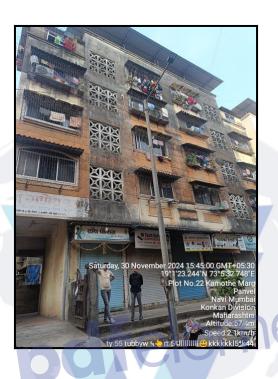


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Vaibhav Yashwant Patil & Mr. Yashwant Janardhan Patil

Residential Flat No. 301, 3rd Floor, "Shree Ganesh Krupa", Phase - I, Plot No. 25-G, Sector 7, Village - Kamothe, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State -Maharashtra, Country - India.

Latitude Longitude: 19°1'24.5"N 73°5'34.7"E

Intended User:

Cosmos Bank Bhandup Branch

THE COSMOS CO. OP. BANK LTD. BHANDUP BRANCH SHOP NO. 1001/1008/1009, STATION PLAZA, 1ST FLOOR, STATION ROAD, BHANDUP WEST, MUMBAI - 400078. TEL. NO. 022 46167409



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

+91 2247495919

🚩 mumbai@vastukala.co.in www.vastukala.co.in

CIN: U74120MH2010P



Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/12/2024/012684/2309348 04/12-46-PRSH Date: 04.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, "Shree Ganesh Krupa", Phase - I, Plot No. 25-G, Sector 7, Village - Kamothe, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State -Maharashtra, Country - India belongs to Mr. Vaibhav Yashwant Patil & Mr. Yashwant Janardhan Patil.

Boundaries of the property

North : Residential Building

South Internal Road

East Road

West Greenscape Wing - D

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 ₹ 23,82,501.00 (Rupees Twenty Three Lakhs Eighty Two Thousands Five Hundred And One Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.



Manoj Chalikwar

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

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

Encl.: Valuation report



Our Pan India Presence at:

Nanded Mumbai

💡 Aurangabad 🛛 🦓 Pune

Thane

Ahmedabad Opelhi NCR Nashik Rajkot

💡 Raipur Jaipur

Regd. Office

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





Residential Flat No. 301, 3rd Floor, **"Shree Ganesh Krupa"**, Phase - I, Plot No. 25-G, Sector 7, Village - Kamothe, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, 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 04.12.2024 for Housing Loan Purpose.		
1	Date of inspection	30.11.2024		
3	Name of the owner / owners	Mr. Vaibhav Yashwant Patil & Mr. Yashwant Janardhan Patil		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 301, 3 rd Floor, "Shree Ganesh Krupa", Phase - I, Plot No. 25-G, Sector 7, Village - Kamothe, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State - Maharashtra, Country - India. Contact Person: Mr. Yuvraj Dhumal (Tenant) Contact No. 9860871059		
6	Location, Street, ward no	Village - Kamothe, District - Raigad		
7	Survey / Plot No. of land	Village - Kamothe, Plot No - 25-G, Sector 7		
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. = 239.28 (Area as per Site measurement)		
		Built Up Area in Sq. Ft. = 219.00 (Area As Per Agreement for sale)		
13	Roads, Streets or lanes on which the land is abutting	Village - Kamothe, Taluka - Panvel, District - Raigad, Pin - PIN - 410 209		





14	If freehold or leasehold land	Lease 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	CIDCO Details not available		
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?	Tenant Occupied - Mr. Yuvraj Dhumal Occupied Since - Last 5 Years		
	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 per CIDCO norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Yuvraj Dhumal Occupied Since - Last 5 Years		
	(ii) Portions in their occupation	Fully Tenant Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	8000/- Present rental income per month		





