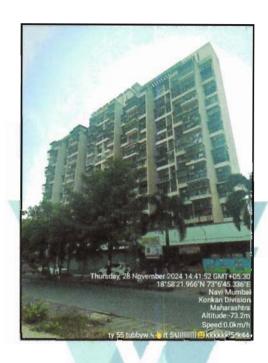


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Lila Debi

Residential Flat No. 301, 3rd Floor, Wing - B, "Kailash Uptown Co-op. Hsg. Soc. Ltd.", Plot No. A-106, Sector 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, India.

Latitude Longitude: 18°58'20.3"N 73°6'44.7"E

Intended User:

Cosmos Bank Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant Bandra (West), Mumbai - 400 050, State - Maharashtra, Country - India.



Regd. Office

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





Aurangabad PiPune

- Nanded Mumbai
- Thane Nashik
 Raikot
- Ahmedabad Delhi NCR
 - Raipur

Jaipur



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/11/2024/012642/2309273 29/14-358-JABS Date: 29.11.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, Wing - B, "Kailash Uptown Co-op. Hsg. Soc. Ltd.", Plot No. A-106, Sector 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, India belongs to Mrs. Lila Debi.

Boundaries	:	Building	Flat
North	:	Road	Marginal Space
South	:	Open Land	Lobby & Lift
East	100	Road	Flat No. 302
West		Road	Staircase

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 ₹ 50,84,768.00 (Rupees Fifty Lakhs Eighty Four Thousands Seven Hundred And Sixty Eight 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.

Sharadkumar Chalikwar

Digitally signed by Sharadkumar Chalikwa DN: cn=Sharadkumar Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbal, Date: 2024.11.29 17:48:13 +05'30

Director

Auth. Sign.



Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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

Encl.: Valuation report



Our Pan India Presence at:

Nanded

 ↑ Thane Nashik

Rajkot

Ahmedabad Delhi NCR Raipur

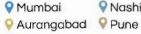
Jaipur

Regd. Office

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



🜌 mumbal@vastukala.co.in mww.vastukala.co.in







Residential Flat No. 301, 3rd Floor, Wind - B, **"Kailash Uptown Co-op. Hsg. Soc. Ltd."**, Plot No. A-106, Sector 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, 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 29.11.2024 for Bank Loan Purpose.
1	Date of inspection	28.11.2024
3	Name of the owner / owners	Mrs. Lila Debi
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. 301, 3 rd Floor, Wing - B, "Kailash Uptown Co-op. Hsg. Soc. Ltd.", Plot No. A-106, Sector 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PlN - 410 206, State - Maharashtra, India. Contact Person: Mr. Mitesh Sharma (Tenant) Contact No
6	Location, Street, ward no	Village - Karanjade, District - Raigad
7	Survey / Plot No. of land	Village - Karanjade, Plot No - A-106
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. = 410.79 (Area as per Site measurement) Carpet Area in Sq. Ft. = 348.79 Terrace Area in Sq. Ft. = 30.00 Flowered Area Area in Sq. Ft. = 32.00 Carpet Area in Sq. Ft. = 440.00 (Area As Per Sale Deed) Built Up Area in Sq. Ft. = 528.00 (Carpet Area + 20%) Carpet Area in Sq. Ft. = 321.00 Flowerbed & Cupboard Area in Sq. Ft. = 85.00 Terrace Area Area in Sq. Ft. = 34.00 All the above areas are within 7% 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 - Karanjade, Taluka - Panvel, District - Raigad, Pin - PIN - 410 206
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No







	Attach	n a dimensioned site plan	N.A.	
	IMPR	POVEMENTS	_	
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?	Tenant Occupied - Mr. Nitesh Sharma from 1 year	
		property owner occupied, specify portion and tof area under owner-occupation	Fully Tenant Occupied	
25		is the Floor Space Index permissible and intage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available	
26	RENT	TS		
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Nitesh Sharma from 1 year	
	(ii)	Portions in their occupation	Fully Tenant Occupied	
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 10,000/- Present 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		details of the water and electricity charges, If any , borne by the owner	N. A.	
30		ne tenant to bear the whole or part of the cost s and maintenance? Give particulars	N. A.	
31	1	is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.	
32		imp is installed, who is to bear the cost of enance 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		is the amount of property tax? Who is to bear it? details with documentary proof	Information not available	
35		building insured? If so, give the policy no., nt for which it is insured and the annual premium	Information not available	



