

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Nilesh Suresh Pednekar & Mrs. Pranoti Nilesh Pednekar

Residential Flat No. 2-B/302, 3rd Floor, Building No 2, Wing - B, "Krishna-Sthal Shrikrupa Co-Op. Hsg. Soc. Ltd. ", Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India.

Latitude Longitude: 19°16'22.9"N 72°52'45.8"E

Intended User:

Cosmos Bank DAHISAR (EAST) Glorias BRANCH

Shop No. 1/2, Gloris Apartment, Hari Shankar Joshi Road, Dahisar (East), Mumbai - 400 068



Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

Thane

Ahmedabad Opelhi NCR Nashik

 Rajkot

💡 Raipur 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 www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/10/2024/011754/2308626 15/8-166-PRSH Date: 19.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 2-B/302, 3rd Floor, Building No 2, Wing - B, **"Krishna-Sthal Shrikrupa Co-Op. Hsg. Soc. Ltd. "**, Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to **Mr. Nilesh Suresh Pednekar & Mrs. Pranoti Nilesh Pednekar**.

Boundaries of the property

North : Radha Krishna Temple

South : Mira Road

East : Government Tribal Boys Hostel

West : Dwaraka CHSL

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 ₹ 44,98,155.00 (Rupees Forty Four Lakh Ninety Eight Thousand One Hundred Fifty Five 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





Our Pan India Presence at:

NandedMumbai

💡 Aurangabad 🛛 🦞 Pune

ThaneNashik

♀Ahmedabad♀Delhi NCR♀Rajkot♀Raipur

Raipur Jaipur

Read. Office

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

+91 2247495919

mumbai@vastukala.co.in
www.vastukala.co.in

Residential Flat No. 2-B/302, 3rd Floor, Building No 2, Wing - B, **"Krishna-Sthal Shrikrupa Co-Op. Hsg. Soc. Ltd. "**, Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, 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 19.10.2024 for Housing Loan Purpose.
1	Date of inspection	11.10.2024
3	Name of the owner / owners	Mr. Nilesh Suresh Pednekar & Mrs. Pranoti Nilesh Pednekar
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. 2-B/302, 3 rd Floor, Building No 2, Wing - B, "Krishna-Sthal Shrikrupa Co-Op. Hsg. Soc. Ltd.", Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India. Contact Person: Mrs. Pranoti Nilesh Pednekar (Owner) Contact No. 8879091149
6	Location, Street, ward no	Village - Mire, Mira Road (East) District - Thane
7	Survey / Plot No. of land	Village - Mire New Survey No - 32, Hissa No. 3
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. = 427.38 (Area as per Site measurement) Carpet Area in Sq. Ft. = 475.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 570.00 (Carpet Area + 20%) All the above areas are within 11% of the Agreement for Sale Area . The above calculations and detailed measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated . Hence , valuation is prepared based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Village - Mire, Mira Road (East)Taluka - Thane, District - Thane, Pin - PIN - 401 107
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





