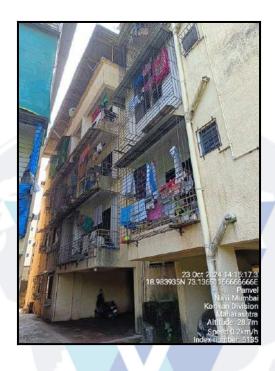


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Nilesh E. Holmukhe & Mrs. Manisha Nilesh Holmukhe

Residential Flat No. 202, 2nd Floor, Wing - D, **"Mahalaxmi Garden Co-Op. Hsg. Soc. Ltd. "**, Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India.

Latitude Longitude: 18°59'0.9"N 73°8'11.9"E

Intended User:

Cosmos Bank Veera Desai Road Andheri (West) Branch

Shop no 7, Dhanashree Heights Building No 42, Off Veera Desai Road Andheri (West) Mumbai 400053



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Jaipur

Regd. Office

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

2247495919 2247495919

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



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Page 2 of 19

Vastu/Mumbai/11/2024/011976/2308920 04/5-5-PRBS

Date: 04.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 202, 2nd Floor, Wing - D, **"Mahalaxmi Garden Co-Op.** Hsg. Soc. Ltd. ", Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN -410 206, State - Maharashtra, Country - India belongs to Mr. Nilesh E. Holmukhe & Mrs. Manisha Nilesh Holmukhe.

Boundaries of the property

North Open Plot

South Wing - C

East Wing - B

West Internal Road

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 ₹ 27,12,650.00 (Rupees Twenty Seven Lakhs Twelve Thousands Six Hundred And Fifty 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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Regd. Office

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

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,

Residential Flat No. 202, 2nd Floor, Wing - D, **"Mahalaxmi Garden Co-Op. Hsg. Soc. Ltd. "**, Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, 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 04.11.2024 for Housing Loan Purpose.
1	Date of inspection	22.10.2024
3	Name of the owner / owners	Mr. Nilesh E. Holmukhe & Mrs. Manisha Nilesh Holmukhe
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. 202, 2 nd Floor, Wing - D, "Mahalaxmi Garden Co-Op. Hsg. Soc. Ltd. ", Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India. Contact Person: Mr. Atul Sakpal (Tenant) Contact No
6	Location, Street, ward no	Village - Usarli - Khurd , New Panvel (East) District - Raigad
7	Survey / Plot No. of land	Village - Usarli - Khurd
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. = 343.09 (Area as per Site measurement) Carpet Area in Sq. Ft. = 325.00 Flower Bed Area in Sq. Ft. = 18.00 Carpet Area in Sq. Ft. = 377.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 452.40 (Carpet Area + 20%) All the above areas are within 9% 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 - Usarli - Khurd , New Panvel (East)Taluka - Panvel, District - Raigad, Pin - PIN - 410 206
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



Valuers & Appraisers
Architects & Graphers ()
Ty Consultant
Lender's Engineer ()
Ty Consultant
Lender's Engineer

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?		Tenant Occupied - Mr. Atul Sakpal Occupied Since - Last 3 Years		
		roperty owner occupied, specify portion and of area under owner-occupation	Fully Tenant Occupied		
25		s the Floor Space Index permissible and tage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available		
26	RENTS	3			
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Atul Sakpal Occupied Since - Last 3 Years		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	8,000/- Present 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		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	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	-	dispute between landlord and tenant regarding nding 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.		



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26	SALES		
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records	
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.	
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.	
40	COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 2015 (Building Completion 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, Veera Desai Road Andheri (West) Branch Branch to assess Fair Market Value as on 04.11.2024 for Residential Flat No. 202, 2nd Floor, Wing - D, **"Mahalaxmi Garden Co-Op. Hsg. Soc. Ltd. "**, Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India belongs to **Mr. Nilesh E. Holmukhe & Mrs. Manisha Nilesh Holmukhe**.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.7187 / 2013 Dated 01.08.2013 between M/s. Shree Ramyog Enterprises (The Developers) And Mr. Nilesh E. Holmukhe & Mrs. Manisha Nilesh Holmukhe(The Purchasers).
2)	Copy of Building Completion Certificate No Dated 28.10.2015 issued by Group Gram Panchayat Usarli - Khurd .
3)	Copy of Commencement Certificate No Dated 13.05.2013issued by Group Gram Panchayat Usarli - Khurd .

