

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Mr. Aakash Ashok Rane & Mrs. Ranjana Ashok Rane Name of Owner: Mr. Suneel Mahesh Shah

Residential Flat No. 502, 5th Floor, Building No 105, "Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd.", Pant Nagar, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075, State - Maharashtra, Country - India.

Latitude Longitude: 19°5'12.2"N 72°54'50.6"E

Intended User:

Cosmos Bank Sakinaka Andheri East Branch

102, Trade Corner, Sakinaka Junction Andheri East Mumbai 400072



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

Ahmedabad Opelhi NCR ♀Rajkot

Raipur

Jaipur

Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/12/2024/012638/2309327 07/5-25-PRVS

Date: 03.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 502, 5th Floor, Building No 105, "Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd.", Pant Nagar, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075, State - Maharashtra, Country - India belongs to Mr. Suneel Mahesh Shah. Name of Proposed Purchaser is Mr. Aakash Ashok Rane & Mrs. Ranjana Ashok Rane.

Boundaries of the property

North Regional Office Road

South : Internal Road

East Pragati Apartment

West Sant Dnyaneshwar 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 ₹ 98,73,420.00 (Rupees Ninety Eight Lakhs Seventy Three Thousands Four Hundred And Twenty 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

💡 Aurangabad 💡 Pune

Encl.: Valuation report



Our Pan India Presence at:

Nanded Mumbai

Thane Nashik Ahmedabad Opelhi NCR Rajkot

💡 Raipur

Jaipur

Regd. Office

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Residential Flat No. 502, 5th Floor, Building No 105, "Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd.", Pant Nagar, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075, 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 03.12.2024 for Housing Loan Purpose.		
1	Date of inspection	29.11.2024		
3	Name of the owner / owners	Mr. Suneel Mahesh Shah		
	Name of the proposed purchaser	Mr. Aakash Ashok Rane & Mrs. Ranjana Ashok Rane		
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. 502, 5 th Floor, Building No 105, "Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd.", Pant Nagar, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075, State - Maharashtra, Country - India. Contact Person: Mr. Janeel Shah (Owner's Representative) Contact No. 8369777373		
6	Location, Street, ward no	Pant Nagar Village - Ghatkopar, Ghatkopar (East) District - Mumbai Suburaban		
7	Survey / Plot No. of land	CTS No - 186(Part) of Village - Ghatkopar New Survey No - 236(A)		
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. = 381.97 (Area as per Site measurement) Carpet Area in Sq. Ft. = 395.00 (Area As Per Draft Agreement for sale) Built Up Area in Sq. Ft. = 474.00 (Carpet Area + 20%) All the above areas are within 3% 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 - Ghatkopar, Ghatkopar (East)Taluka - Kurla, District - Mumbai Suburaban, Pin - PIN - 400 075
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. Suneel Mahesh Shah
	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Owner Occupied
25		s the Floor Space Index permissible and stage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENT	s	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Suneel Mahesh Shah
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	21,000.00 (Expected 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	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		dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises 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 – 2014 (As per site information)
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, Sakinaka Andheri East Branch Branch to assess Fair Market Value as on 03.12.2024 for Residential Flat No. 502, 5th Floor, Building No 105, **"Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd."**, Pant Nagar, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075, State - Maharashtra, Country - India belongs to **Mr. Suneel Mahesh Shah**. Name of Proposed Purchaser is **Mr. Aakash Ashok Rane & Mrs. Ranjana Ashok Rane.**

We are in receipt of the following documents:

1)	Copy of Agreement of Permanent Alternate Accommodation Dated 16.10.2024 between Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd. (The Society) And Mr. Mahesh Jayantilal Shah(The Purchaser).
2)	Copy of Commencement Certificate No.CE / 6363 / BPES / AN Dated 02.12.2011 issued by Municipal Corporation of Greater Mumbai.
3)	Copy of Gift Deed Dated 06.11.2024 between Mr. Mahesh Jayantilal Shah(The Donor) And Mr. Suneel Mahesh Shah(The donee).
4)	Copy of Draft Agreement for sale between Mr. Suneel Mahesh Shah(The Seller) And Mr. Aakash Ashok Rane & Mrs. Ranjana Ashok Rane(The Purchaser) made in the month Dec'2024.