If the property owner occupied, specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? RENTS (i) Names of tenants/ Iessees/ licensees, etc Owner Occupied (ii) Portions in their occupation Fully Owner Occupied (iii) Monthly or annual rent/compensation/licensee fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? Is separate amount being recovered for the use of strutures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details Give details of the water and electricity charges, if any, to be borne by the owner or tenant? If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? A Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? If so the building insured? If so, give the policy no, amount for which it is insured and the annual premium repression of the annual repression of the annual repression of the annual repression of the annual represi	24	24 Is the building owner occupied/ tenanted/ both?		Owner Occupied - Mr. Nilesh Suresh Pednekar & Mrs. Pranoti Nilesh Pednekar
Percentage actually utilized? Percentage actually utilized – Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied (ii) Portions in their occupation Fully Owner Occupied (iii) Monthly or annual rent/compensation/license fee, etc. paid by each (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? 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 29 Give details of the water and electricity charges, if any, to be borne by the owner 30 Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars 31 If a lift is installed, who is to bear the cost of maintenance and operation-owner or tenant? 32 If a pump is installed, who is to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? 34 What is the amount of property tax? Who is to bear it? Give details with documentary proof 35 Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium in ferr typending in a court of rent? 36 Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.				Fully Owner Occupied
(ii) Names of tenants/ lessees/ licensees, etc (iii) Portions in their occupation (iii) Monthly or annual rent/compensation/license fee, etc. paid by each (iv) Gross amount received for the whole property N.A. Are any of the occupants related to, or close to business associates of the owner? Information not available business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no, amount for which it is insured and the annual premium An information not available month of the cost of the premises under any law relating to the control of rent? N. A.	25		·	
(ii) Portions in their occupation Fully Owner Occupied (iii) Monthly or annual rent/compensation/license fee, etc. paid by each (iv) Gross amount received for the whole property N.A. Are any of the occupants related to, or close to business associates of the owner? Information not available is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, bull-tin wardrobes, etc. or for services charges? If so, give details Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Service of the control of rent? N. A. Information not available Information not available N. A.	26	RENT	S	
(iii) Monthly or annual rent/compensation/license fee, etc. paid by each (iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? Information not available		(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied
fee, etc. paid by each (iv) Gross amount received for the whole property N.A. Are any of the occupants related to, or close to business associates of the owner? Information not available business associates of the owner? Information not available business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Information not available Information not available N. A. Information not available N. A.		(ii)	Portions in their occupation	Fully Owner Occupied
Are any of the occupants related to, or close to business associates of the owner? Information not available business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Information not available		(iii)	•	10,000.00 (Expected rental income per month)
business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no, amount for which it is insured and the annual premium Information not available Is any dispute between landlord and tenant regarding rent pending in a court of rent? N. A. N. A.		(iv)	Gross amount received for the whole property	N.A.
fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details 29 Give details of the water and electricity charges, If any, to be borne by the owner 30 Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars 31 If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? 32 If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? 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? 34 What is the amount of property tax? Who is to bear it? Give details with documentary proof 35 Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium 36 Is any dispute between landlord and tenant regarding rent pending in a court of rent? 37 Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	27			Information not available
to be borne by the owner 30 Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars 31 If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? 32 If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? 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? 34 What is the amount of property tax? Who is to bear it? Give details with documentary proof 35 Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium 36 Is any dispute between landlord and tenant regarding rent pending in a court of rent? 37 Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	28	fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services		N. A.
repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? N. A. Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? N. A.	29			N. A.
maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? N. A. Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Information not available standard rent been fixed for the premises under any law relating to the control of rent? N. A.	30			N. A.
maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	31			N. A.
lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? 34 What is the amount of property tax? Who is to bear it? Give details with documentary proof 35 Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium 36 Is any dispute between landlord and tenant regarding rent pending in a court of rent? 37 Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	32	· ·		N. A.
Give details with documentary proof Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? N. A. Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs,		N. A.
amount for which it is insured and the annual premium Is any dispute between landlord and tenant regarding rent pending in a court of rent? N. A. Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	34	• • •		Information not available
rent pending in a court of rent? 37 Has any standard rent been fixed for the premises under any law relating to the control of rent? N. A.	35			Information not available
under any law relating to the control of rent?	36			N. A.
26 SALES	37	· · · · · · · · · · · · · · · · · · ·		N. A.
	26	SALES	<u></u>	





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 Flat 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 – 1991 (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, DAHISAR (EAST) Glorias Branch to assess Fair Market Value as on 19.10.2024 for Residential Flat No. 2-B/302, 3rd Floor, Building No 2, Wing - B, **"Krishna -Sthal Shrikrupa Co-Op. Hsg. Soc. Ltd."**, Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India belongs to **Mr. Nilesh Suresh Pednekar & Mrs. Pranoti Nilesh Pednekar**.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.7035 / 2019 Dated 23.08.2019 between Mrs. Rajool Sudhir Bankeshwar(The Transferor) And Mr. Nilesh Suresh Pednekar & Mrs. Pranoti Nilesh Pednekar (The Transferee).
2)	Copy of Occupancy Certificate No.53 / 91 - 92 Dated 25.06.1991 issued by Mira Bhayander Municipal Corporation.

