

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mrs. Lila Debi

Residential Flat No. 301, 3<sup>rd</sup> 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

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



#### Our Pan India Presence at:

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Ahmedabad Polhi NCR

Rajkot
Indore

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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mumbai@vastukala.co.in
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## Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/11/2024/012642/2309273 30/14-358-JABS Date: 29.11.2024

### **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 301, 3<sup>rd</sup> 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	<i>:</i>	Road	Marginal Space
South	:	Open Land	Lobby & Lift
East	:	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.

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



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# Residential Flat No. 301, 3<sup>rd</sup> 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 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 <sup>rd</sup> 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.  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	a dimensioned site plan	N.A.
	IMPRO	OVEMENTS	
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
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Tenant Occupied
25		s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available
26	RENT	S	(TM)
	(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		y of the occupants related to, or close to ess associates of the owner?	Information not available
28	fixture:	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29		etails of the water and electricity charges, If any, corne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of enance 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		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available
35		building insured? If so, give the policy no., at 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	TIM
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:	

#### **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, 3<sup>rd</sup> 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**



Since 1989





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 3<sup>rd</sup> 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.	TM)
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#### **Deduct Depreciation:**

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)}	V	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	:	₹
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



Valuers & Appraisers
Architects & State of the Consultation of the

Guideline value of the property (528.00 X 6045.00)	:	₹31,91,760.00
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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3<sup>rd</sup> 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 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.
- 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 <sup>rd</sup> 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



Since 1989





#### **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 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.			Superior White
17	Compoun Height an	d length	:	6'.0" High, R.C.C. column with B. B. masonry wall
	Type of co	onstruction		
18	No. of lifts	and capacity	:	1Lift
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head Location,	capacity	÷	RCC Tank on Terrace
	7.	onstruction		
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	_	isposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





# **Actual Site Photographs**



















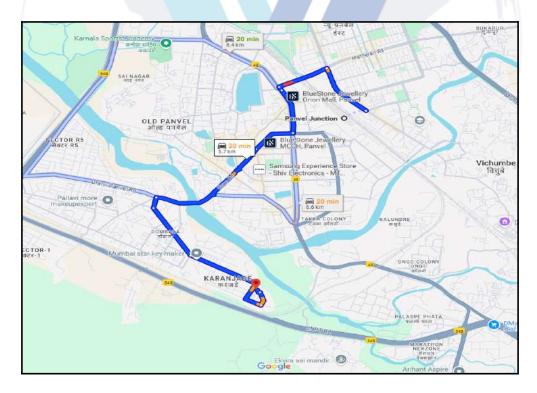




# **Route Map of the property**



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



Longitude Latitude: 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.).



Valuers & Appraisers

Valuers & Appraisers

Chartered Engineers (1)

Lander's Engineer

MH2010 PVLL

## **Ready Reckoner Rate**



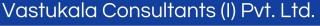
Stamp Duty Ready Reckoner Market Value Rate for Flat	69000			
Flat Located on 3 <sup>rd</sup> Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	69,000.00	Sq. Mtr.	6,410.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	12800			
The difference between 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:



Since 1989





	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	depreciation is to be considered. However	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	