Location

The said building is located at Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075. The property falls in Residential Zone. It is at a traveling distance 500 Mtrs. from Ghatkopar Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 7 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. 5th Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 5th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + 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 3rd December 2024

The Carpet Area of the Residential Flat	: 395.00 Sq. Ft.	TM)
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Deduct Depreciation:

Year of Construction of the building	:	2014 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024		10 Years
Cost of Construction	:/	474.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,27,200.00
Depreciation {(100 - 10) X (10 / 60)}	X	15.00%
Amount of depreciation	:	₹ 1,99,080.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,55,117/- per Sq. M. i.e. ₹ 14,411/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,47,469/- per Sq. M. i.e. ₹ 13,700/- per Sq. Ft.
Value of property	:	395.00 Sq. Ft. X ₹ 25,500 = ₹1,00,72,500
Total Value of property as on 3rd December 2024	:	₹1,00,72,500.00

(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 3rd December 2024	:	₹ 1,00,72,500.00 - ₹ 1,99,080.00 = ₹ 98,73,420.00
Total Value of the property	:	₹ 98,73,420.00
The realizable value of the property	:	₹88,86,078.00
Distress value of the property	:	₹78,98,736.00
Insurable value of the property (474.00 X 2,800.00)	:	₹13,27,200.00
Guideline value of the property (474.00 X 13700.00)	:	₹64,93,800.00



Valuers & Appraisers
Architects de suitement Engineer (1)
Transmissioner Engineer (2)
Transmissioner Engineer (3)
Transmissioner Engineer (3)
MH2010 PTC10

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 502, 5th Floor, Building No 105, "Pant Nagar Shree Ram Co-Op. Hsg. Soc. Ltd.", Pant Nagar, Village - Ghatkopar, Ghatkopar (East), Taluka - Kurla, District - Mumbai Suburaban, PIN - 400 075, State - Maharashtra, Country - India for this particular purpose at ₹ 98,73,420.00 (Rupees Ninety Eight Lakhs Seventy Three Thousands Four Hundred And Twenty Only) as on 3rd December 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 3rd December 2024 is ₹ 98,73,420.00 (Rupees Ninety Eight Lakhs Seventy Three Thousands
 Four Hundred And Twenty Only) Value varies with time and purpose and hence this value should not be referred for
 any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

Technical details

ANNEXURE TO FORM 0-1

1	No. of floors and height of each floor		Part Ground + Part Stilt + 7 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 5 th Floor
3	Year of construction	:	2014 (As per site information)
4	Estimated future life	:	50 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



Valuers & Appraisers (Valuers & Engineers (I) Chartered Engineers (I) Chartere

Main Building

An ISO 9001: 2015 Certified Company

Technical details

Main Building

7	Walls	Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.		
8	Partitions		:	6" Thk. Brick Masonery.		
9	Doors and Windows		:	Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .		
10	Flooring		:	Vitrified Tile Flooring.		
11	Finishing		:	Cement Plastering + POP Finish.		
12	Roofing a	nd terracing	:	R. C. C. Slab.		
13	Special ar	chitectural or decorative features, if any		No		
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with		
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed		
15	Sanitary in	nstallations	:	As per Requirement		
	(i)	No. of water closets				
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. of sink	V			
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	/ :	1Lift		
19	Undergrou construction	und sump – capacity and type of on	:	RCC Tank		
20	Over-head tank Location, capacity Type of construction			RCC Tank on Terrace		
21	Pumps- no. and their horse power		:	May be provided as per requirement		
22	Roads and paving within the compound approximate area and type of paving		:	Chequred tiles in open spaces, etc.		
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		:	Connected to Municipal Sewerage System		