Location

The said building is located at Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107. The property falls in Residential Zone. It is at a traveling distance 3.3 Km. from Mira Road Railway Station.

Building

The building under reference is having Ground + 3 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



Since 1989





Floor is having 5 Residential Flat. The building is without 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 + Passage + Bathroom + WC. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 19th October 2024

The Carpet Area of the Residential Flat	:	475.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	Ä	1991 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	33 Years
Cost of Construction	:	570.00 Sq. Ft. X ₹ 2,300.00 = ₹ 13,11,000.00
Depreciation {(100 - 10) X (33 / 60)}	:	49.50%
Amount of depreciation	:	₹ 6,48,945.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	· ·	₹ 83,045/- per Sq. M. i.e. ₹ 7,715/- per Sq. Ft.
Guideline rate (after depreciate)	V	₹ 65,111/- per Sq. M. i.e. ₹ 6,049/- per Sq. Ft.
Value of property as on 19th October 2024	1	475.00 Sq. Ft. X ₹10,836.00 = ₹ 51,47,100.00

(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 19th October 2024	1	₹ 51,47,100.00 - ₹ 6,48,945.00 = ₹ 44,98,155.00
Total Value of the property	:	₹44,98,155.00
The realizable value of the property		₹40,48,340.00
Distress value of the property	:	₹35,98,524.00
Insurable value of the property (570.00 X 2,500.00	:	₹13,11,000.00
Guideline value of the property (570.00 X 6049.00)	:	₹34,47,930.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 2-B/302, 3rd Floor, Building No 2, Wing - B, **"Krishna-Sthal Shrikrupa Co-Op. Hsg. Soc. Ltd. "**, Village - Mire, Mira Road (East), Taluka - Thane, District - Thane, PIN - 401 107, State - Maharashtra, Country - India for this particular purpose at ₹ 44,98,155.00 (Rupees Forty Four Lakh Ninety Eight Thousand One Hundred Fifty Five Only). as on 19th October 2024

NOTES



Since 1989



Valuers & Appraisers

Architects &
Architects &
Charles & Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &
Charles &

Charles &
Charles &

Charles &

Charles &

Charles

- 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 19th October 2024 is ₹ 44,98,155.00 (Rupees Forty Four Lakh Ninety Eight Thousand One Hundred Fifty Five 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 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

	roominour dotailo	. 1	main banding
1	No. of floors and height of each floor	1	Ground + 3 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		1991 (As per occupancy certificate)
4	Estimated future life	••	27 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, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering + POP Finish.



Valuers & Appraisers (I)
Architects & Service (I)
Architects & Service

Technical details

Main Building

12	Roofing and terracing		:	R. C. C. Slab.
13	Special	architectural 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	v installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals	Ħ	
	(iv)	No. of sink		TM
16	Class of white/or	f fittings: Superior colored / superior dinary.	:	Ordinary
17	Compound wall Height and length Type of construction		:	All external walls are 9" thick and partition walls are 6" thick.
18	No. of li	fts and capacity		Not Provided
19	Underground sump – capacity and type of construction		ij	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



















