

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Manisha Vishal Sawant & Mr. Vishal Ganjendra Sawant

Residential Flat No. 203, 2nd Floor, Wing - B, Harshal Apartment, **"New Harshal Co-Op. Hsg. Soc. Ltd."**, Manisha Nagar, Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India.

Latitude Longitude: 19°12'0.6"N 72°59'27.1"E

Intended User:

Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Buidling, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai - 400055, State - Maharashtra, Country - India



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CIN: U74120MH2010P



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Vastu/Mumbai/11/2024/012076/2308918 04/3-3-PRSH Date: 04.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 203, 2nd Floor, Wing - B, Harshal Apartment, "New Harshal Co-Op. Hsg. Soc. Ltd.", Manisha Nagar, Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Mrs. Manisha Vishal Sawant & Mr. Vishal Ganjendra Sawant.

Boundaries of the property

North : Creek Road

South Internal Road

East Jankibai Rama Salvi Marg

Om CHSL West

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 ₹ 28,67,000.00 (Rupees Twenty Eight Lakhs Sixty Seven Thousands 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.

Auth. Sign. Director



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

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Residential Flat No. 203, 2nd Floor, Wing - B, Harshal Apartment, "New Harshal Co-Op. Hsg. Soc. Ltd.", Manisha Nagar, Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, 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 Bank Loan Purpose.	
1	Date of inspection	24.10.2024	
3	Name of the owner / owners	Mrs. Manisha Vishal Sawant & Mr. Vishal Ganjendra Sawant	
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. 203, 2 nd Floor, Wing - B, Harshal Apartment, "New Harshal Co-Op. Hsg. Soc. Ltd.", Manisha Nagar, Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India. Contact Person: Mrs. Neeta Sawatkar (Tenant)	
6	Location, Street, ward no	Manisha Nagar Village - Kalwa, District - Thane	
7	Survey / Plot No. of land	Village - Kalwa New Survey No - 19, Hissa No. 1(Part)	
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. = 235.00 (Area as per Site measurement)	
		Built Up Area in Sq. Ft. = 305.00 (Area As Per Article of Agreement)	
13	Roads, Streets or lanes on which the land is abutting	Village - Kalwa, Taluka - Thane, District - Thane, Pin - PIN - 400 605	
14	If freehold or leasehold land	Free Hold.	



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15	lease, of and ter (i) (ii)	chold, the name of Lessor/lessee, nature of date of commencement and termination of lease ms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.		
16		e any restriction covenant in regard to use of so, attach a copy of the covenant.	As per documents		
17		ere any agreements of easements? If so, attach 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.		
	IMPRO	OVEMENTS	261101		
22		plans and elevations of all structures standing land and a lay-out plan.	Information not available		
23		h technical details of the building on a te sheet (The Annexure to this form may be	Attached		
24	Is the b	ouilding owner occupied/ tenanted/ both?	Tenant Occupied - Mrs. Neeta Sawatkar Occupied Since - Last 6 Months		
	-	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 TMC norms Percentage actually utilized – Details not available		
26	RENTS				
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mrs. Neeta Sawatkar Occupied Since - Last 6 Months		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	8500/- Present rental income per month		
	(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?	N.A.
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	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	
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 – 2008 (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.
		·



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44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: As per site inspection, actual Carpet Area is 235.00 Sq. documents. The loading between Carpet to Built-Up is 3 for sale.	Ft. and Built-Up Area 305.00 Sq. Ft. mentioned in the 0%. We have considered area mentioned in the agreement

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch to assess Fair Market Value as on 04.11.2024 for Residential Flat No. 203, 2nd Floor, Wing - B, Harshal Apartment, "New Harshal Co-Op. Hsg. Soc. Ltd.", Manisha Nagar, Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to Mrs. Manisha Vishal Sawant & Mr. Vishal Ganjendra Sawant.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 23.02.2024 between Mr. Sanjay Shantaram Panderkar (The Transferor) And Mrs. Manisha Vishal Sawant & Mr. Vishal Ganjendra Sawant (The Transferee).
2)	Copy of Occupancy Certificate No.04 / 516 / TMC / TDD / 814 Dated 16.12.2008 issued by Thane Municipal Corporation.
3)	Copy of Commencement Certificate No.04 / 516 / TMC / TDD / 928 Dated 21.04.2005 issued by Thane Municipal Corporation.
4)	Copy of Electricity Bill Consumer No.000023051532 dated 11.10.2024 in the name of Mr. Sanjay Shantaram Panderkar.