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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 – 2017 (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:	A

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch Branch to assess Fair Market Value as on 29.11.2024 for Residential Flat No. 301, 3rd Floor, Wing - B, **"Kailash Uptown Co-op. Hsg. Soc. Ltd."**, Plot No. A-106, Sector 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, India belongs to **Mrs. Lila Debi**.

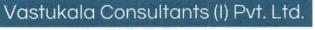
We are in receipt of the following documents:

1)	Copy of Occupancy Certificate No. CIDCO/BP-11804/TPO(NM)/2017/2872 Dated 08.01.2017 issued by CIDCO.
2)	Copy of Sale Deed Registration No.16939/2023 Dated 01.12.2023 between Mr. Debnarayan Bag & Mrs. Kabita Bag(The Seller) And Mrs. Lila Debi(The Purchaser).

Location



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The said building is located at bearing Plot No - A-106 in Sector - 6, Village - Karanjade, Taluka - Panvel, District - Raigad, PIN - 410 206. The property falls in Residential Zone. It is at a traveling distance 5.7 km. from Panvel Junction Railway Station.

Building

The building under reference is having 1 basement + Part Ground + Part Stilt + 12 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. 3rd Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet + Passage.+ Flowerbed & Terrace Area (i.e. 1 BHK) This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 29th November 2024

The Carpet Area of the Residential Flat	: 440.00 Sq. Ft.
---	------------------

Deduct Depreciation:

Voor of Construction of the building	Τ.	2047 (A
Year of Construction of the building	÷	2017 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024		7 Years
Cost of Construction		528.00 Sq. Ft. X ₹ 2,800.00 = ₹ 14,78,400.00
Depreciation {(100 - 10) X (7 / 60)}	34.5	10.50%
Amount of depreciation	:	₹ 1,55,232.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 69,000/- per Sq. M. i.e. ₹ 6,410/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 65,066/- per Sq. M. i.e. ₹ 6,045/- per Sq. Ft.
Value of property	:	440.00 Sq. Ft. X ₹ 11,000 = ₹48,40,000
Others / Car Parking	:	₹4,00,000
Total Value of property as on 29th November 2024	:	₹52,40,000.00

(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	:	₹ 52,40,000.00 - ₹ 1,55,232.00 = ₹ 50,84,768.00
Total Value of the property	:	₹ 50,84,768.00
The realizable value of the property	:	₹45,76,291.00
Distress value of the property	:	₹40,67,814.00
Insurable value of the property (528.00 X 2,800.00)	:	₹14,78,400.00



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Guideline value of the property (528.00 X 6045.00)	:	₹31,91,760.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, Wing - B, "Kailash Uptown Co-op. Hsg. Soc. Ltd.", Plot No. A-106, Sector 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PlN - 410 206, State - Maharashtra, India for this particular purpose at ₹ 50,84,768.00 (Rupees Fifty Lakhs Eighty Four Thousands Seven Hundred And Sixty Eight Only) as on 29th November 2024

NOTES

- I, Sharadkumar 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 ₹ 50,84,768.00 (Rupees Fifty Lakhs Eighty Four Thousands Seven Hundred And Sixty Eight 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:

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floors and height of each floor	:	1 basement + Part Ground + Part Stilt + 12 Upper Floors
2 Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 3 rd Floor
3	Year of construction	:	2017 (As per occupancy certificate)
4	Estimated future life	:	53 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