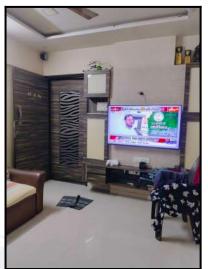




Actual Site Photographs















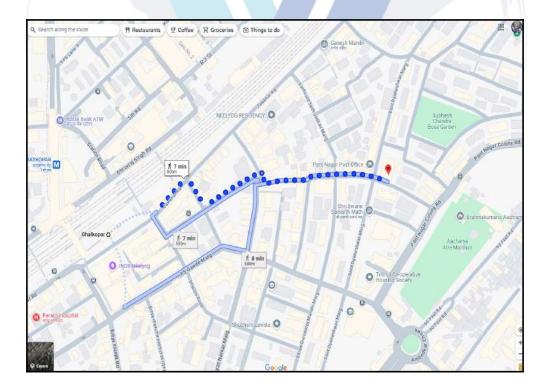




Route Map of the property



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



Longitude Latitude: 19°5'12.2"N 72°54'50.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Ghatkopar - 500 Mtrs.).



Valuers & Appraisers
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	147730		TM	
Increase by 5% on Flat Located on 5 th Floor	7386.5			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,55,117.00	Sq. Mtr.	14,411.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	78640	A		
The difference between land rate and building rate(A-B=C)	76,476.50			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,47,469.00	Sq. Mtr.	13,700.00	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

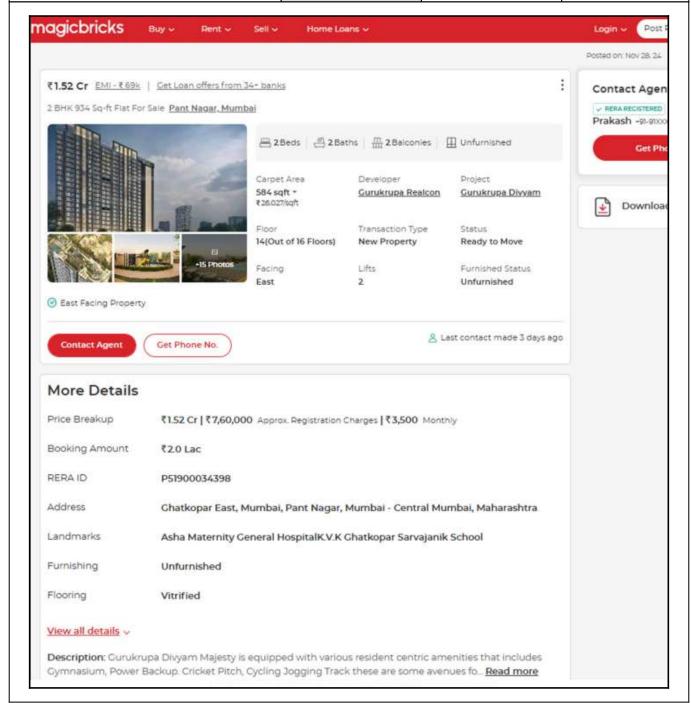
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	584.00	700.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹26,027.00	₹21,690.00	-