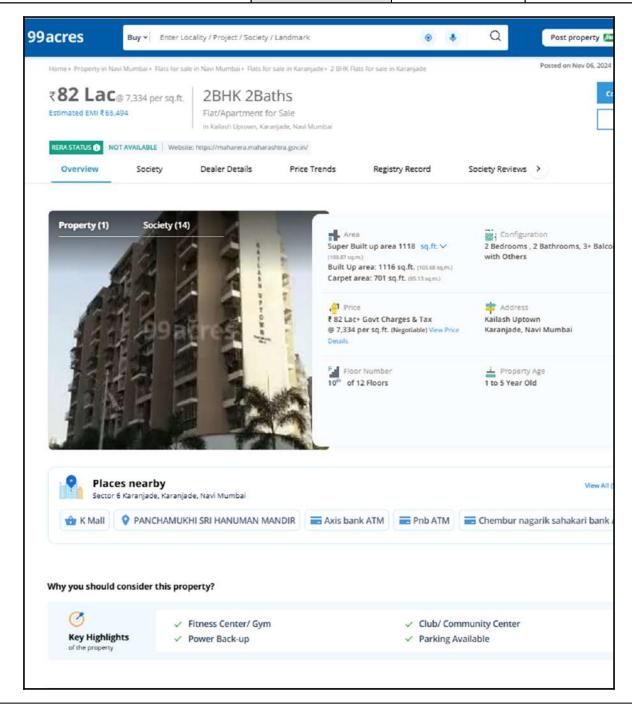






## **Price Indicators**

Property	Flat		
Source	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

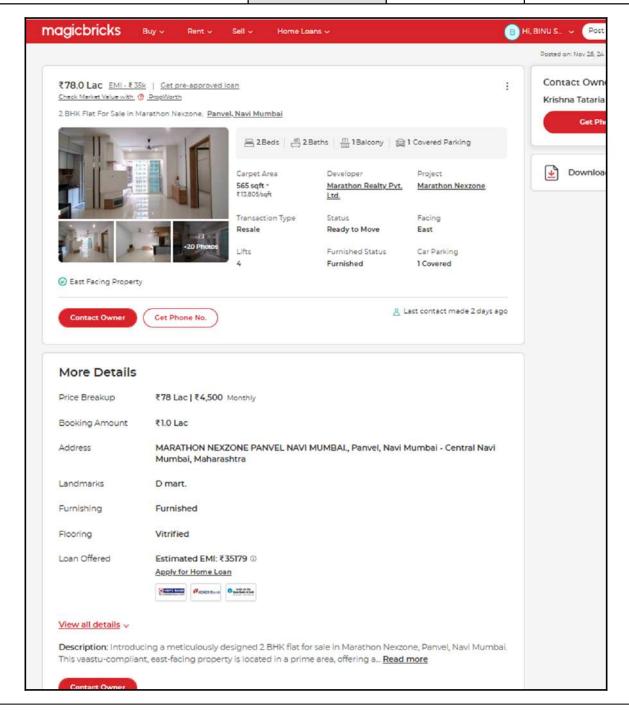






## **Price Indicators**

Property	Flat	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	







# **Sale Instances**

Property	Flat			
Source	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

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

नोदंणी : Regn:63m

#### गावाचे नाव: करंजाडे

(1)वितेखाचा प्रकार	करारनामा
(2)मोबदला	3250000
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	2182539
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग 27.1, वर रु. 69000/- प्रति चौ.मी., सदिनका 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( ( Plot Number : 62 ; SECTOR NUMBER : 6 ; ) )
(5) क्षेत्रफळ	25.568 ची.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
ु (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाम किंवा आदेश असल्यास,प्रतिवाटिचे नाव व पत्ता.	1): नाव:-संजय बळीराम प्रसकर वय:-47 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, व्लॉक नं: -, रोड नं: रा. मु. काळुंद्रे, ता. पनवेत्त, जि. रायगड, महाराष्ट्र, राईग्रार्:(ं). पिन कोड:-410206 पॅन नं:-AFMPM3029A
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-मच्छिंद्र गोपीनाथ गावंड वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: विष्णू
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	नगर, एत. यु. गडकरी मार्ग, शिव सेना ऑफिस जवळ, चेंबूर, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400074 पॅन नं:- ARWPG6025G 2): नाव:-मिताली मच्छिंद्र गावंड वय:-36; पत्ता:-म्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: विष्णू नगर, एत. यु. गडकरी मार्ग, शिव सेना ऑफिस जवळ, चेंबूर, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400074 पॅन नं:- CBXPK6891F
(९) दस्तऐवज करुन दिल्याचा दिनांक	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 शुल्क	30000
(14)भोरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
पुट्रांक घुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



# **Sale Instances**

Property	Flat		
Source	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 original report please contact concern SRO office. सूची क्र.2

दुय्यम निवंधक : सह दु.नि.पनवेल 2

दस्त क्रमांक : 15715/2022 नोदंणी :

Regn:63m

#### गावाचे नाव: करंजाडे

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	4100000
<ul><li>(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमूद करावे)</li></ul>	3067619
(४) भू-मापन,पोटहिस्सा व चरक्रमांक(असल्पास)	1) पालिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: सदिनका क्र 103,पहिला मजला,आईजी हाईट्स सी एच एस लि .,प्लॉट नं 67,सेक्टर 6,कारंजाडे 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/लिहून ठेवजा-या पक्षकाराचे नाव किंवा दिवाजी न्यायालयाचा हुकुमनाम किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संतोष बबन जगनाडे वय:-56 पत्ता:-फ्तॉट नं: ., माळा नं: ., इमारतीचे नाव: फ्लॉट नं ०३ पारिजात हाईट्स सी एच । एस उरण रोड पनवेल पनवेल ता पनवेल जि रायगड , ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ग्राईग्राऱ्:(ं:). पिन कोड:-410206 पॅन नं:-ACQPJ4407N 2): नाव:-ज्योती संतोष जगनाडे वय:-45 पत्ता:-फ्लॉट नं: ., माळा नं: ., इमारतीचे नाव: फ्लॅट नं ०३ पारिजात हाईट्स सी एच एस उरण रोड पनवेल ता पनवेल जि रायगड, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ग्राईग्राऱ्-(ं:). पिन कोड:-410206 पॅन नं:-AJRPJ7221J
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा	1): नाव:-कविता वसंत गुरव वय:-40; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: १/१६ शंकर मंदिर जवळ ,सुरक्षा नगर
दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	, भटवाडी घाटकोपर वेस्ट मुंबई , ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, MUMBAI.   पिन कोड:-400084  पॅन नं:- BRKPS7865R
(९) दस्तऐवज करुन दित्याचा दिनांक	14/11/2022
(10)दस्त नोंदणी केल्याचा दिनांक	14/11/2022
(11) अनुक्रमांक, खंड व पृष्ठ	15715/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	246000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)भोरा	
मुल्यांकनासाठी विचारात घेततेला तपशील:-:	
मुद्रांक गुत्क आकारतामा निवडलेला अनुच्छेद :- :	(iii) Within the limits of any Grampanchayat area or any such area not mentioned in sub-clause (ii)





#### **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.
- 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.





An ISO 9001: 2015 Certified Company

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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



