

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Vikas Suresh Khanvilkar

Residential Flat No. 605, 6th Floor, "Sonal Paradise / Sonal Siddhi Co-Op. Hsg. Soc. Ltd. ", Samarth Nagar, Anand Nagar, Village - Majas, Jogeshwari (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060, State - Maharashtra, India.

Latitude Longitude: 19°8'22.0"N 72°51'35.0"E

Intended User:

Cosmos Bank Sakinaka Andheri East Branch

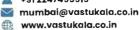
102, Trade Corner, Sakinaka Junction Andheri East Mumbai 400072



Regd. Office Our Pan India Presence at:

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





Nanded

Mumbai

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MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/11/2024/012562/2309276 30/17-361-PRBS Date: 29.11,2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 605, 6th Floor, "Sonal Paradise / Sonal Siddhi Co-Op. Hsg. Soc. Ltd. ", Samarth Nagar, Anand Nagar, Village - Majas, Jogeshwari (East), Taluka - Andheri, District -Mumbai Suburban, PIN - 400 060, State - Maharashtra, India belongs to Mr. Vikas Suresh Khanvilkar.

Boundaries of the property

North Jogeshwari Vikhroli Link Road

South : Internal Road

East Rai Tower

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 ₹ 81,93,564.00 (Rupees Eighty One Lakhs Ninety Three Thousands Five Hundred And Sixty Four 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.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukal Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.11.30 14:42:05 +05'30'

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

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

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Residential Flat No. 605, 6th Floor, "Sonal Paradise / Sonal Siddhi Co-Op. Hsg. Soc. Ltd.", Samarth Nagar, Anand Nagar, Village - Majas, Jogeshwari (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060, State - Maharashtra, India

Form 0-1

(Saa Pula 8 D)

(See Rule 8 D)

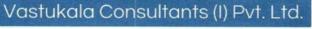
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 29.11.2024 for Housing Loan Purpose.				
1	Date of inspection	28.11.2024				
3	Name of the owner / owners	Mr. Vikas Suresh Khanvilkar				
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership				
5	Brief description of the property	Address: Residential Flat No. 605, 6th Floor, "Sona Paradise / Sonal Siddhi Co-Op. Hsg. Soc. Ltd. ", Samarth Nagar, Anand Nagar, Village - Majas, Jogeshwari (East) Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060, State - Maharashtra, India. Contact Person: Mr. Sanket Pagare (Tenant) Contact No. 9004197787				
6	Location, Street, ward no	Samarth Nagar Village - Majas, Jogeshwari (East) District - Mumbai Suburban				
7	Survey / Plot No. of land	CTS No - 365, 365/1 to 365/18 of Village - Majas				
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. = 374.12 (Area as per Site measurement) Built Up Area in Sq. Ft. = 474.00 (Area As Per Article of Agreement)				
13	Roads, Streets or lanes on which the land is abutting	Village - Majas, Jogeshwari (East)Taluka - Andheri, District - Mumbai Suburban, Pin - PIN - 400 060				



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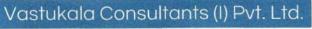




14 If freehold or leasehold land Free Hold. 15 If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.				
lease, date of commencement and termination of lease				
(i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer				
16 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. As per documents				
Are there any agreements of easements? If so, attach a copy of the covenant Information not available				
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				
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available			
Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.				
Attach a dimensioned site plan N.A.	N.A.			
IMPROVEMENTS				
Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available			
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. Sanket Pagare	e			
If the property owner occupied, specify portion and extent of area under owner-occupation Fully Tenant Occupied				
25 What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible - As percentage actually utilized - Details				
26 RENTS				
(i) Names of tenants/ lessees/ licensees, etc Tenant Occupied - Mr. Sanket Pagare	е			
(ii) Portions in their occupation Fully Tenant Occupied				
(iii) Monthly or annual rent/compensation/license fee, etc. paid by each 23,000/- Present rental income per m	nonth			
	N.A.			