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Technical details

Main Building

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	d Windows	:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring		:	Vitrified tiles flooring.
11	Finishing		:	Cement Plastering.
12	Roofing a	nd terracing	:	R.C.C. slab.
13	Special a	rchitectural 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 i	nstallations	7	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.		3	Superior White
17	Compound wall Height and length Type of construction			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	s and capacity	:	1Lift
19	Undergro	ound sump – capacity and type of ion	:	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 f septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



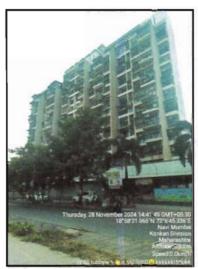
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Actual Site Photographs

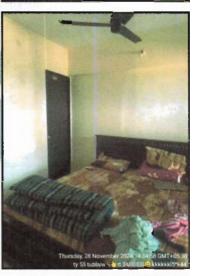






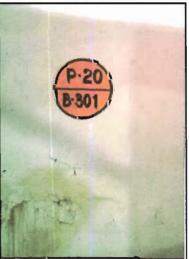














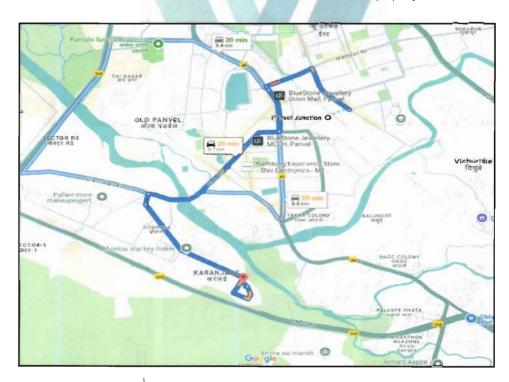




Route Map of the property



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



Longitude Latitude: 18°58'20.3"N 73°6'44.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Panvel Junction - 5.7 km.).







Ready Reckoner Rate



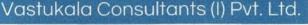
Stamp Duty Ready Reckoner Market Value Rate for Flat	69000			
Flat Located on 3rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	69,000.00	Sq. Mtr.	6,410.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	12800			
The difference between land rate and building rate(A-B=C)	56,200.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	65,066.00	Sq. Mtr.	6,045.00	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:



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	Location of Flat / Commercial Unit in the building	Rate	
a)	a) On Ground to 4 Floors No increase for all floors from ground to 4 floors		
b)	b) 5 Floors to 10 Floors Increase by 5% on units located between 5 to 10 floors		
c)	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)	s) 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		

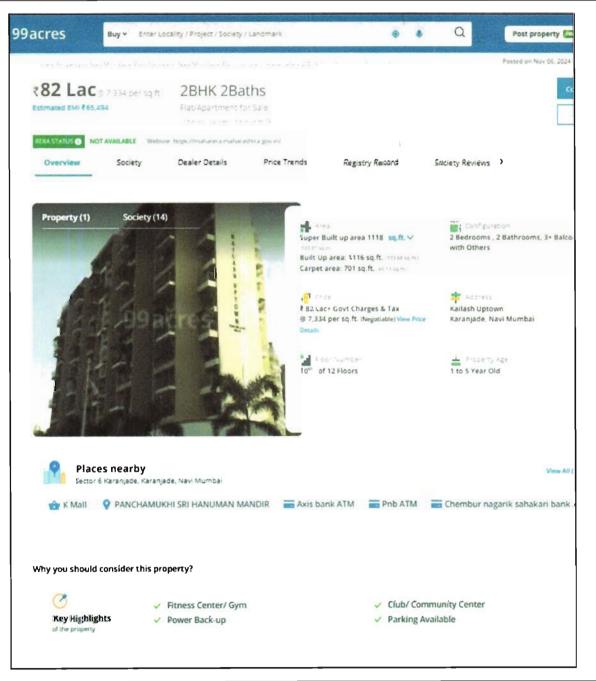






Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	701.00	841.20	1,009.44
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹11,698.00	₹9,748.00	₹8,123.00





