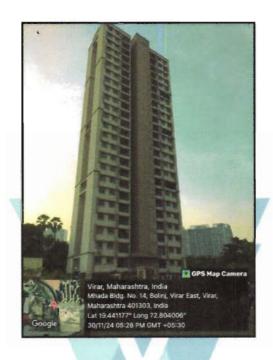


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Sunil Vasant Mardhekar & Mrs. Vaishali Sunil Mardhekar

Residential Flat No. 303, 3rd Floor, Building No 14 (LIG-R Type), Wing - A, "Scheme No. 274A", MHADA Layout, Village - Bolinj, Taluka - Vasai, District - Palghar, Virar (West), PIN - 401 303, State -Maharashtra, India.

Latitude Longitude: 19°26'29.7"N 72°48'13.5"E

Intended User:

Cosmos Bank Daftarai Road Malad East Branch

Monica Arcade Subhash Lane Daftari Road Malad East Mumbai 400997



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

Nanded Mumbai

Aurangabad Pune

Nashik Rajkot

Raipur

♀Indore

Jaipur



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/12/2024/012689/2309337 04/1-35-JASK Date: 04.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 303, 3rd Floor, Building No 14 (LIG-R Type), Wing - A, "Scheme No. 274A", MHADA Layout, Village - Bolini, Taluka - Vasai, District - Palghar, Virar (West), PIN - 401 303, State - Maharashtra, India belongs to Mr. Sunil Vasant Mardhekar & Mrs. Vaishali Sunil Mardhekar.

Boundaries of the property

North

Open Plot

South

Open Plot

East

Nala & Road

West

Open Plot

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 ₹ 30,79,800,00 (Rupees Thirty Lakhs Seventy Nine Thousands Eight Hundred 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

Director

Digitally signed by Sharadkumar Chalik DN: cn=Sharadkumar Chalikwar, o=Vasi Consultants (I) Pvt. Ltd., ou=Mumbal, nall=cmd@vastukala.org, c=IN rte: 2024.12.04 11:10:41 +05'30'

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:

Aurangabad Pune

Nanded Mumbai Thane Nashik

Rajkot Indore

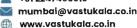
Ahmedabad Delhi NCR Raipur

Jaipur

Regd. Office

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





Residential Flat No. 303, 3rd Floor, Building No 14 (LIG-R Type), Wing - A, "Scheme No. 274A", MHADA Layout, Village - Bolinj, Taluka - Vasai, District - Palghar, Virar (West), PIN - 401 303, 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 04.12.2024 for Housing Loan Purpose.		
1	Date of inspection	29.11.2024		
3	Name of the owner / owners	Mr. Sunil Vasant Mardhekar & Mrs. Vaishali Sunil Mardhekar		
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. 303, 3 rd Floor, Building No 14 (LIG-R Type), Wing - A, "Scheme No. 274A", MHADA Layout, Village - Bolinj, Taluka - Vasai, District - Palghar, Virar (West), PIN - 401 303, State - Maharashtra, India. Contact Person: Mr. Muddasir (Tenant) Contact No. 8421703011		
6	Location, Street, ward no	MHADA Layout Village - Bolinj, District - Palghar		
7	Survey / Plot No. of land	CTS No - 376(pt), 392(pt) of Village - Bolinj		
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. = 430.87 (Area as per Site measurement) Carpet Area in Sq. Ft. = 395.12 Balcony Area in Sq. Ft. = 35.75 Carpet Area in Sq. Ft. = 435.00 (Area As Per MHADA Allotment Letter) Built Up Area in Sq. Ft. = 522.00 (Carpet Area + 20%)	
13	Roads, Streets or lanes on which the land is abutting	Village - Bolinj, Taluka - Vasai, District - Palghar, Pin - PIN - 401 303	
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		
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. Muddasir from May 2024	



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	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 MHADA / VVCMC norms Percentage actually utilized – Details not available		
26	26 RENTS				
	(i) Names of tenants/ lessees/ licensees, etc		Tenant Occupied - Mr. Muddasir from May 2024		
	(ii)	Portions in their occupation	Fully Tenant Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 8,000/- 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	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	1	is the amount of property tax? Who is to bear it? details with documentary proof	Information not available		
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available		
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.		
37	1	ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.		
26	SALE	s			
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		



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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 – 2018 (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, Daftarai Road Malad East Branch Branch to assess Fair Market Value as on 04.12.2024 for Residential Flat No. 303, 3rd Floor, Building No 14 (LIG-R Type), Wing - A, "Scheme No. 274A", MHADA Layout, Village - Bolinj, Taluka - Vasai, District - Palghar, Virar (West), PIN - 401 303, State - Maharashtra, India belongs to Mr. Sunil Vasant Mardhekar.