Location

The said building is located at Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District - Raigad, PIN - 410 206. The property falls in Residential Zone. It is at a traveling distance 2.5 Km. from Panvel Railway Station.



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Valuers & Appraisers

Architects & Substruct Explainers (1)

Explainers Explainers (1)

Explainers Explainers (1)

Explainers Explainers (1)

Building

The building under reference is having Part Ground + Part Stilt + 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 Good. The building is used for Residential purpose. 2nd Floor is having 7 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 + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 4th November 2024

The Carpet Area of the Residential Flat	÷	377.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2015 (Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	9 Years
Cost of Construction	:	452.40 Sq. Ft. X ₹ 2,500.00 = ₹ 11,31,000.00
Depreciation {(100 - 10) X (9 / 60)}	:	13.50%
Amount of depreciation	:,	₹ 1,52,550.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	X	₹ 54,400/- per Sq. M. i.e. ₹ 5,054/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 49,617/- per Sq. M. i.e. ₹ 4,610/- per Sq. Ft.
Value of property	:/	377.00 Sq. Ft. X ₹ 7,600 = ₹28,65,200
Total Value of property as on 4th November 2024	/ :	₹28,65,200.00

(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 4th November 2024	:	₹ 28,65,200.00 - ₹ 1,52,550.00 = ₹ 27,12,650.00
Total Value of the property	:	₹ 27,12,650.00
The realizable value of the property	:	₹24,41,385.00
Distress value of the property	:	₹21,70,120.00
Insurable value of the property (452.40 X 2,500.00)	:	₹11,31,000.00
Guideline value of the property (452.40 X 4610.00)	:	₹20,85,564.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 202, 2nd Floor, Wing - D, "Mahalaxmi Garden Co-Op. Hsg. Soc. Ltd.", Village - Usarli - Khurd , New Panvel (East), Taluka - Panvel, District -



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Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India for this particular purpose at ₹ 27,12,650.00 (Rupees Twenty Seven Lakhs Twelve Thousands Six Hundred And Fifty Only) as on 4th November 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 4th November 2024 is ₹ 27,12,650.00 (Rupees Twenty Seven Lakhs Twelve Thousands Six
 Hundred And Fifty 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	:	Part Ground + Part Stilt + 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 2 nd Floor
3	Year of construction		2015 (Building Completion Certificate)
4	Estimated future life	• •	51 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.



Valuers & Appraisers
Architects de Service Conference (1)
Conference C

Technical details

Main Building

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	J	:	Cement Plastering + POP Finish.	
12	Roofing	and terracing	:	R. C. C. Slab.	
13	Special a	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.	ji ji	concealed	
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.			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 lift	ts 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













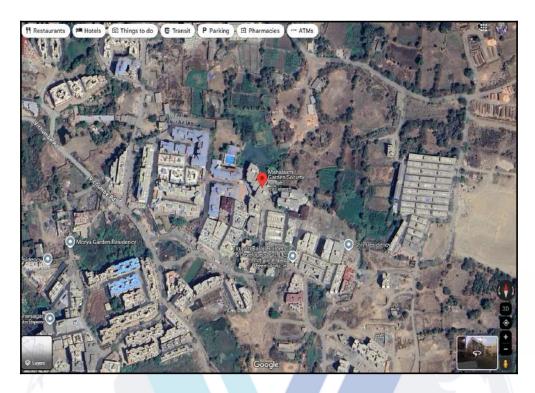




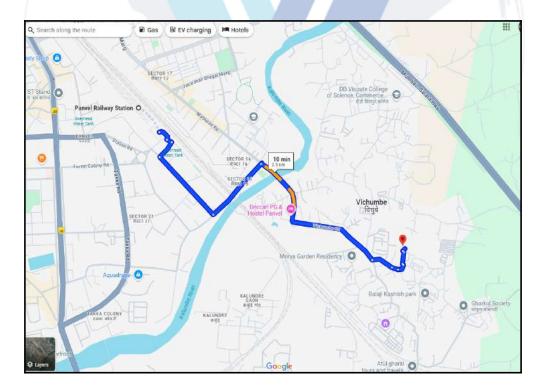




Route Map of the property



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



Longitude Latitude: 18°59'0.9"N 73°8'11.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Panvel - 2.5 Km.).