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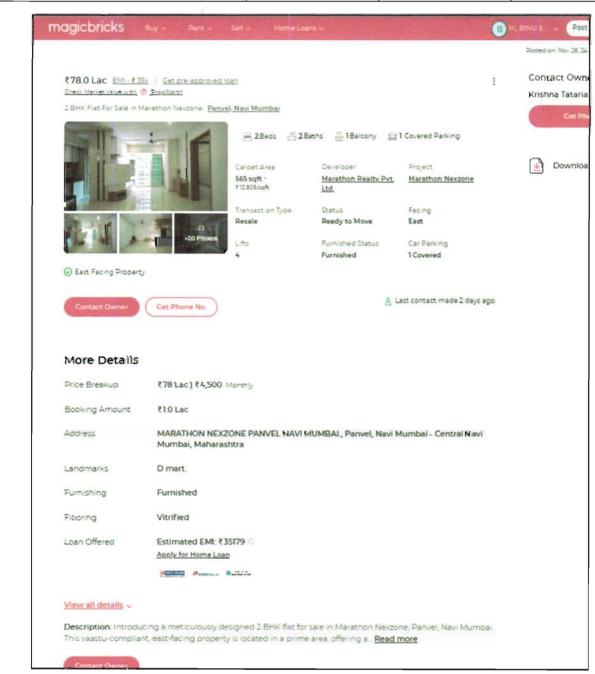
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Price Indicators

Property	Flat			
Source	magic bricks	magic bricks		
Floor	-			
,	Carpet	Built Up	Saleable	
Area	565.00	678.00	813.60	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹13,805.00	₹11,504.00	₹9,587.00	





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Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	275.13	330.16	396.19	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹11,813.00	₹9,844.00	₹8,203.00	

18016398 31-07-2024

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

दुष्पम निबंधक : सह दु.नि.पनवेल 3 दस्त क्रमांक : 18016/2022

नोदणी : Regn:63m

गावाचे नाव: करंजाडे

(1)वितेखाचा प्रकार	करारनामा
(2)मोबदता	3250000
(3) बाजारभाव(भावेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	2182539
(४) भू-मापन पोटहिस्सा व घरक्रमांक (असत्यास)	1) पालिकेचे नावःरायगडइतर वर्णन : , इतर माहितीः , इतर माहितीः विभाग 27.1,दर रु. 69000/- प्रति चौ.मी.,सदनिका क्र. 103,पहिला मजला,राज हिल्स,प्लॉट नं. 62,सेक्टर 6,कारंजाडे,ता. पनवेल,जि. रायगड क्षेत्र 25.568 चौ. मी. कारपेट एरिया + 3.507 चौ. मी. बाल्कनी एरिया(i Plot Number : 62 ; SECTOR NUMBER : 6 ;))
(5) প্রীয়াজভ	25.568 चौ.मीटर
(६)आकारणी किंवा जुडी देण्यात असेत तेव्हा.	
(7) इस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमना- किंवा आदेग असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजय बळीराम म्हसकर वर्ष:-47 पत्ता:-प्तॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ळॉक नं:-, रोड नं: रा. मु ग्र काळुंद्रे, ता. यनवेत, जि. रायगङ, महाराष्ट्र, राईगान्(ः-). यिन कोड:-410206 यॅन नं:-AFMPM3029A
(8) दस्तपेवज करून घेणाऱ्या यक्षकाराचे व किंवा दिवाणी न्यायालयाचा सुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	1): नाव : मिखा गोणीनाथ गावंठ - वय: 40; पताः 'फॉर्ट नं: -, माळा नं -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं विष्णू नगर, एत. यु. गठकरी मार्ग, थिव सेना ऑफिस जवळ, चेंबूर, मुंबई , महाराष्ट्र, मुखई . पिन कोठ -400074 पेंन नं:- ARWPG6025G 2): नाव:-मिताली मिखिंड गावंठ वय: 36; पत्ता:-फ्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: विष्णू नगर, एत. यु. गठकरी मार्ग, शिव सेना ऑफिस जवळ, चेंबूर, मुंबई , महाराष्ट्र, मुखई . पिन कोठ:-400074 पेंन नं:- CBXPK6891F
(९) दस्तऐवज करून दिल्याचा दिनाक	21/10/2022
(10) दस्त नोंदणी केल्याचा दिनांक	21/10/2022
(11) अनुक्रमांक, खंड व पृष्ठ	18016/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	195000
(13)बाजारभावाप्रमाणे नोंदणी मुत्क	30000
(14)भौरा	
मुल्यांकनासाठी विचारात चेतलेला तपशील:-:	
मुद्राक मुक्क आकारताना निवडतेता अनुच्छेद : : :	(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	-			
	Carpet	Built Up	Saleable	
Area	402.57	483.08	579.70	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹10,185.00	₹8,487.00	₹7,073.00	