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27	Are any of the occupants related to, or close to business 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	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 – 2007 (Approx.)			
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: At the time of site visit, building external renovation work	is in progress.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Sakinaka Andheri East Branch Branch to assess Fair Market Value as on 29.11.2024 for Residential Flat No. 605, 6th Floor, **"Sonal Paradise / Sonal Siddhi Co-Op. Hsg. Soc. Ltd. "**, Samarth Nagar, Anand Nagar, Village - Majas, Jogeshwari (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060, State - Maharashtra, India belongs to **Mr. Vikas Suresh Khanvilkar**.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 14.01.2006 between M/s. Sonal Contractors Pvt. Ltd. (The Developers) And Mr. Vikas Suresh Khanvilkar (The Purchaser).
2)	Copy of Commencement Certificate No.SRA / ENG / 1525 / KE / PL / AP Dated 25.10.2005 issued by Slum Rehabiliation Authority (SRA).

Location

The said building is located at Village - Majas, Jogeshwari (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060. The property falls in Residential Zone. It is at a traveling distance 1.00 Km. from Jogeshwari Metro Station.

Building

The building under reference is having 1 basement + Ground + 6 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. 6th Floor is having 5 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 6th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet. 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 29th November 2024

The Built Up Area of the Residential Flat	:	474.00 Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	2007 (Approx.)
Expected total life of building	:	60 Years







Age of the building as on 2024	:	17 Years		
Cost of Construction :		474.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,27,200.00		
Depreciation {(100 - 10) X (17 / 60)}		25.50%		
Amount of depreciation	:	₹ 3,38,436.00		
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,43,073/- per Sq. M. i.e. ₹ 13,292/- per Sq. Ft.		
Guideline rate (after depreciate)	:	₹ 1,27,080/- per Sq. M. i.e. ₹ 11,806/- per Sq. Ft.		
Value of property		474.00 Sq. Ft. X ₹ 18,000 = ₹85,32,000		
Total Value of property as on 29th November 2024	:	₹85,32,000.00		

(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 29th November 2024		₹ 85,32,000.00 - ₹ 3,38,436.00 = ₹ 81,93,564.00
Total Value of the property	:	₹ 81,93,564.00
The realizable value of the property	:	₹73,74,208.00
Distress value of the property		₹65,54,851.00
Insurable value of the property (474.00 X 2,800.00)	:	₹13,27,200.00
Guideline value of the property (474.00 X 11806.00)	1	₹57,01,746.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 605, 6th Floor, "Sonal Paradise / Sonal Siddhi Co-Op. Hsg. Soc. Ltd. ", Samarth Nagar, Anand Nagar, Village - Majas, Jogeshwari (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060, State - Maharashtra, India for this particular purpose at ₹81,93,564.00 (Rupees Eighty One Lakhs Ninety Three Thousands Five Hundred And Sixty Four Only) as on 29th 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 29th November 2024 is ₹ 81,93,564.00 (Rupees Eighty One Lakhs Ninety Three Thousands
 Five Hundred And Sixty Four 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.



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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 f	floors and height of each floor	:	1 basement + Ground + 6 Upper Floors				
2	Plinth a	area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 6 th Floor				
3	Year of	construction	:	2007 (Approx.)				
4	Estima	ted future life	:	43 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" The 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	g	:	Vitrified Tile Flooring.				
11	Finishir	ng	:	Cement Plastering + POP Finish.				
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				
I			1					





Technical details

Main Building

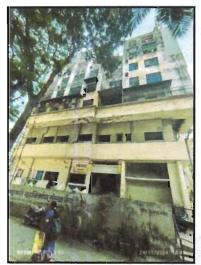
15	Sanitary installations		:	As per Requirement
	(i) No. of water closets			
	(ii) No. of lavatory basins			
	(iii) No. of urinals			
	(iv) No. of sink			
16	Class of fittings: Superior colored / superior white/ordinary.	r	•	Ordinary
17	Compound wall Height and length Type of construction		••	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts and capacity		:	1Lift
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	A Vi		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 sewers, if septic tanks provided, no. and care			Connected to Municipal Sewerage System





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Actual Site Photographs





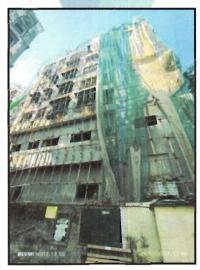




















Route Map of the property



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



Longitude Latitude: 19°8'22.0"N 72°51'35.0"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Jogeshwari - 1.00 Km.).