Valuers & Appraisers

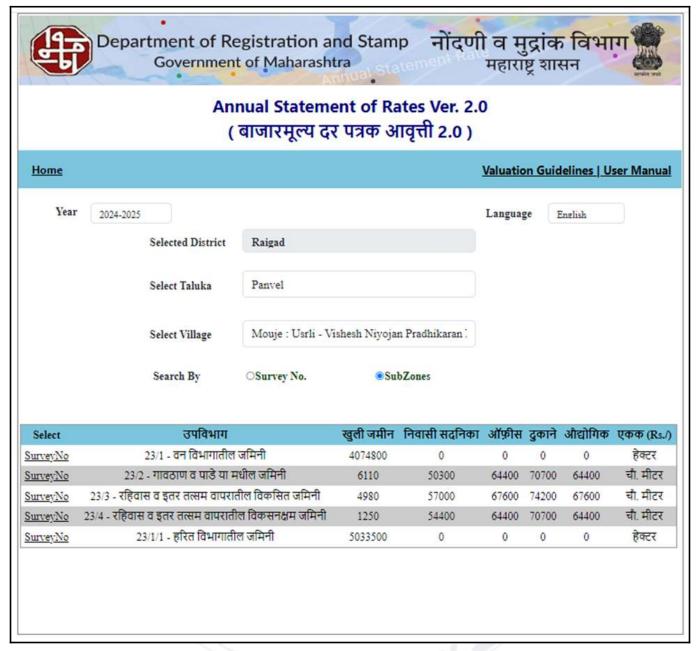
Architects &
Machiners (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVC/Lin

Ready Reckoner Rate



Rate to be adopted after considering depreciation [B + (C X D)]	49,617.00	Sq. Mtr.	4,610.00	Sq. Ft.
Percentage after Depreciation as per table(D)	9%			
The difference between land rate and building rate(A-B=C)	47,710.00			
Stamp Duty Ready Reckoner Market value Rate for Land (B)	1250			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	48,960.00	Sq. Mtr.	4,549.00	Sq. Ft.
Decrease by 10% on Flat Located on 2 nd Floor	5440			
Stamp Duty Ready Reckoner Market Value Rate for Flat	54400			

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



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a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	depreciation is to be considered. However	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	

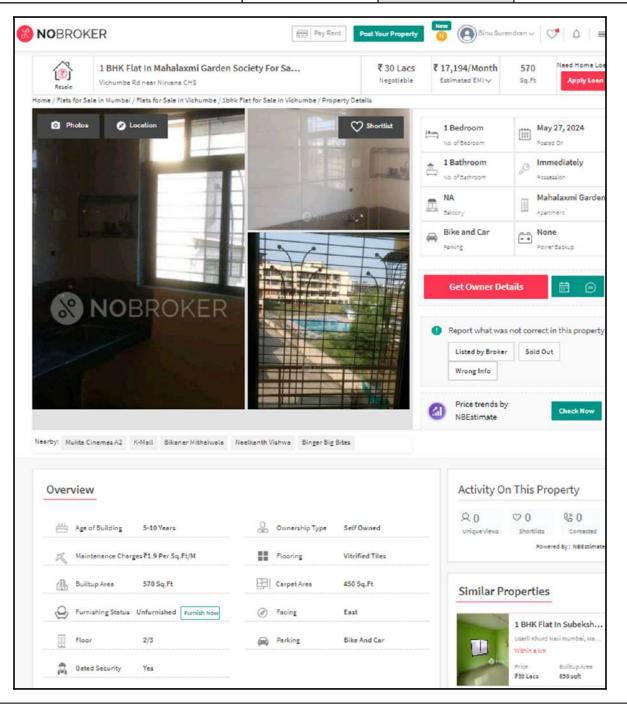






Price Indicators

Property	Flat		
Source	Nobrokercom		
Floor	-		
	Carpet	Built Up	Saleable
Area	475.00	570.00	684.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹6,316.00	₹5,263.00	₹4,386.00