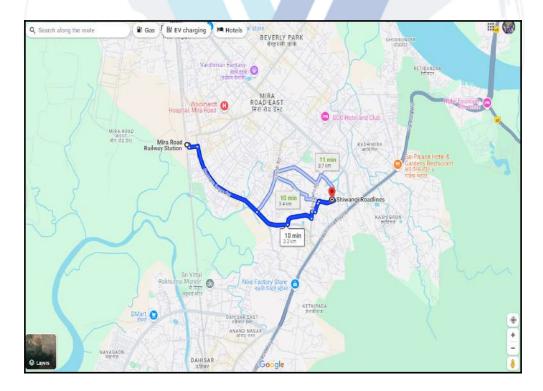




Route Map of the property



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



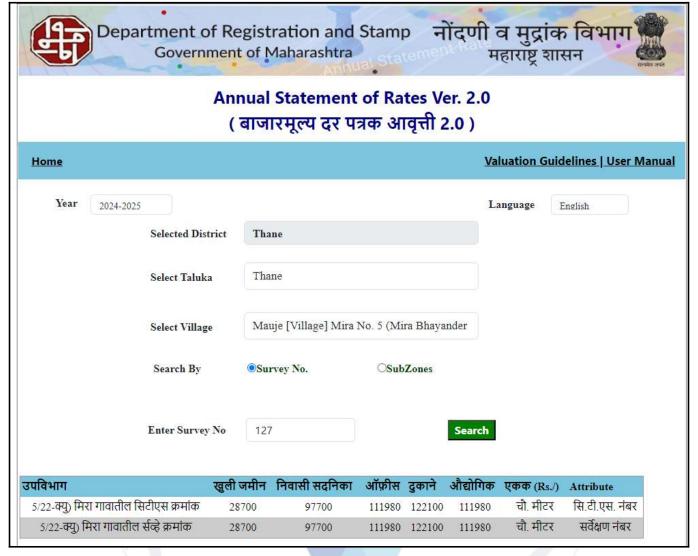
Longitude Latitude: 19°16'22.9"N 72°52'45.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mira Road - 3.3 Km.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	97700	A		
Decrease by 15% on Flat Located on 3 rd Floor	14655			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	83,045.00	Sq. Mtr.	7,715.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	28700			
The difference between land rate and building rate(A-B=C)	54,345.00			
Percentage after Depreciation as per table(D)	33%			
Rate to be adopted after considering depreciation [B + (C X D)]	65,111.00	Sq. Mtr.	6,049.00	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%



989

Valuers & Appraisers
Architects &
Architects &
Charlierd Engineers (1)
Ender's Engineer

MH 2010 PT (2)

	F. d. Fl	000/
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	

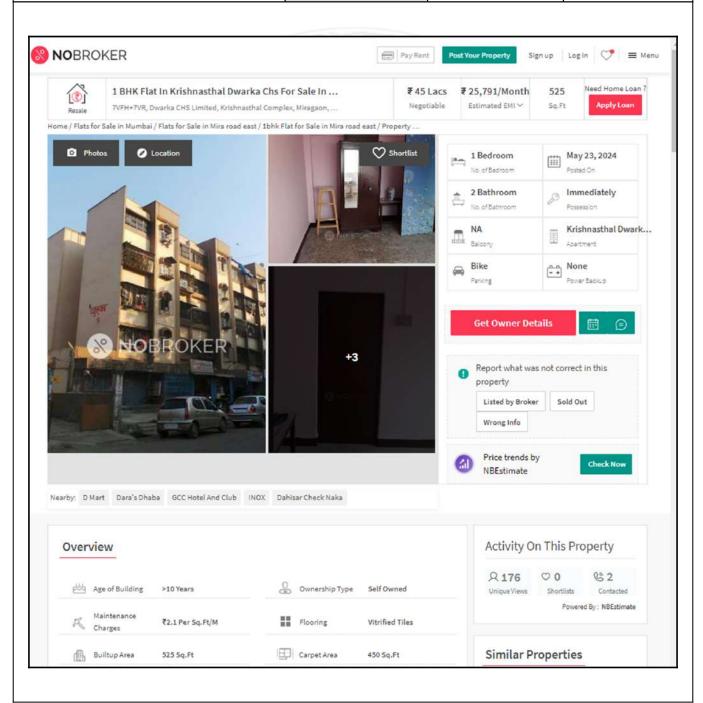






Price Indicators

Property	Krishnasthal Complex, Mira Road		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	450.00	540.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,000.00	₹8,333.00	-