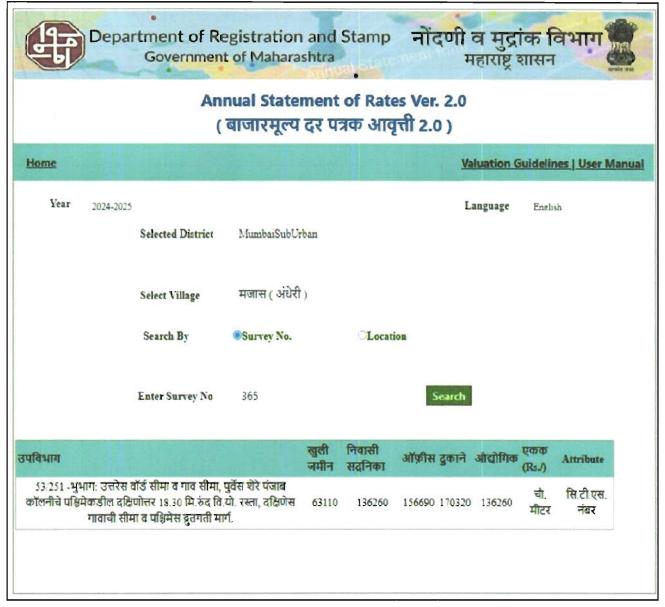
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	136260			
Increase by 5% on Flat Located on 6th Floor	6813			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,43,073.00	Sq. Mtr.	13,292.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	63110			
The difference between land rate and building rate(A-B=C)	79,963.00			
Percentage after Depreciation as per table(D)	20%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,27,080.00	Sq. Mtr.	11,806.00	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	Rate
building	Nate



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

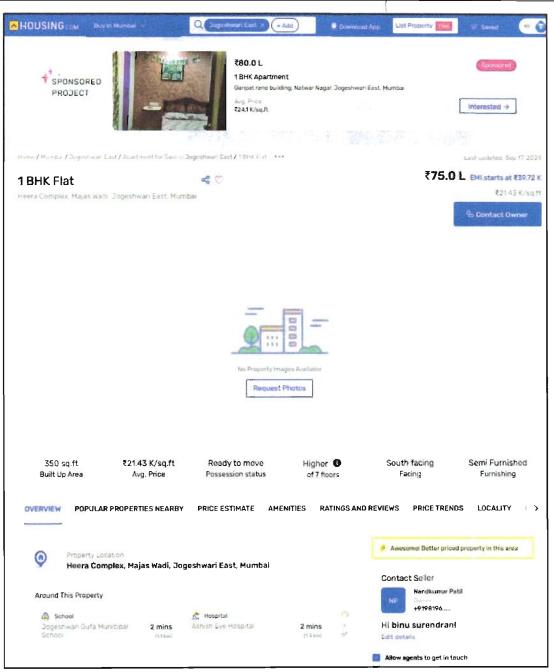






Price Indicators

Property	Flat	Flat		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-			
	Carpet	Built Up	Saleable	
Area	291.67	350.00	420.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹25,714.00	₹21,429.00	₹17,857.00	