We are in receipt of the following documents:

1)	Copy of MHADA Allotment Letter No.M.U.3/4/K.M./Sanket No. 274A Pravarg - GP, P. No. 669/Kary - 5/8554/2023 Dated 20.09.2023 And Mr. Sunil Vasant Mardhekar & Mrs. Vaishali Sunil Mardhekar(The Allottee).
2)	Copy of Occupancy Certificate No. VVCMC/TP/OC/VP-0191/069/2018-19 Dated 12.11.2018 issued by Vasai Virar City Municipal Corporation.
3)	Copy of Index- II Registration No.1442/2023 Dated 22.09.2023 between Konkan Housing And Area Development Board(The Authority) And Mr. Sunil Vasant Mardhekar & Mrs. Vaishali Sunil Mardhekar(The Allottee).

Location

The said building is located at Village - Bolinj, Taluka - Vasai, District - Palghar, PIN - 401 303. The property falls in Residential Zone. It is at a traveling distance 2.4 km. from Virar Railway Station.

Building

The building under reference is having Stilt + 24 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 2 lifts.



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Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC.+ Balcony Area (i.e. 1 BHK flat) 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 4th December 2024

The Built Up Area of the Residential Flat	:	522.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2018 (As per occupancy certificate)
Expected total life of building		60 Years
Age of the building as on 2024	:	6 Years
Cost of Construction	:	522.00 Sq. Ft. X ₹ 2,500.00 = ₹ 13,05,000.00
Depreciation {(100 - 20) X (6 / 60)}	:	8.00%
Amount of depreciation	:	₹ 1,04,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 49,300/- per Sq. M. i.e. ₹ 4,580/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 46,907/- per Sq. M. i.e. ₹ 4,358/- per Sq. Ft.
Value of property	V	522.00 Sq. Ft. X ₹ 6,100 = ₹31,84,200
Total Value of property as on 4th December 2024		₹31,84,200.00

(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	1:	₹ 31,84,200.00 - ₹ 1,04,400.00 = ₹ 30,79,800.00
Total Value of the property	:	₹ 30,79,800.00
The realizable value of the property	:	₹27,71,820.00
Distress value of the property	:	₹24,63,840.00
Insurable value of the property (522.00 X 2,500.00)	:	₹13,05,000.00
Guideline value of the property (522.00 X 4358.00)	:	₹22,74,876.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3rd Floor, Building No 14 (LIG-R Type), Wing - A, "Scheme No. 274A", MHADA Layout, Village - Bolinj, Taluka - Vasai, District - Palghar, Virar (West), PIN - 401 303, State - Maharashtra, India for this particular purpose at ₹ 30,79,800.00 (Rupees Thirty Lakhs Seventy Nine Thousands Eight Hundred Only) as on 4th December 2024

NOTES



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- 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 4th December 2024 is ₹ 30,79,800.00 (Rupees Thirty Lakhs Seventy Nine Thousands Eight Hundred 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		Stilt + 24 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		2018 (As per occupancy certificate)
4	Estimated future life	:	54 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	:	R.C.C. Framed Structure
6	Type of foundations	:	R.C.C. Foundation
7	Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows	:	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified tiles flooring.
11	Finishing	:	Cement Plastering.







Technical details

Main Building

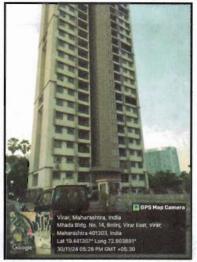
12	Roofing and terracing		:	R.C.C. slab.
13	Special	architectural or decorative features, if any	:	No
14	(i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	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 lit	fts and capacity		2 Lifts
19	Underground sump – capacity and type of construction			RCC Tank
20	Over-head tank Location, capacity Type of construction		À	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

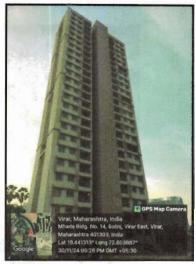


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Actual Site Photographs



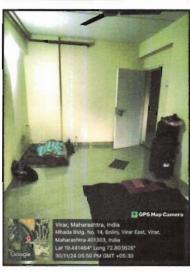












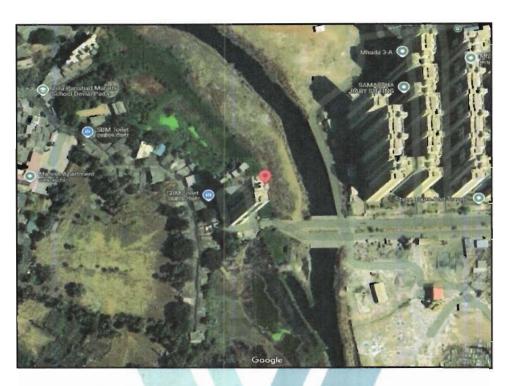








Route Map of the property



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



Longitude Latitude: 19°26'29.7"N 72°48'13.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Virar - 2.4 km.).