	(iv)	Gross amount received for the whole property	N.A.		
27	Are any of the occupants related to, or close to business associates of the owner?		N.A.		
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		etails of the water and electricity charges, If any, orne by the owner	N. A.		
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, 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	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		y 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 flat 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 – 2006 (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.		
For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.		N. A.		
	Remark: As per site inspection, Actual Total Carpet area is 239.00 Sq. Ft. (including Flower Bed Area) & Built up area is 289.00 Sq. Ft. is more than Built Up area 219.00 Sq. Ft. mentioned in the Agreement provided to us. we have considered area mentioned in the Agreement for valuation purpose. Hence to give proper weightage to the value of the property, Higher rate i.e. ` 11,500/- per Sq. ft. is considered.			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bhandup Branch to assess Fair Market Value as on 04.12.2024 for Residential Flat No. 301, 3rd Floor, "Shree Ganesh Krupa", Phase - I, Plot No. 25-G, Sector 7, Village - Kamothe, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State - Maharashtra, Country - India belongs to Mr. Vaibhav Yashwant Patil & Mr. Yashwant Janardhan Patil.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.3711 / 2008 Dated 09.05.2008 between Mr. Yashwant S. Devkate (The Vendor) And Mr. Vaibhav Yashwant Patil & Mr. Yashwant Janardhan Patil (The Purchasers).
2)	Copy of Occupancy Certificate No.CIDCO / BP / ATPO / 448 Dated 23.03.2006 issued by CIDCO.
3)	Copy of Commencement Certificate No.CIDCO / (BP) / ATPO / 390 Dated 18.03.2005 issued by CIDCO.

Location

The said building is located at bearing Plot No - 25-G, Sector 7 inVillage - Kamothe, Taluka - Panvel, District - Raigad, PIN -410 209. The property falls in Residential Zone. It is at a traveling distance 2.2 Km. from Mansarovar Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 4 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. 3rd Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Ceramic 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 4th December 2024

The Built Up Area of the Residential Flat	:	219.00 Sq. Ft.
---	---	----------------



Since 1989





Deduct Depreciation:

Year of Construction of the building	:	2006 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	18 Years
Cost of Construction	:	219.00 Sq. Ft. X ₹ 2,300.00 = ₹ 5,03,700.00
Depreciation {(100 - 10) X (18 / 60)}	:	27.00%
Amount of depreciation	:	₹ 1,35,999.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 74,035/- per Sq. M. i.e. ₹ 6,878/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 65,061/- per Sq. M. i.e. ₹ 6,044/- per Sq. Ft.
Value of property	:	219.00 Sq. Ft. X ₹ 11,500 = ₹25,18,500
Total Value of property as on 4th December 2024	:	₹25,18,500.00

(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 4th December 2024		₹ 25,18,500.00 - ₹ 1,35,999.00 = ₹ 23,82,501.00
Total Value of the property	5	₹ 23,82,501.00
The realizable value of the property		₹21,44,251.00
Distress value of the property		₹19,06,001.00
Insurable value of the property (219.00 X 2,300.00)	:	₹5,03,700.00
Guideline value of the property (219.00 X 6044.00)	:/	₹13,49,697.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, **"Shree Ganesh Krupa"**, Phase - I, Plot No. 25-G, Sector 7, Village - Kamothe, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 209, State - Maharashtra, Country - India for this particular purpose at ₹ 23,82,501.00 (Rupees Twenty Three Lakhs Eighty Two Thousands Five Hundred And One Only) as on 4th 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 4th December 2024 is ₹ 23,82,501.00 (Rupees Twenty Three Lakhs Eighty Two Thousands
 Five Hundred And One 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



Valuers & Appraisers
Architects & State of the Consultation of the

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 floo	rs and height of each floor	:	Part Ground + Part Stilt + 4 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 Floor		
3	Year of co	nstruction	1	2006 (As per occupancy certificate)		
4	Estimated	future life	G	42 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of co	onstruction- load bearing walls/RCC el frame		R.C.C. Framed Structure		
6	Type of fo	undations		R.C.C. Foundation		
7	Walls		:/	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.		
8	Partitions		:	6" Thk. Brick Masonery.		
9	Doors and Windows		:	Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows .		
10	Flooring		1	Ceramic Tile Flooring.		
11	Finishing			Cement Plastering		
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		