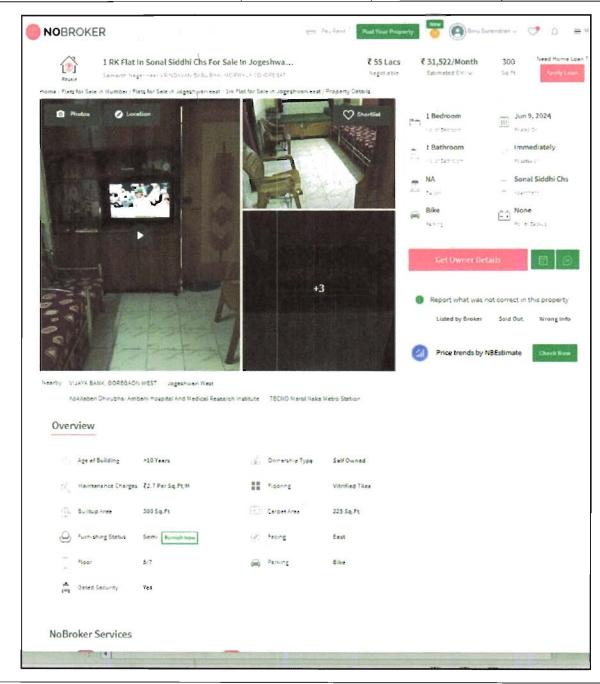






Price Indicators

Property	Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	250.00	300.00	360.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹22,000.00	₹18,333.00	₹15,278.00





Continue to the property of the continue of th

Sale Instances

Property	Flat		_
Source	Index no.2	Index no.2	
Floor	-		
	Carpet	Built Up	Saleable
Area	329.17	395.00	474.00
Percentage		20%	20%
Rate Per Sq. Ft.	₹24,911.00	₹20,759.00	₹17,300.00

9589512

13-04-2024

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

दुय्यम निबंधक : सह दु.नि. अंधेरी 5 दस्त क्रमांक : 9589/2021

नोटंगी ; Regn:63m

गावाचे नाव: मजास

(1)विलेखाचा प्रकार	करारनामा
2)मोबद्रला	8200000
(3) बाजारभाव(भाडेण्टटयाच्या बाबतितपटटाकार आकारणी द्वेतो की पटटेदार ते नमुद्र करावे)	6472707.2
(4) भू-मायन,पोटहिस्सा व घरक्रमांक (असत्यास)	 पालिकेचे नाव:मुंबई मनपाइतर वर्णन:, इतर माहिती: गाव मोजे माजास,येथील सदिनका क ए/3,तळ मजला,क्षेत्र 395 चौ फूट म्हणजे क्षेत्र 36.71 चौ मी बिल्ट अप जोगेश्वरी गुंफा दर्शन को -ऑप हो सो लि,मजास वाडी,समर्थ नगर,जोगेश्वरी पूर्व((C.T.S. Number : 40, 41, 42;))
(5) क्षेत्रफळ	36.71 ची.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
	1): जाव:-विलास शांताराम सावंत वद्य:-65 एता:-फॉट ने: बी/24, माळा ने: तळ मजला , इमारतीचे जाव गुंका दर्शन सोसायटी , ब्लॉक ने: समर्थ नगर, मजास वाठी , रोठ ने: जोगेश्वरी पूर्व , महाराष्ट्र, मुम्बई. पिन कोठ:-400060 पॅन ने:-AGZPS8688R
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नाव:-प्रकाश श्रीकृष्ण पावसकर वय:-48; पत्ता:-प्लॉट नं: 1/2, माळा नं: -, इमारतीचे नाव: कुरेशी वाळ , ब्लॉक नं: समर्थ नगर, मजास रोड , रोड नं: भटवाडी, जोगेश्वरी पूर्व महाराष्ट्र, मुम्बई. पिन कोड:-400060 पॅन नं:-AGOPP6617J
(९) दस्तपेवज करुन दिल्याचा दिनांक	11/10/2021
(10) दस्त नोंदणी के त्याचा दिनांक	11/10/2021
(11)अनुक्रमांक,खंड व पृष्ठ	9589/2021
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	410000
(13)बाजारभावापमाणे नोंदणी मुल्क	30000
(14)भोरा	
मुल्यांकनासाठी विचारात घेततेला तपशीत:-:	
मुद्रांक गुल्क आकारताना निवडलेला अनुक्केद : : :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





Sale Instances

Property	Flat		
Source	Index no.2	Index no.2	
Floor	-	<u> </u>	
	Carpet	Built Up	Saleable
Area	225.06	270.07	324.08
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹19,995.00	₹16,662.00	₹13,885.00

12390513

17-07-2024

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affice.