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	49300			
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	49,300.00	Sq. Mtr.	4,580.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	9410			
The difference between land rate and building rate(A-B=C)	39,890.00			
Percentage after Depreciation as per table(D)	6%	7		
Rate to be adopted after considering depreciation [B + (C X D)]	46,907.00	Sq. Mtr.	4,358.00	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

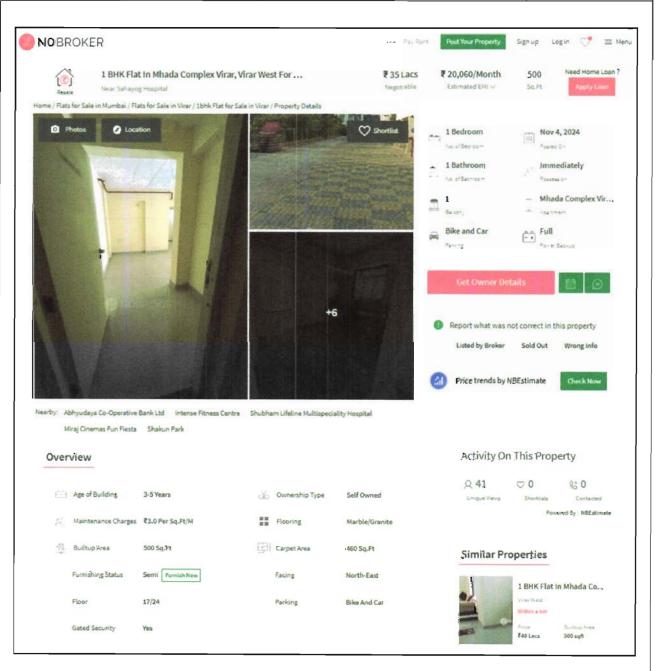
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	depreciation is to be considered. However	





Price Indicators

Property	Residential Flat	Residential Flat		
Source	Nobroker.com	Nobroker.com		
Floor				
	Carpet	Built Up	Saleable	
Area	460.00	552.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹7,609.00	₹6,341.00	-	

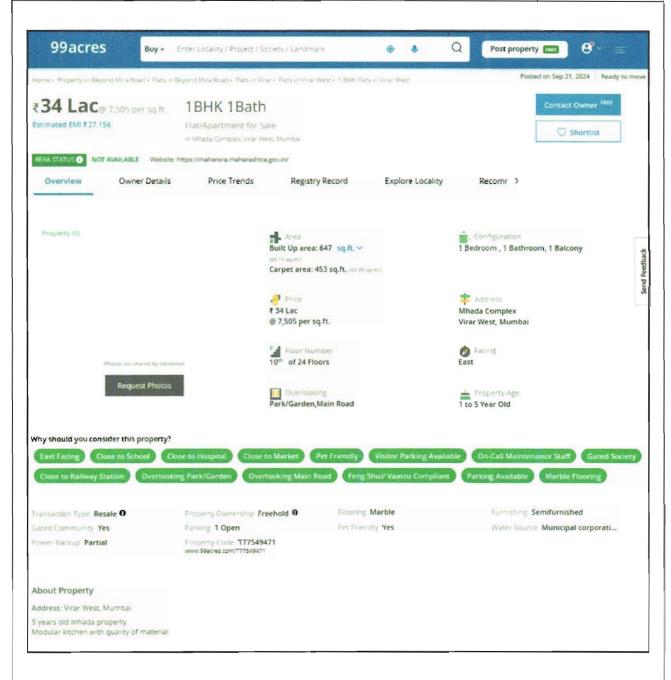




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Price Indicators

Property	Residential Flat	Residential Flat		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	453.00	543.60	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹7,506.00	₹6,255.00	-	







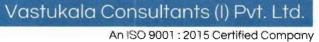
Sale Instances

Property	Residential Flat		
Source	Index no.2	Index no.2	
Floor	-		
	Carpet	Built Up	Saleable
Area	330.00	396.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹7,056.00	₹5,880.00	-