Technical details

Main Building

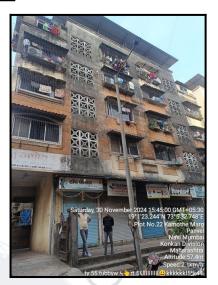
15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of f white/ordi	ittings: Superior colored / superior nary.	:	Ordinary
17	Compound wall Height and length Type of construction			All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts and capacity		:	Not Provided TM
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- n	o. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		GY	Chequred tiles in open spaces, etc.
23		lisposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



Actual Site Photographs















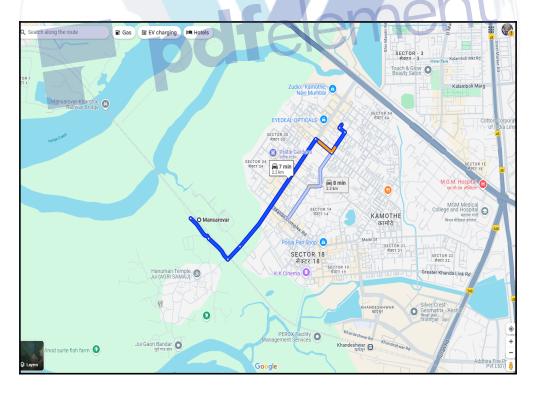




Route Map of the property



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



Longitude Latitude: 19°1'24.5"N 73°5'34.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mansarovar - 2.2 Km.).



Valuers & Appraisers

Architects & Marchitects & Charlest Engineers (1)

Lander's Engineer (1)

MH2010 PVCLTM

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	87100		')	
Decrease by 15% on Flat Located on 3 rd Floor	13065		1	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	74,035.00	Sq. Mtr.	6,878.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	31300		. 7//	
The difference between land rate and building rate(A-B=C)	42,735.00			
Percentage after Depreciation as per table(D)	21%	A	/	
Rate to be adopted after considering depreciation [B + (C X D)]	65,061.00	Sq. Mtr.	6,044.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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%	



Vastukala Consultants (I) Pvt. Ltd.

Since 1989

Remove Watermark No

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	depreciation is to be considered. However





Since 1989

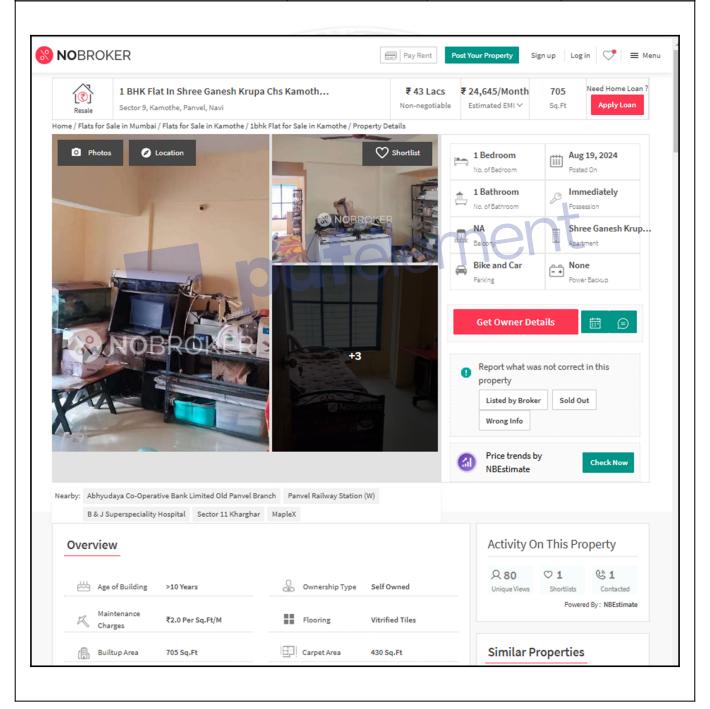




Remove Watermark No

Price Indicators

Property	Shree Ganesh Krupa, Kamothe		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	430.00	516.00	705.00
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,000.00	₹8,333.00	₹6,099.00