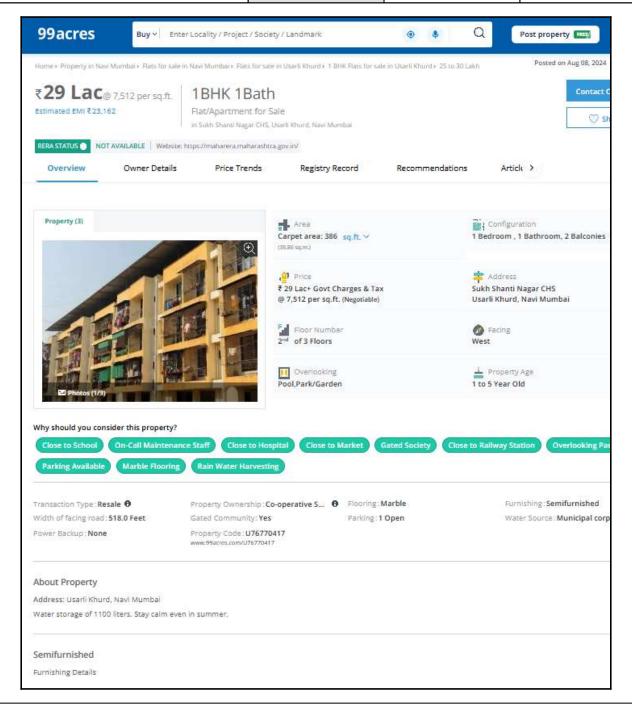






Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	386.00	463.20	555.84
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹7,513.00	₹6,261.00	₹5,217.00







Sale Instances

Property	Flat		
Source	Index no2	Index no2	
Floor	-		
	Carpet	Built Up	Saleable
Area	383.95	460.74	552.89
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹7,814.00	₹6,511.00	₹5,426.00

9520529 18-07-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. दुय्यम निबंधक : सह दु,नि.पनवेल 5 दस्त क्रमांक : 9520/2024

नोदंणी : Regn:63m

गावाचे नाव: उसली खुर्द

सूची क्र.2

(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदता	3000000	
(3) बाजारभाव(भाठेषटटयाच्या बाबतितपटटाकार आकारणी देतो की षटदेदार ते नमुद करावे)	2328537.6	
(४) भू-मापन,पोटिहस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:पनवेलइतर वर्णन :, इतर माहिती: मौजे उसर्ली ता पनवेल येथील सर्व्हें नं 150-1/1,150-1/2,150-1/3 या मिळकतीवरील दिप सिटी(बिल्डींग नं एच)सहकारी गृहिनर्माण संस्था मर्यादित एच 1 विंग मधील पहित्या मजल्यावरील सदिनका क्र 106 क्षेत्र 35.67 चौ मी कारपेट(दिनांक 29/08/2023 रोजीचे पवल -2 मधील दस्त विं15134/2023 नुसार नोंदणी फी व मु.शु. अन्वये वसूल करण्यात आली)((Survey Number: 150-1/1,150-1/2,150-1/3;))	
(5) क्षेत्रफळ	35.67 ची.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-पा/तिहून ठेवणा-पा पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अबुल अनंत ठाकूर वय:-35 पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: रा दिप सिटी बिल्डींग नं एच सहकारी गृहनिर्माण संस्था मर्यादित विंग एच १ फ्लट नं १०६ पहिला मजता उसली खुर्ट ता पनवेल जि रायगढ , ब्लॉक नं: ., रोड नं: ., महाराष्ट्र ग्राईगाऱ:(ं-). पिन कोड:-410206 पॅन नं:-AMXPT1460E	
(8)दस्तऐवज करून येणा-या पक्षकाराचे व किंवा दिवाणे न्यापालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	ा: नाव:-रेखा देवानंद्र गोगर वय:-48; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: रा मु पो कोर्लई कोळीवाडा ता मुरुड जि रायगड, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, राईराार्:(ं:). पिन कोड:-402202 पॅन नं:-ABJPL6241Q 2): नाव:-देवानंद दत्तात्रेय गोगर वय:-54; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: रा मु पो कोर्लई कोळीवाडा ता मुरुड वि रायगड, ब्लॉक नं:, रोड नं:, महाराष्ट्र, राईराार्-(ं-). पिन कोड:-402202 पॅन नं:-ADQPG9039A	
(9) दस्तऐवज करुन दिल्याचा दिनांक	13/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/06/2024	
(11) अनुक्रमांक, खंड व पृष्ठ	9520/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशीत:-:	मुत्यांकनाची आवश्यकता नाही कारण द्स्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील द्स्तप्रकारनुसार आवश्यक नाही	
मुद्रांक शुक्त आकारतामा निवजतेता 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	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	589.00	706.80	848.16	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹8,404.00	₹7,003.00	₹5,836.00	