Location

The said building is located at Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605. The property falls in Residential Zone. It is at a traveling distance 1.1 Km. from Kalwa Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. 2nd Floor is having 3 Residential Flat. The building is 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 + Bathroom + Toilet. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid door with safety door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc. The flat internal condition is normal.

Valuation as on 4th November 2024



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The Built Up Area of the Residential Flat : 305.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2008 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	•	16 Years
Cost of Construction	• •	305.00 Sq. Ft. X ₹ 2,500.00 = ₹ 7,62,500.00
Depreciation {(100 - 10) X (16 / 60)}	• •	24.00%
Amount of depreciation	•••	₹ 1,83,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 52,740/- per Sq. M. i.e. ₹ 4,900/- per Sq. Ft.
Guideline rate (after depreciate)	•	₹ 47,198/- per Sq. M. i.e. ₹ 4,385/- per Sq. Ft.
Value of property	• •	305.00 Sq. Ft. X ₹ 10,000 = ₹30,50,000
Total Value of property as on 4th November 2024	:	₹30,50,000.00

(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	T	₹ 30,50,000.00 - ₹ 1,83,000.00 = ₹ 28,67,000.00
Total Value of the property		₹ 28,67,000.00
The realizable value of the property	4	₹25,80,300.00
Distress value of the property	:	₹22,93,600.00
Insurable value of the property (305.00 X 2,500.00)		₹7,62,500.00
Guideline value of the property (305.00 X 4385.00)		₹13,37,425.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, Wing - B, Harshal Apartment, "New Harshal Co-Op. Hsg. Soc. Ltd.", Manisha Nagar, Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India for this particular purpose at ₹ 28,67,000.00 (Rupees Twenty Eight Lakhs Sixty Seven Thousands 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 ₹ 28,67,000.00 (Rupees Twenty Eight Lakhs Sixty Seven Thousands 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



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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	7	2008 (As per occupancy certificate)		
4	Estimated future life		44 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	1:	R.C.C. Foundation		
7	Walls	٠.	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 door with safety door, Aluminium Sliding Windows with window grills, .		
10	Flooring	:	Ceramic Tile Flooring.		
11	Finishing	:	Cement Plastering.		
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		
1	•	- 1			



Valuers & Appraisers
Architects & Architects & Architects & Appraisers
Charletor Designers
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Technical details

Main Building

15	Sanitary i	nstallations	:	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 lifts and capacity		:	Not Provided TM
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-hea Location, Type of c	- 101/11	:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power	ì	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		G	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















Valuers & Appraisers
Architects & Interior Designers (I)
Fee Consultants
Lander's Engineer
AMAZONO PTONIO

Route Map of the property



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



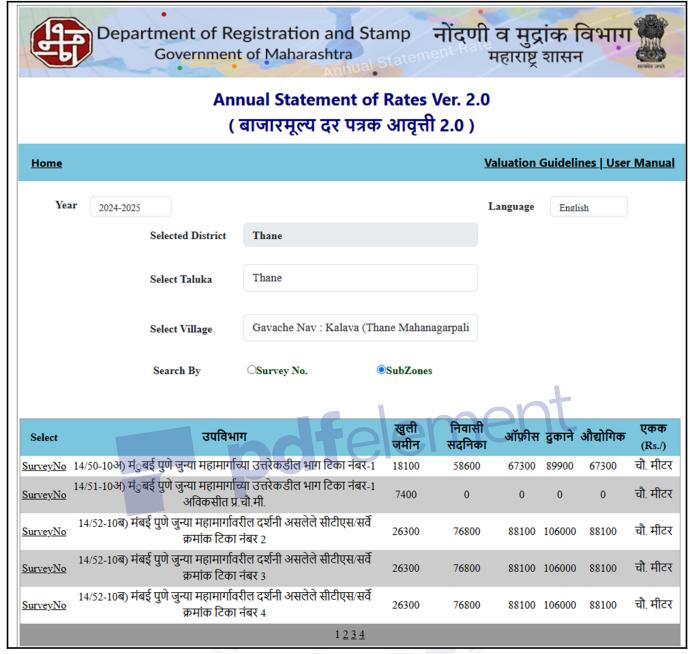
Longitude Latitude: 19°12'0.6"N 72°59'27.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalwa - 1.1 Km.).