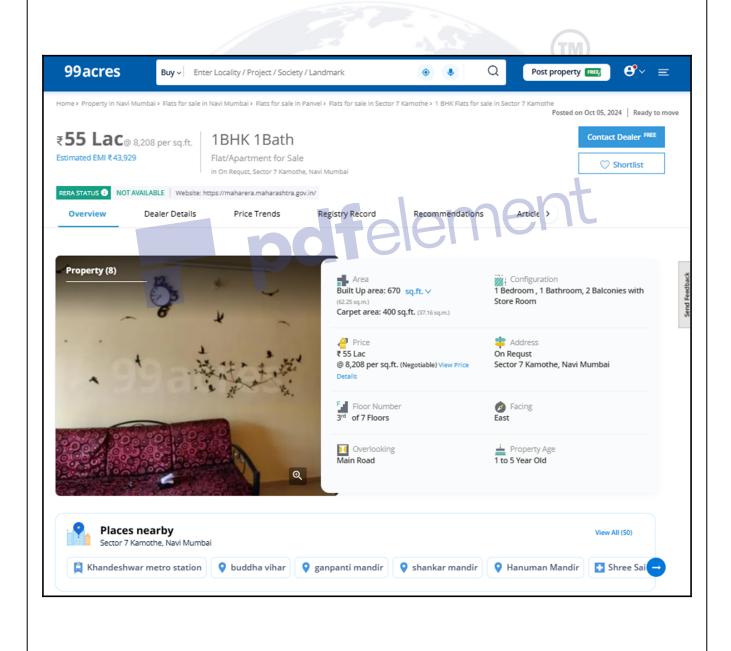






Price Indicators

Property	Kamothe Sector 7		
Source	https://www.99acres.com/		
Floor	3rd		
	Carpet	Built Up	Saleable
Area	400.00	480.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,750.00	₹11,458.00	-







Sale Instances

Property	Kamothe Sector 7		
Source	Index no.2		
Floor	3rd		
	Carpet	Built Up	Saleable
Area	201.67	242.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹13,264.00	₹11,054.00	-

2252520		
3353528	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल ४
16-03-2024		दस्त क्रमांक : 13353/2023
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : कामोठे	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	2675000	
(3) बाजारभाव(भाडेपटटयाच्या	1958879	L
बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	16-16	ment
(४) भू-मापन,पोटहिस्सा व	1) पालिकेचे नाव:रायगडइतर वर्णन	:, इतर माहिती: फ्लॅट नं. 301,तिसरा
घरक्रमांक(असल्यास)	म्जला,सी विंग,इमारती चे नाव- न्यू व	जॉन्सेप्ट रेसिडेन्सी,न्यू कॉन्सेप्ट को-ऑपरेटि
	हौसिंग सोसायटी लि.,प्लॉट नं. 25सी	,सेक्ट्र नं. ७,कामोठ्रे,ता. पनवेल,जि.
	रायगड,नवी मुंबई क्षेत्र. 242 चौ. फू.	म्हणजे 22.49 चौ. मी. बिल्ट अप एरि
		/2022 दिनांक18/08/2022 अन्वये नोंदणी प
	व मु.शु वसुल((Plot Number : 2:	SC; SECTOR NUMBER : 7;))
(5) क्षेत्रफळ	22.49 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पता.	1): नाव:-निलेश दत्ता सातोपे वय:-37 पत्त -, रोड नं: रुम नं बी-52 शास्त्री नगर प्रतीक्षा र पिन कोड:-400022 पॅन नं:-CDLPS7144D	II:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं गगर सायन (ई) मुंबई महाराष्ट्र मुम्बई. , महाराष्ट्र, मुम्ब
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	ब्लॉक नं: -, रोड नं: फ्लॅट नं. बी-206,आदित्य महाराष्ट्र, कामोठे. पिन कोड: 410206 पॅन 2): नाव:-विद्या आत्माराम टेकवडे वय: -	३४; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, 1 कॉम्प्लेक्स प्लॉट नं. 21, सेक्टर 7, कामोठे, नवी मुंब:
(9) दस्तऐवज करुन दिल्याचा दिनांक	21/09/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	21/09/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	13353/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
	100	