15899528

14-09-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल ४ दस्त क्रमांक : 15899/2024

नोदंणी : Regn:63m

गावाचे नाव: उसलीं खुर्द

(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	4950000	
(३) बाजारभाव(भाउेषटटयाच्या बाबतितपटटाकार	3572992	
आकारणी देतो की पटटेदार ते नमुद करावे)		
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: उसर्ली खुर्द प्रभाव विभाग नं. 23/4,दर 54400/- प्रती चौ.म् सदिनका क्र. 204,दुसरा मजला,एफ विंग,"निळकंठ विश्वा फेज-1,को-ऑप हीसिंग सोसायटी लि,सव्हें नं. 139/0,140/0,141/0,142/0,मौजे उसर्ली खुर्द,ता. पनवेल,जि. रायगड,क्षेत्र 589 चौ. फूट कारपेट.(पवल-2 यांच्य कडे दस्त क्र.16396/2024 दि. 13/08/2024 रोजीच्या दस्ता अन्वये मुद्रांक शुक्क रक्कम रु.2,97,000/- आरि नोंदणी शुक्क रक्कम रु.30,000/- वसुल)((Survey Number : 139/0, 140/0, 141/0, 142/0 ;))	
(5) ਖ਼ੇਕਾਰਕ	589 चौ.फूट	
(6)आकारणी किंवा जुठी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या	1): नाव:-जगदिश हणमंतप्पा सोनवातकर वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रा. 001, प्रजापती वैभव,	
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा	सेक्टर-9, खांदा कॉलमी, नवीन पनवेल वेस्ट, तालुका पनवेल, जिल्हा रायगङ, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ऱाईगारः(ं)). पिन	
किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता.	कोवः-410206 पॅन नं:-AUVPS0408D	
	2): नाव:-लिमा जगदिश सोनवालकर वय:-45 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रा. 001, प्रजायती वैभव,	
	सेक्टर-१, खांदा कॉलनी, नवीन पनवेल वेस्ट, तालुका पनवेल, जिल्हा रायगड, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ग्रर्हग्राह्ः(ं:). पिन	
	कोत्र:-410206 पॅन नं:-CGDPS8176C	
100	🏿 1): नाव:-राहुल एस सिंदल वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रा.रवरी वास, गांधीनगर, अबू रोठ, सिरोर्ह	
न्यायालयाचा हुकु मनामा किंवा आदेश	अबूरोड, राजस्थान, ब्लॉक नं: -, रोड नं: -, राजस्थान, सीऱॉःई. पिन कोड:-307026 पॅन नं:-CNZPS7401K	
असल्यास,प्रतिवादिचे नाव व पत्ता	2): नाव:-याशिका राहुल सिंदल वय:-37; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रा.रवरी वास, गांधीनगर, अबू रोठ, सिरोही, अबूरोठ, राजस्थान, ब्लॉक नं: -, रोठ नं: -, राजस्थान, सीऱॉःई. पिन कोठ:-307026 पॅन नं:-KLAPS6856K	
(९) दस्तऐवज करुन दिल्याचा दिनांक	02/09/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	02/09/2024	
(११)अनुक्रमांक,खंड व पृष्ठ	15899/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंद्रणी गुल्क	100	
(14)धेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशीत:-:	मुत्यांकनाची आवश्यकता नाही कारण करारनामा अलाहिदा नोंदविला आहे कारणाचा तपशील करारनामा अलाहिदा नोंदविला आहे	
मुद्रांक शुल्क आकारतामा निवजतेला अनुखेद :- :	(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.	









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 4th November 2024

The term Value is defined as:

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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





An ISO 9001: 2015 Certified Company

DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 27,12,650.00 (Rupees Twenty Seven Lakhs Twelve Thousands Six Hundred And Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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





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