Valuers & Appraisers
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Lender's Engineer

Ready Reckoner Rate



Rate to be adopted after considering depreciation [B + (C X D)]	47,198.00	Sq. Mtr.	4,385.00	Sq. Ft.
Percentage after Depreciation as per table(D)	16%			
The difference between land rate and building rate(A-B=C)	34,640.00			
Stamp Duty Ready Reckoner Market value Rate for Land (B)	18100			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	52,740.00	Sq. Mtr.	4,900.00	Sq. Ft.
Decrease by 10% on Flat Located on 2 nd Floor	5860			
Stamp Duty Ready Reckoner Market Value Rate for Flat	58600			

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.



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Re		

	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%
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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	

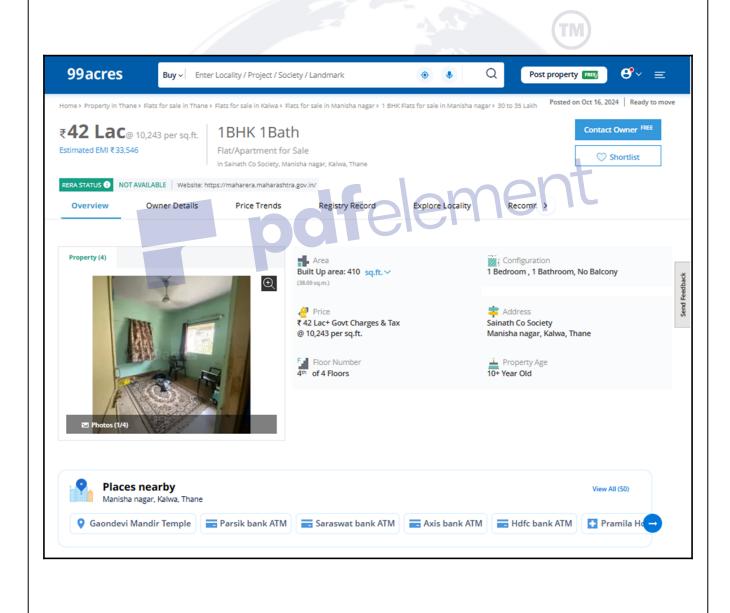






Price Indicators

Property	Sainath Apartment, Manisha Nagar, Kalwa		
Source	https://www.99acres.com/		
Floor	4th		
	Carpet	Built Up	Saleable
Area	341.67	410.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,293.00	₹10,244.00	-



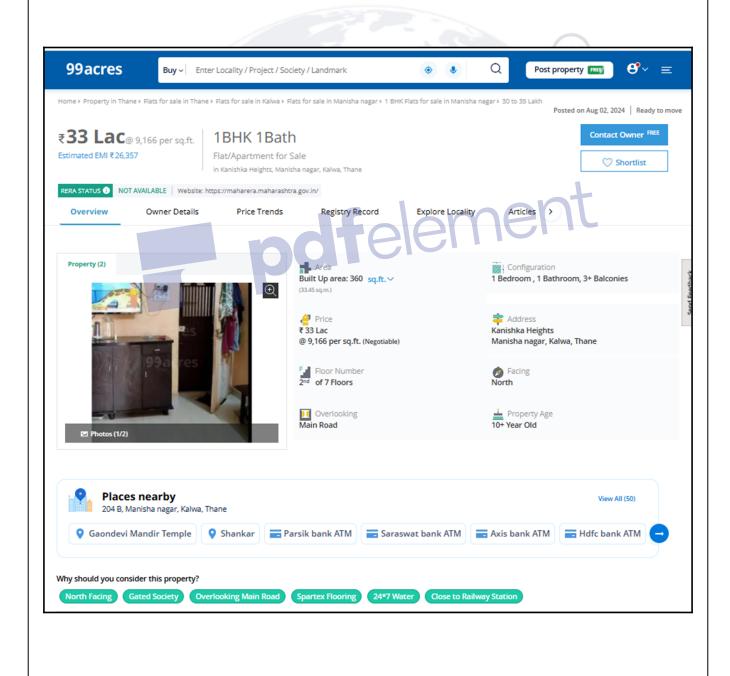




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Price Indicators

Property	Kanishka Heights, Kalwa		
Source	https://www.99acres.com/		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	300.00	360.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,000.00	₹9,167.00	-







Price Indicators

Property	Manisha Nagar Kalwa		
Source	https://www.99acres.com/		
Floor	1st		
	Carpet	Built Up	Saleable
Area	291.67	350.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,000.00	₹10,000.00	-