15715353 31-07-2024

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

दुष्पम निबंधक : सह दु.नि.पनवेल 2

दस्त क्रमांक : 15715/2022 नोदणी :

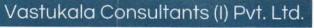
Regn:63m

गावाचे नाव: करंजाडे

(1)वितेखाचा प्रकार	करारनामा
(2)मोबदला	4100000
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3067619
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: सदिनका क्र 103, पहिला मजला, आईजी हाईट्स सी एच एस लि ., प्लॉट ने 67, सेक्टर 6, कार्रजाडे ता. पनवेल, जि. रायगड क्षेत्रफळ 37.403 चौ मी कारपेट एरिया+6.039 चौ मी टेरेस एरिया .((Plot Number : 67 ;))
(5) क्षेत्रफळ	37.403 चौ.मीटर
(६)आकारणी किंवा जुडी देण्यात असेत तेव्हा.	
(7) दस्तऐवज करुन देणा-या/सिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायासयाचा हुकुमनाः	1): नाव:-संतोध बबन जगनाठे वप:-56 पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: फ्लॅट नं ०३ पारिजात साईट्स सी एच प्रापस उरण रोड पनवेल पनवेल ता पनवेल जि रायगड , ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, राईगार्(ं). पिन कोड:-410206 पॅन
किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	नः-ACOPJ4407N 2): नावः-ज्योती संतोष जगनाठे वयः-45 पत्ताः-प्लॉट नंः ., माळा नंः ., इमारतीचे नावः प्लॅट नं ०३ पारिजात हाईट्स सी एव एस उरण रोड पनवेल पनवेल ता पनवेल जि रायगड, ज्लॉक नंः ., रोड नः ., महाराष्ट्र, हाईगात्।(ं)). पिन कोडः-410206 पॅन मं-AJRPJ7221J
(8)दस्तपेवज करुन घेणा-या प्रक्षकाराचे व किंवा दिवाणी न्यायात्तयाचा हुकुमनामा किंवा आदेख असत्यास,प्रतिवादिचे नाव व एता	1): नाव:-कविता वसंत गुरव वय:-40, पत्ता:-प्ताँट नं:., माळा नं:., इमारतीचे नाव: १/१६ शंकर मंदिर जवळ ,सुरक्षा नगः , भटवाडी घाटकोपर वेस्ट मुंबई , ब्लॉक नं:., रोठ नं:., महाराष्ट्र, MUMBAI. प्रिन कोठ:-400084 प्रॅन नं:- BRKPS7865R
(९) दस्तऐवज करुन दिल्याचा दिनांक	14/11/2022
(10) उस्त नोंदणी केल्याचा दिनांक	14/11/2022
(11)अनुक्रमाक,खंड व पृष्ठ	15715/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	246000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्याकनासाठी विचारात चेततेला तपगीत:	· · · · · · · · · · · · · · · · · · ·
मुद्रांक शुक्क आकारताना निवडतेता अनुच्छेद :- :	(iii) Within the limits of any Grampanchayat area or any such area not mentioned in sub-clause (ii)



Since 1989





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 ₹ 50,84,768.00 (Rupees Fifty Lakhs Eighty Four Thousands Seven Hundred And Sixty Eight Only).



Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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





