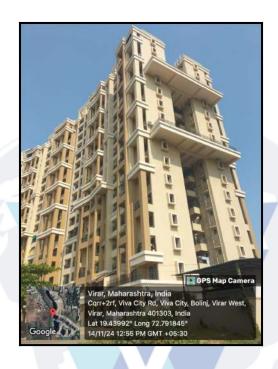


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble

Residential Flat No. 402, 4th Floor, Building No A1, "Viva city", Village - Bolini, Virar (West), Taluka -Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, India.

Latitude Longitude: 19°26'25.3"N 72°47'32.5"E

Intended User:

Cosmos Bank Lower Parel Branch

Manic Soc Sunmill COmpound Lane, S J Marg, Lower Parel Mumbai 400013



Nanded Mumbai

Aurangabad
Pune

Thane Nashik Ahmedabad Opelhi NCR Rajkot

Jaipur

💡 Raipur

Regd. Office

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

2247495919 247495919

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Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/11/2024/012364/2309257 29/22-342-BHBSSK Date: 28.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 402, 4th Floor, Building No A1, **"Viva city"**, Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, India belongs to **Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble**.

Boundaries of the property

North : Wing - A 2

South : Viva City Road

East : Internal Road & Under Construction Building

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 ₹ 55,66,000.00 (Rupees Fifty Five Lakhs Sixty Six 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.

Director Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report



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Regd. Office

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

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www.vastukala.co.in

Residential Flat No. 402, 4th Floor, Building No A1, **"Viva city"**, Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 28.11.2024 for Bank Loan Purpose.	
1	Date of inspection	14.11.2024	
3	Name of the owner / owners	Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble	
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. 402, 4 th Floor, Building No A1, "Viva city", Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, India. Contact Person: Omkar Kamble (Owner's Son) Contact No. 9082141583	
6	Location, Street, ward no	Village - Bolinj, Virar (West) District - Palghar	
7	Survey / Plot No. of land	Village - Bolinj New Survey No - 296, 297, 298, 299, 303, 304, 324, 390-B	
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. = 454.07 (Area as per Site measurement) Carpet Area in Sq. Ft. = 418.00 Terrace & Flower Bed Area in Sq. Ft. = 36.00 Carpet Area in Sq. Ft. = 506.00 (Area As Per Supplementary Agreement) Carpet Area in Sq. Ft. = 444.00 Terrace Area in Sq. Ft. = 62.00 Built Up Area in Sq. Ft. = 607.20 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Bolinj, Virar (West)Taluka - Vasai, District - Palghar, Pin - PIN - 401 303
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble



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	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Owner Occupied	
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per VVCMC norms Percentage actually utilized – Details not available	
26	RENTS			
	1 1 1		Owner Occupied - Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble	
	(ii)	Portions in their occupation	Fully Owner Occupied	
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	11,600.00 (Expected rental income per month)	
	(iv)	Gross amount received for the whole property	N.A.	
27		ny of the occupants related to, or close to ess 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	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	SALE	S		
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	



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Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

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 – 2021 (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, Lower Parel Branch Branch to assess Fair Market Value as on 28.11.2024 for Residential Flat No. 402, 4th Floor, Building No A1, "Viva city", Village - Bolini, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, India belongs to Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble.

We are in receipt of the following documents:

- Copy of Supplementary Agreement Document No.8801/2018 Dated 18.11.2028 between M/s. Viva Winner Venture 1) Relators LLP(The Developers) And Mr. Santosh Appa Kamble & Mrs. Shila Santosh Kamble(The purchaser). Copy of Occupancy Certificate No.VVCMC / TP / OC / VP-0059 / 115 / 2021-22 Dated 12.10.2021 issued by Vasai 2)
 - Virar City Municipal Corporation.

Location

The said building is located at Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303. The property falls in Residential Zone. It is at a traveling distance 3 Km from Virar Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 16 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. 4th Floor is having 8 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 2 Bedroom + Living



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Room + Kitchen + 2 Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 28th November 2024

The Carpet Area of the Residential Flat : 506.00 S
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Deduct Depreciation:

Year of Construction of the building	:	2021 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	3 Years
Cost of Construction	ij	607.20 Sq. Ft. X ₹ 2,500.00 = ₹ 15,18,000.00
Depreciation {(100 -) X (3 / 60)}	:	N.A. Age of Property below 5 year
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 62,300/- per Sq. M. i.e. ₹ 5,788/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property	:	506.00 Sq. Ft. X ₹ 11,000 = ₹55,66,000
Total Value of property as on 28th November 2024	:\	₹55,66,000.00

(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 28th November 2024		₹ 55,66,000.00 - ₹ 0.00 = ₹ 55,66,000.00
Total Value of the property	:	₹ 55,66,000.00
The realizable value of the property	:	₹50,09,400.00
Distress value of the property	1	₹44,52,800.00
Insurable value of the property (607.20 X 2,500.00)	:	₹15,18,000.00
Guideline value of the property (607.20 X 5,788.00)		₹35,14,474.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 402, 4th Floor, Building No A1, "Viva city", Village - Bolinj, Virar (West), Taluka - Vasai, District - Palghar, PIN - 401 303, State - Maharashtra, India for this particular purpose at ₹ 55,66,000.00 (Rupees Fifty Five Lakhs Sixty Six Thousands Only) as on 28th November 2024

NOTES

1. 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 28th November 2024 is ₹ 55,66,000.00 (Rupees Fifty Five Lakhs Sixty Six 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.