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(2)मोबदला	3500000			
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	Survey Number : Survey No. a	nd Hissa No.4/1, 4/2, 4/6, 5/1, 5/2, 5/7,		
		0/5p, 19/1, 20/0, 21/0, 22/0, 23/1, 23/2,		
(5) क्षेत्रफळ	27/0 and 28/0;))			
350 di. 4c				
(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:-संतोष मारुती नांदूरकर वय:-47 पत्ता:-प्लॉट नं: 103, माळा नं: प् नाव: अवंती को. ऑप. हौ. सो. लि., ब्लॉक नं: बिल्डींग नं 32, मनिषा नगर, महाराष्ट्र, ठाणे. पिन कोंड:-400605 पॅन नं:-ASRPN2912K				
		नं: बिर्ल्डींग नं 32, मनिषा नगर , रोड नं: कळवा, ठाणे , i-ADCPN6335J पत्ताः-प्लॉट नं: 103, माळा नं: पहिला मजला, इमारतीचे नं: बिर्ल्डींग नं 32, मनिषा नगर, रोड नं: कळवा, ठाणे,		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	साईनाथ रहिवासी चाळ , ब्लॉक नं: रोड नं इस्टेट, ठाणे प , महाराष्ट्र, ठाणे. पिन कोड 2): नाव:-अर्चना अनंत आंग्रे वय:-52; पत्त	11:-प्लॉट नं: रूम नं 28, माळा नं: -, इमारतीचे नाव: श्री 28, राम नगर, रोड नं: बिहाइंड डॉ. वाघ, वागळे इस्टेट,		
(9) दस्तऐवज करून दिल्याचा दिनांक	19/01/2024			
(10)दस्त नोंदणी केल्याचा दिनांक	19/01/2024			
(11)अनुक्रमांक,खंड व पृष्ठ	487/2024			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	245000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				





Sale Instances

Property	Manisha Nagar Kalwa		
Source	Index no.2		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	395.83	475.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,769.00	₹11,474.00	-

0/2024, 16:18	igr_140		
14027536	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे 9	
16-07-2024 Note:-Generated Through eSearch		दस्त क्रमांक : 14027/2024	
Module,For original report please		नोदंणी :	
contact concern SRO office.		Regn:63m	
गावाचे नाव : कळवा			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	5450000		
(3) बाजारभाव(भाडेपटटयाच्या	3389076	1-	
बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)		ment	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	ठाणे येथील झोन नं. 14/52/D-10ब नगर,पारिजात को ऑ हौ सोसा लि	र वर्णन :, इतर माहिती: मौजे कळवा,ता.जि. i सदनिका नं 1,तळ मजला,बि नं 46,मनिषा .,मनिषा नगर,कळवा,ठाणे सदनिकेचे क्षे	
	त 1): नाव:-वसुधा भूपेंद्र शिंदे वय:-64 पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सर्दा वाणी तळ मजला, बिल्डींग नं 46, मनिषा नगर, पारिजात को ऑ ही सोसा लि., मनिषा नगर, क		
(5) क्षेत्रफळ			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.			
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव कळवा (पश्चिम), ठाणे, ब्लॉक नं: ., येड नं: ., महाराष्ट्र, ठाणे. पिन कोड BJXPD0185Q 2): नाव:-संतोष सहदेव निकम वय:-38; पत्ता:-प्लॉट नं: ., माळा नं: ., चिंतामणी चाळ ळ. 13, जानकी नगर, पाईप लाईन जवळ, कळवा (पश्चिम) चाळ ळ. 13, जानकी नगर, पाईप लाईन जवळ, कळवा (पश्चिम) चाळ ळ. 13, जानकी नगर, पाईप लाईन जवळ, कळवा (पश्चिम) नं: ., महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-AITPN0006C		तामणी चाळ क्र. 13, जानकी नगर, पाईप लाईन जवळ, ., महाराष्ट्र, ठाणे. धिन कोड:-400605 धॅन नं:- पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: रूम नं. 12 प लाईन जवळ, कळवा (पश्चिम), ठाणे., ब्लॉक नं: ., रोड	
(9) दस्तऐवज करुन दिल्याचा दिनांक	15/07/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	15/07/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	14027/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	381500		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			





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.





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 ₹ 28,67,000.00 (Rupees Twenty Eight Lakhs Sixty Seven Thousands 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