Since 1989 Vastukala Consultants (I) Pvt. Ltd. An ISO 9001: 2015 Certified Company

Sale Instances

Property	Kamothe Sector 7		
Source	Index no.2		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	204.17	245.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,755.00	₹9,796.00	-

3390528	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल 4
9-07-2024		दस्त क्रमांक : 8390/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव: कामोठे	
(1)विलेखाचा प्रकार	अभिहस्तांतरणपत्र	
(2)मोबदला	2400000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1982396	1
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकचे नाव:पनवेल म.न.पा.इतर व 201,दुसरा मजला.एफ विंग",कामोठे न्यू सोसायटी लि". प्लॉट नं. 25 बी.सेक्टर नं. पनवेल,जिल्हा. रायगड.,क्षेत्रफळ - 245 एरिया)या मिळकतीचा करारनामा पनव यांच्या कार्यालयात करारनामा दस्त क्र. प रोजी नोंदणी झालेली असून मु. शु. व नो. अभिहस्तांतरणपत्र((Plot Number: 25	, कॉनसेष्ट कॉम्प्लेक्स को ऑप हौसिंग , 7,कामोठे,नवी मुंबई,तालुका. चौ.फूट. म्हणजेच 22.76 चौ.मी. बिल्टअप वेल येथील दुय्यम निबंधक पनवेल 5 पनवेल-5-5329-2024,दि.05/04/2024 फी. वसूल केलेली आहे,त्या बाबतचे
(5) क्षेत्रफळ	22.76 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-पोन्नम्मा योहानन वय:-67 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट न. 501 , पाचवा मजला, कार्मेल अपार्टमेंट, प्लॉट न. 12 , सेक्टर न. 6 , कामोठे , नवी मुंबई , तालुका पनवेल ,जिल्हा रायगड, पॅन नं. ADAPY9439L, महाराष्ट्र, RAIGARH(MH). पिन कोड:-410206 पॅन नं:-	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अनिल रामचंद्र पाटील वय:-44; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट न. ई-101, न्यू कॉनसेष्ट कॉम्प्लेक्स , प्लॉट नं. 25 बी, सेक्टर नं. 7, कामोठे, नवी मुंबई , तालुका. पनवेल , जिल्हा. रायगड, पॅन नं. ARZPP5066B, महाराष्ट्र, RAIGARH(MH). पिन कोड:-410206 पॅन नं:- 2): नाव:-अंजली अनिल पाटील वय:-39; पत्ता:-प्लॉट नं:, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: फ्लॅट न. ई-101, न्यू कॉनसेष्ट कॉम्प्लेक्स , प्लॉट नं. 25 बी, सेक्टर नं. 7, कामोठे, नवी मुंबई , तालुका. पनवेल ,जिल्हा. रायगड, पॅन नं. CVLPP7132G, महाराष्ट्र, राईगार्ः(ं:). पिन कोड:-410206 पॅन नं:-	
(9) दस्तऐवज करुन दिल्याचा दिनांक	07/05/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	07/05/2024	·
(11)अनुक्रमांक,खंड व पृष्ठ	8390/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)श्रीरा		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 4th 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.





An ISO 9001: 2015 Certified Company

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 ₹ 23,82,501.00 (Rupees Twenty Three Lakhs Eighty Two Thousands Five Hundred And One Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