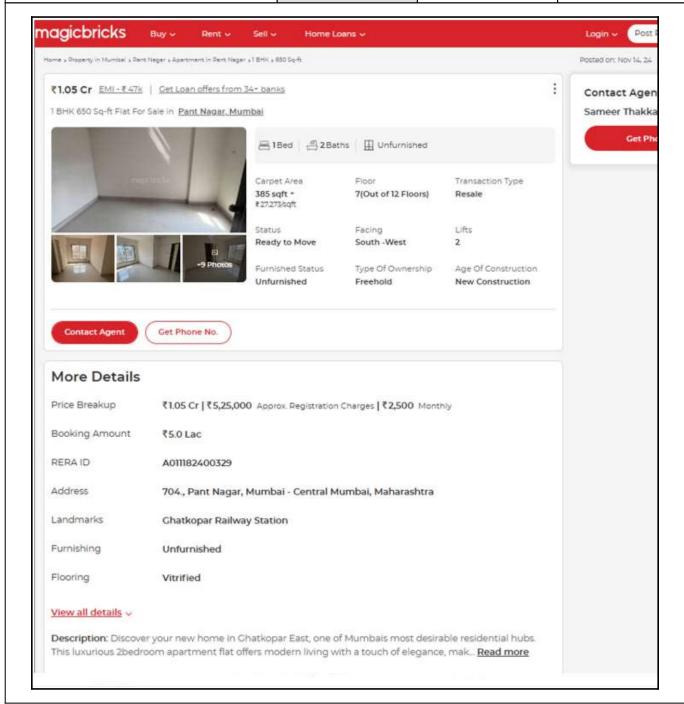






Price Indicators

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	385.00	462.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹27,273.00	₹22,727.00	-







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	385.00	462.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,679.00	₹18,899.00	-

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

दुय्यम निबंधक : सह दु.नि. कुर्ला 2 दस्त क्रमांक : 10792/2024

नोदंणी : Regn:63m

गावाचे नाव: घाटकोपर

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	8731415
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	6103814.6
(४) भू.मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदिनका नं: 503, माळा नं: 5 वा मजला,बी विंग, इमारतीचे नाव: ईस्ट साईड, ब्लॉक नं: पंतनगर, रोड : घाटकोपर पुर्व मुंबई 400075, इतर माहिती: सदिनकेचे एकूण क्षेत्रफळ 385 चौ फूट रेरा कार्पेट((C.T.S. Number : 185(PT) ;))
(5) क्षेत्रफळ	39.35 चौ.मीटर
(6)आकारणी र्किवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मेसर्स वीएल गजमुख डेव्हलपर्स एलएलपी चे भागीदार रामदास मारुती सांगळे तर्फे मुखत्यार अनिल शंकर विचारे वय:-50 पत्ता:-प्लॉट नं: शॉप नं 2, माळा नं: सी विंग , इमारतीचे नाव: स्टेला रेसिडेन्सी, ब्लॉक नं: कन्नमवार नगर 1, रोड नं: विक्रोळी पूर्व मुंबई , महाराष्ट्र, मुंबई. पिन कोड:-400083 पॅन नं:-AASFV5761F
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-स्वाती राजेंद्र राऊत वय:-32; पत्ता:-प्लॉट नं: रूम नं 304, माळा नं: 3 रा मजला , इमारतीचे नाव: गांवदेवी कृपा को.ऑप.ही.सो.ली , ब्लॉक नं: गांवदेवी मंदिरा जवळ ,आपटेवाडी शिरगाव , रोड नं: बदलापूर पूर्व ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-ASXPV8036E 2): नाव:-राजेंद्र रावसाहेब राऊत वय:-36; पत्ता:-प्लॉट नं: रूम नं 304, माळा नं: 3 रा मजला, इमारतीचे नाव: गांवदेवी कृपा को.ऑप.ही.सो.ली, ब्लॉक नं: गांवदेवी मंदिरा जवळ ,आपटेवाडी शिरगाव , रोड नं: बदलापूर पूर्व ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-421503 पॅन नं:-AYSPR4660H
(९) दस्तऐवज करुन दिल्याचा दिनांक	22/05/2024
(10)दस्त नोंदणी केल्याचा दिनांक	24/05/2024
(11)अनुक्रमांक,खंड व पृष्ठ	10792/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	523900
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रांक शुत्क 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 3rd December 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 ₹ 98,73,420.00 (Rupees Ninety Eight Lakhs Seventy Three Thousands Four Hundred And Twenty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.