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- 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 + 16 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction		2021 (As per occupancy certificate)
4	Estimated future life		57 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	<i>:</i> /	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, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified Tile Flooring.
11	Finishing	:	Cement Plastering.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No





Technical details

Main Building

14	(i) (ii)	Internal wiring – surface or conduit Class of fittings: Superior/Ordinary/	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
		Poor.		
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/ord	fittings: Superior colored / superior dinary.	-	Superior White
17	7 Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	2 Lifts
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	_	disposal – whereas connected to public if septic tanks provided, no. and capacity	!	Connected to Municipal Sewerage System



Actual Site Photographs





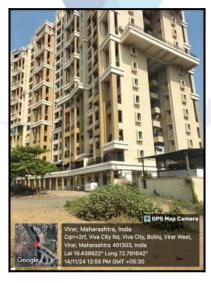


















Route Map of the property



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



Longitude Latitude: 19°26'25.3"N 72°47'32.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Virar - 3 Km).



Valuers & Appraisers
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	62300		(TM)	
Flat Located on 4 th Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	62,300.00	Sq. Mtr.	5,788.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	15600			
The difference between land rate and building rate(A-B=C)	46,700.00			
Percentage after Depreciation as per table(D)	5%		7 /	
Rate to be adopted after considering depreciation [B + (C X D)]	59,965.00	Sq. Mtr.	5,571.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Depreciation Percentage Table

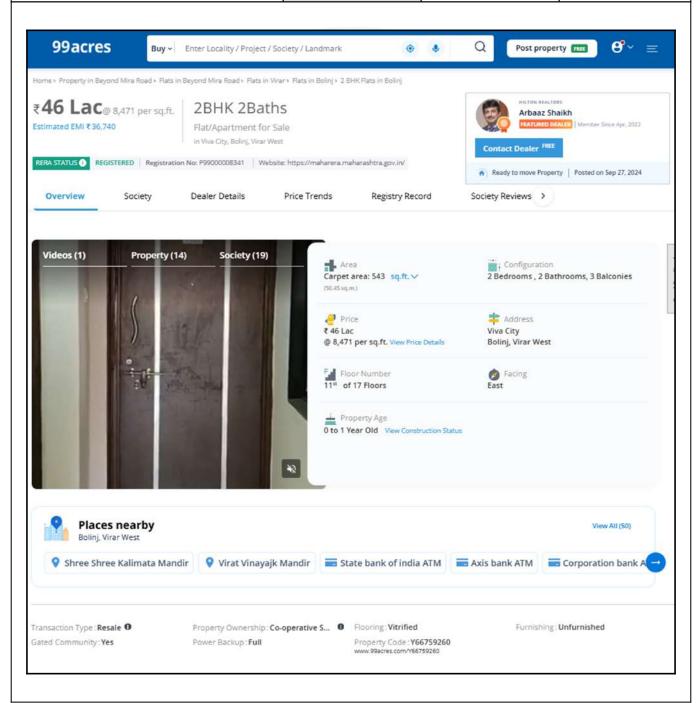
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		



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Price Indicators

Property	Residential Flat		
Source	99sqft.com		
Floor	11th		
	Carpet	Built Up	Saleable
Area	543.00	656.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹8,471.00	₹7,012.00	-

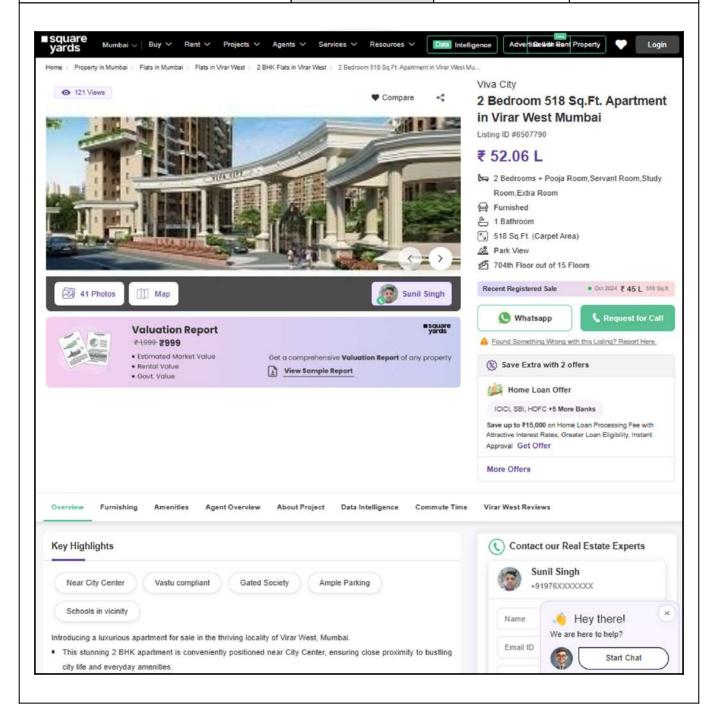






Price Indicators

Property	Residential Flat		
Source	square yards		
Floor	15th		
	Carpet	Built Up	Saleable
Area	518.00	622.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹10,050.00	₹8,370.00	-







Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	18th			
	Carpet	Built Up	Saleable	
Area	767.00	920.00	-	
Percentage	-	%	-	
Rate Per Sq. Ft.	₹9,778.00	₹8,152.00	-	

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	गावाचे नाव : बोळींज			
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(2)मोबदला	7500000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4947000			
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इत् मजला,जॉयविल्ले विरार क्रेस्ट को-ऑप. हं पश्चिम,तालुका वसई,जिल्हा पालघर,विभाग् फ्लॉवर बेड/ड्राय बालकनी एरिया 15.13 Survey Number : 296, 297, 298, 390E	ड़ी. सो. लि.,गाव मौजे बोळींज,विरार ग क्र. 4,एरिया 56.13 चौ. मी. कारपेट + चौ मी. + 1 पार्किंग एरिया 9.29 चौ. मी.((
(5) क्षेत्रफळ	71.26 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजय छेदीलाल यादव वय:-32 पत्ता:-प्लॉट नं: रूम नं 219 , माळा नं: -, इमारतीचे नाव: साई समृद्धी अपार्टमेंट, ब्लॉक नं: नालासोपारा पुर्व , रोड नं: तुर्ळीज रोड, सरस्वती स्कुलजवळ, साईनाथ नगर , महाराष्ट्र, ठाणे. पिन कोड:-401209 पॅन नं:-AESPY2492N 2): नाव:-अंजु संजय यादव वय:-29 पत्ता:-प्लॉट नं: रूम नं 219, माळा नं: -, इमारतीचे नाव: साई समृद्धी अपार्टमेंट, ब्लॉक नं: नालासोपारा पुर्व , रोड नं: तुर्ळीज रोड, सरस्वती स्कुलजवळ, साईनाथ नगर, महाराष्ट्र, ठाणे. पिन कोड:-401209 पॅन नं:-APIPY7313P			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-रतेश कुमार वय:-28; पत्ता:-प्तॉट नं: रूद्र हाईट्स, ब्लॉक नं: नालासोपारा पुर्व , रोड नं: य महाराष्ट्र, THANE. पिन कोड:-401209 पॅन नं:-D	ग्शवंत विवा टाऊनशिप,कॅपिटल मॉल समोर ,		
(9) दस्तऐवज करुन दिल्याचा दिनांक	23/11/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	23/11/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	18324/2023			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	525000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:				
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal annexed to it.	Corporation or any Cantonment area		





Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	2nd	2nd		
	Carpet	Built Up	Saleable	
Area	525.60	630.72	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹11,416.00	₹9,513.00	-	

722534	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.वसई 5
0-03-2024		दस्त क्रमांक : 1722/2023
lote:-Generated Through eSearch fodule,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : बोळींज	I N
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतों की पटटेदार ते नमुद करावे)	3679500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	4,स नं- 298,324,सदनिका क्रं- 150 चौ मी कारपेट+ बाल्कनी क्षेत्र- 2.80 टेरेस क्षेत्र- 2.99 चौ मी संदर्भ करार 2022,दि-01/08/2022, मु.शु.अधि मु.शु.420000/- न.पा. + रेल्वे वजा	न :, इतर माहिती: गांव मौजे बोळींज,उपविभाग 03,पंधरावा मजला,विवा सिटी ए- 2,क्षेत्र- 40.91 8 चौ मी+ एलिव्हेशन फिचर्स क्षेत्र- 2.05 चौ मी + रनामा दस्त क्र.वसई-5-12153- नेयम 1958 चे अनुच्छेद 5-g-a(ii) अन्वये देय जाता -195000+1000=196000 शिल्लक मायोजीत केलेले आहे((Survey Number :
(5) क्षेत्रफळ	40.91 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.		ा:-प्लॉट नं: सदनिका क्र.1503, माळा नं: पंधरावा मजला , -, रोड नं: विरार पश्चिम , महाराष्ट्र, पालधर: पिन
(१)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-नितिन सुनिल साकला वय:-34; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे <mark>ना</mark> व: -, ब्लॉक नं: -, रोड नं: फ्लॅट नं.सी:04, लोक टॅरेंस को.ऑ.हो.सो., प्लॉट नं.16, सेक्टर नं.17, वाशी, नवी मुंबई, महाराष्ट्र ठाणे. पिन कोड:-400703 पेंन नं:-BIMPS4655L	
(9) दस्तऐवज करुन दिल्याचा दिनांक	03/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	03/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1722/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	196000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 55,66,000.00 (Rupees Fifty Five Lakhs Sixty Six 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/87/2022-23





An ISO 9001: 2015 Certified Company