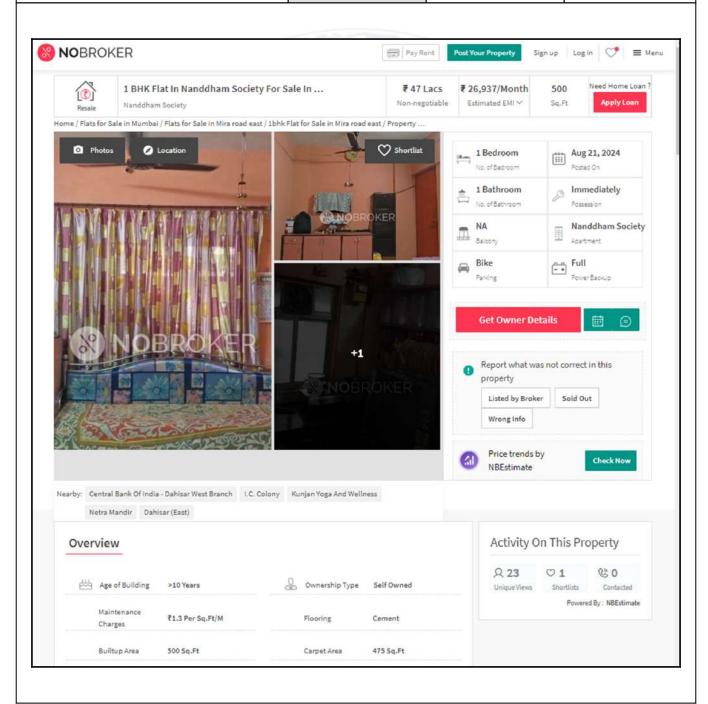






Price Indicators

Property	Nanddham CHSL., Mira Road		
Source	https://www.99acres.com	https://www.99acres.com/	
Floor	Middle		
	Carpet	Built Up	Saleable
Area	475.00	570.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,895.00	₹8,246.00	_

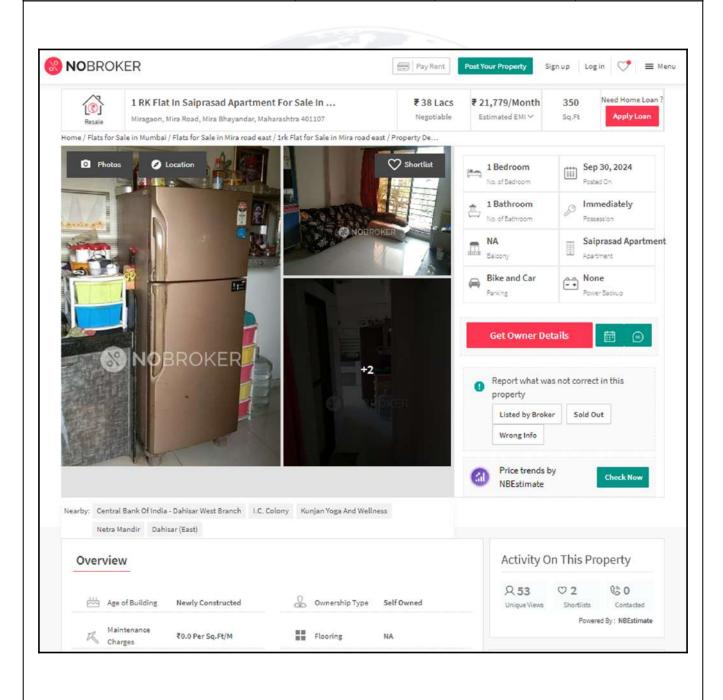






Price Indicators

Property	Saiprasad Apartment, Miragaon, Mira Road		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	292.00	350.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,014.00	₹10,845.00	-







Sale Instances

Property	Krishnasthal Complex, N	Krishnasthal Complex, Mira Road		
Source	Index no.2	Index no.2		
Floor	5th			
	Carpet	Built Up	Saleable	
Area	374.00	448.80	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹10,963.00	₹9,135.00	-	