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	गावाचे नाव : बोळींज	
(1)वितेखाचा प्रकार	करारनामा	
(2)मोबदला	2328566	
(3) बाजारभाव(भाजेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	2328566	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्या स)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: संकेत क्र. 256- डी.योजनेतील सदिनका वितरण पत्र अर्ज क्र. 9430000419 प्रवर्ग. जीपी प्राधान्य क्र. 68 सदिनका क्र. 4,एच,6,604,एच विंग,सहावा मजला,म्हाडा कॉम्प्लेक्स,बिल्डींग नं. 4,सदिनकेचे क्षेत्र 30.68 चौ. मी कारपेट,गाव मौजे बोळींज. ((Suxvey Number : संकेत क्र. 274, CTS No. 376 (P), 392 (P);))	
(5) क्षेत्रफळ	30.68 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तपेवज करून देणा-या/तिहून ठेवणा-या यक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कोकण गृहनिर्माण व क्षेत्रविकास मंडळ (म्हाडा) तर्फे सहाव्यक अधिकारी रुपल संतोष धाग यांना नोंडणी कायदा 1908 चे कलम 88 अन्वये उपस्थिती माफी आहे वय:-46 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: मेझानीन मजला, गृहनिर्माण भवन, वांद्रे पूर्व, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400051 पॅन नं:-AAAJM0344H	
(8)दस्तंऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता	1): नाव:-जगन्नाथ आत्माराम नवलू वय:-48; पत्ता:-प्लॉट नं: सी-60, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: हटमेंट कॉलनी, जेरबाई वाठिया रोठ, भोईवाठा, परेळ, महाराष्ट्र, मुम्बई. पिन कोठ:-400012 पॅन नं:-AEHPN9830J 2): नाव:-जयवंती जगन्नाथ नवलू - वय:-43; पत्ता:-प्लॉट नं: सी-60, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोठ नं: हटमेंट कॉलनी, जेरबाई वाठिया रोठ, भोईवाठा, परेळ, महाराष्ट्र, ठाणे. पिन कोठ:-401107 पॅन नं:-AOWPN9157M	
(९) दस्तऐदज करुन दिल्याचा दिनांक	08/10/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	08/10/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	17375/2024	
(12)बाजारभावाग्रमाणे मुदांक शुल्क	163000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23290	



Since 1989





Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	441.00	529.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,040.00	₹5,033.00	-

06980	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. वसई 2
9-07-2024	51	दस्त क्रमांक : 8069/2024
ote:-Generated Through eSearch lodule,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव: बोळींज	r
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2663546	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2663546	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:वसई विरार महानगरपालिकाइतर वर्णन :, इतर माहिती: मौजे बोळींज , संकेत क्र 274 या योजनेतील सदिनका वितरण बाबत अर्ज क्र 2180035017, सदिनका क्र 12, एफ , 1803 , प्रवर्ग- GP, प्राधान्य क्र 1624 , सदिनकेचे चटई क्षेत्रफळ ४०.९४ चौ. मीटर, जा क्र 9314, दि 03/10/2023 , (महिला खरेदी करत असल्याने शासन आदेश क्र. मुद्रांक- 2021/110R.12/CR.107/M-1 (धोरण) दि. 31/03/2021 च्या आधारे 1% मुद्रांक माफी)((C.T.S. Number : 376 (P) 392 (P) ;))	
(5) क्षेत्रफळ	40.94 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेत तेव्हा.		
(7) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायातयाचा हुंकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	 नाव:-कॉकण हौसिंग अन्ड एरिया डेव्हतपमेंट बोर्ड/म्हांडा चे सहायक अधिकारी रुपेल संतोष घाग ह्यांना अधिनियम-१९०८ अंतर्गत कलम ८८ चे अन्वेय कबुली जवाबसाठी हजर राहण्याची सुट - वय:-45 पत्ता:-प्लॉट नं: -, माळा नं: पोर्टमाळा, इमारतीचे नाव: गृहनिर्माण भवन,, ब्लॉक नं: बांद्रा पूर्व मुंबई, रोड नं: -, महाराष्ट्र, MUMBAI. पिन कोड:-400051 पॅन नं:-AAAIM0344H 	
(8)दस्तऐतज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायात्तयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-नेहा विश्वनाथ पाटकर वय:-30; पत्ता:-प्लॉट नं: 189, माळा नं:-, इमारतीचे नाव: दिवाळ देवजी वाडकर चाळ, ब्लॉक नं: संभाजी नगर, चिखलवाठी, जवड दत्तानी पार्क, रोड नं: जीवलापाठ कांदिवली पूर्व मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400101 पॅन नं:-CJVPP5997H	
(9) द्वस्तऐवज करुन दिल्याचा दिनांक	18/03/2024	
(10)दस्त नोंद्रजी केल्याचा दिनांक	15/04/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	8069/2024	
(12)बाजारभावाप्रयाजे युद्रांक शुल्क	159900	
(13)जाजारभावाप्रयाणे नोंडणी मुल्क	26640	







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.
- 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 ₹ 30,79,800.00 (Rupees Thirty Lakhs Seventy Nine Thousands Eight Hundred 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