सूची क्र.2

दुव्यम निबंधक : सह दु.नि. अंधेरी 6 दस्त क्रमांक : 12390/2024

मोदणी : Regn:83m

गावाचे नाव: मजास

(१)विलेखाचा प्रकार	करारनामा
(2)मोबदला	4500000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	4157413
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	 पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: 25, ए विंग, माळा नं: 2रा मजला,बिल्डिंग न. आर /04, इमारतीचे नाव: अंगारिका सी एच एस लिमिटेड,अजगावकर प्लॉट, ब्लॉक नं: जोगेश्वरी ईस्ट,मुंबई - 400060, रोड : वेस्टर्न एक्सप्रेस हाईवे,साई सिद्धी कॉम्प्लेक्स((C.T.S. Number : 50(PT), 51(PT), 52(PT);))
(5) क्षेत्रफळ	25.09 ची.मीटर
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-पा/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव	1)ः नावः-देव नारायण पांडे वयः-86 पत्ताः-प्लॉट नः -, माळा नः -, इमारतीचे नावः -, ब्लॉक नं: कंसापूर, प्रतायगढ, उत्तर प्रदेश , रोड नं: -, उत्तर प्रदेश, PRATAPGARH. यिन कोठः-230136 पॅन नं:-GCYPP3394C
व पत्ता. (८) इस्तऐवज करुन घेणा-या प्रक्षकाराचे व किंवा	 माव:-संतोष उत्ताराम शिंढे वय:-39; पत्ता:-फॉट न: रूम नं 9 , माळा नं: तळ मजला , इमारतीचे नाव: नवनीत सी
(व) दत्तर्वज करून घणा-या प्रक्रकाराच व कवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	(व) नाव:-सताय दत्तारामाशाद वय:-उ॰, यत्ता:-प्ताट न: रूम न १ , माळा न: तळ मजला , इमारताय नाव: नवनात सा एक एस लि., ब्लॉक न: बोरिवली वेस्ट, मुंबई, रोठ नं: प्लॉट न. १६४, गोराई खाठी, गोराई -२, महाराष्ट्र, MUMBAI. पिन क्रोठ:-४०००१२ पॅन नं:-BNSPS3241P 2): नाव:-सान्वी संतोष शिंदे वय:-36; पत्ता:-प्लॉट नं: रूम नं 03 , माळा नं: -, इमारतीचे नाव: 33/ए , दूधगंगा बिल्डिंग, ब्लॉक नं: एस आर पी एफ कॅम्प, गोरेगाव ईस्ट, मुंबई, रोठ नं: -, महाराष्ट्र, मुखई. पिन क्रोठ:-४०००६५ पॅन नं:-BJQPK8580F
(९) टस्तऐवज करुन दिल्याचा दिनांक	15/07/2024
(10) दस्त नोंदणी केल्याचा दिनांक	15/07/2024
(11)अनुक्रमांक,खंड व पृष्ठ	12390/2024
(12)बाजारभावाप्रमाणे मुद्रांक शृत्क	270000
(13)बाजारभावाप्रमाणे नींदणी शुल्क	30000
(14)शोरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक गुल्क आकारतामा निवन्नतेला अमुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



Since 1989

Value of Action of Action

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th 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.
- 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 ₹ 81,93,564.00 (Rupees Eighty One Lakhs Ninety Three Thousands Five Hundred And Sixty Four Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.11,30 14:42:21 +05:30'

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