0/2024, 10:57	igr_59	193	
5993393	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. ठाणे 10	
01-06-2024	াইন্টা	दस्त क्रमांक : 5993/2024	
Note:-Generated Through eSearch		नोदंणी :	
Module,For original report please contact concern SRO office.		Regn:63m	
	गावाचे नाव : मिरे	270	
(1)विलेखाचा प्रकार	करारनामा		
3.50	Unite Statistic		
(2)मोबदला	4100000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4056300		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	क्यू,विभाग-5/22,जुना सर्वे नं. 30/1 कारपेट,सदनिका क्र. 504,पाचवा हाईटस,आदित्य को. ऑप. हौ. सो	नपाइतर वर्णन :, इतर माहिती: मौजे-मिरा,वार्ड- 1,नवीन सर्वे नं. 127/1,क्षेत्रफळ 34.70 चौ. मि. मजला,ए-विंग,बिल्डींग नं. 1,आदित्य अरुणोदय सा. लि.,क्रीष्णस्थळ कंपाउंड,राधा क्रिष्ण टेम्पल ो-401107((Survey Number : जुना सर्वे नं.	
(5) क्षेत्रफळ	34.70 चौ.मीटर		
(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.	इमारतीचे नाव: अदित्य,अरुणोदय हाईटस THANE. पिन कोड:-401107 पॅन नं:-BC 2): नाव:-सरोज एम. सिंह वय:-49 पत्त	n:-प्लॉट नं: ए-504, बिल्डींग नं. 1, माळा नं: -, इमारतीचे : काशिमिरा , रोड नं: मीरा रोड पूर्व, महाराष्ट्र, THANE.	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	टॉवर , ब्लॉक नं: काशिमिरा, सह्याद्री नगर कोड:-401107 पॅन नं:-ADCPL4565E 2): नाव:-नेताराम आनंदा लबडे वय:-	5; पत्ता:-प्लॉट नं: 304, माळा नं: -, इमारतीचे नाव: विकास , रोड नं: मीरा रोड पूर्व , महाराष्ट्र , THANE. पिन .57; पत्ता:-प्लॉट नं: 304, माळा नं: -, इमारतीचे नाव: द्री नगर, रोड नं: मीरा रोड पूर्व , महाराष्ट्र , THANE. पिन	
(9) दस्तऐवज करुन दिल्याचा दिनांक	02/04/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	02/04/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	5993/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	287000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		





Sale Instances

Property	Krishnasthal Complex, Mira Road		
Source	Index no.2		
Floor	6th		
	Carpet	Built Up	Saleable
Area	462.50	555.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,871.00	₹8,226.00	-

0454337	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे ७
09-06-2024	राूपा अंग.2	दस्त क्रमांक : 10454/2024
Note:-Generated Through eSearch		दस्त क्रमाक : 10434/2024 नोटंणी :
Module,For original report please ontact concern SRO office.		03.07
ontact concern onto onice.		Regn:63m
	गावाचे नाव : मिरे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4565554.1576	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे मीरा,वार्ड क्र. क्यू,उपविभाग 5/22,सर्वे क्र.33,हिस्सा क्र. 4,सीटीएस क्र. 970,1040 आणि 1041,सदिनका क्र. 602,6वा मजला,न्यू शिवम को-ऑप हौसिंग सोसायटी लिमिटेड,कृष्णा स्थळ कॉम्पलेक्स जवळ,मीरा गाव,मीरा रोड पू.जी-ठाणे-401107,एकूण क्षेत्रफळ 555 चौ. फूट,तसेच सदर दस्तात नमूद केल्याप्रमाणे.((Survey Number : 33 ; HISSA NUMBER : 4 ;))	
(5) क्षेत्रफळ	555 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:-हेमा हेमंत करवीर) वय:-70 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 602, न्यू शिव को.ऑप.हौ.सोसा.ली., कृष्णास्थळ कॉम्पलेक्स जवळ, मीरा गाव, मीरा रोड पूर्व, ब्लॉक नं: -, रोड - -, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-ABEPK0686M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-विनीतकुमार रोशनलाल गोएल - डी/903, स्वर्ण अपार्टमेंट, कनाकिया रोड, र् महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन न	वय:-49; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव गुनिक्यू रोड, मीरा रोड पूर्व, ब्लॉक नं: -, रोड नं: -, तं:-AEWPG5953Q
(9) दस्तऐवज करुन दिल्याचा दिनांक	07/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	07/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	10454/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	323400	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 19th 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 ₹ 44,98,155.00 (Rupees Forty Four Lakh Ninety Eight Thousand One Hundred Fifty Five 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



