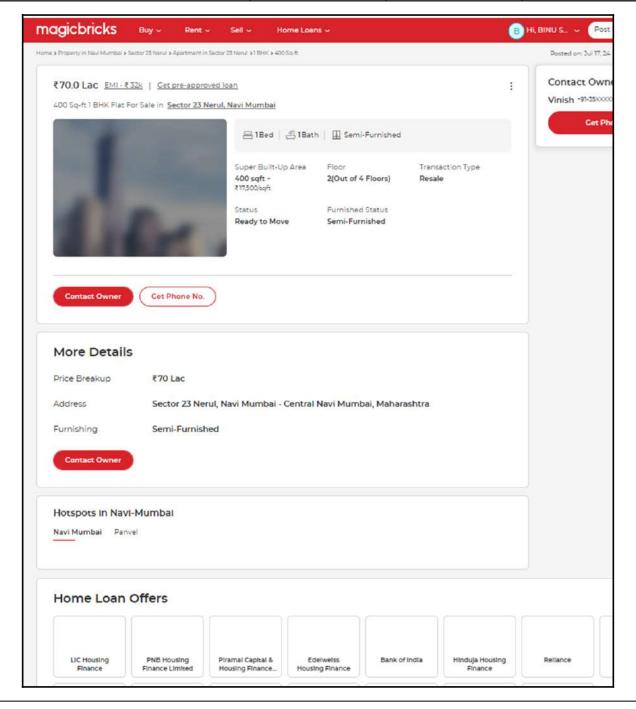
गावाचे नाव: नेरुळ

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	6000000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4668556.166
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्पास)	1) पालिकेचे नाव:नवी मुंबई मनपाइतर वर्णन :, इतर माहिती: सदिनका नं 703 सातवा मजला मंजुळा अपार्टमेंट प्लॉट नं ए 77 सेक्टर 23 दरावे नेरुळ नवी मुंबई क्षेत्रफळ 29.855 चौ.मी. कारपेट + 35.826 चौ.मी.टेरेस((Plot Number : A 77 ; SECTOR NUMBER : 23 ;))
(5) প্রিসফল	29.855 चौ.मीटर
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/तितून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	1): नाव:-वैशाली प्रसाद तांनेल वय:-47 पत्ता:-प्लॉट नं: -, माळा नं: -, हमारतीचे नाव: करावे गाव पो दरावे नेरुळ नवी मुंबई , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, THANE. पिन कोड:-400703 पॅन नं:-AGXPT8174H
हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव । पत्ता.	
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-मुदस्सर नझीर मापारी वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: मंजुळा अपार्टमेंट सदनिका नं
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	५०१ जवळ ५०१ पोलीस स्टेशन सेक्टर २३ नेरुळ नवी मुंबई , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, THANE. पिन
असल्यास,प्रतिवादिचे नाव व पत्ता	कोड:-400706 ਪੱਜ ਜਂ:-APHPM5827P
(९) दस्तऐवज करुन दिल्याचा दिनांक	26/06/2023
(10)दस्त नोंदणी केल्याचा दिनांक	26/06/2023
(11)अनुक्रमांक,खंड व पृष्ठ	9252/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	360000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
चुद्रांक शुल्क आकारताना निवन्नलेला अनुच्छेद :- :	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the
	the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.



Sale Instances

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	277.77	333.33	400.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹25,201.00	₹21,000.00	₹17,500.00







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th 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

<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 ₹ 73,21,900.00 (Rupees Seventy Three Lakhs Twenty One Thousands Nine 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



