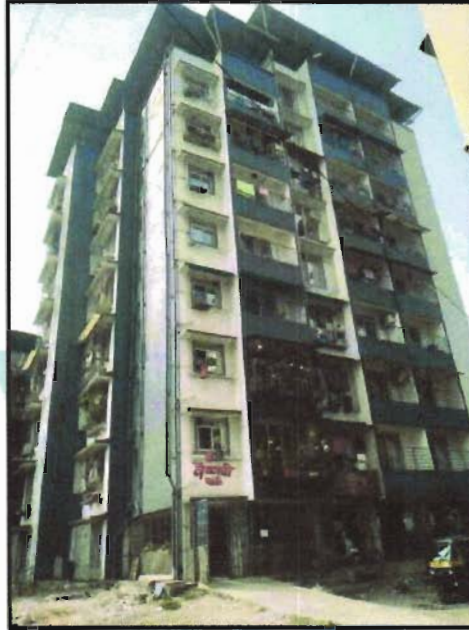


## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner : **Mrs. Sanjana Sanjay Chache & Mr. Sanjay Sudam Chache**

Residential Flat No. 502, 5<sup>th</sup> Floor, "**Vaishnavi Park**", Dattawadi, Khare Gaon Naka, Village - Kalwa,  
Taluka - Thane, District - Thane, Thane, PIN - 400 605, State - Maharashtra, India.

Latitude Longitude : 19°12'6.1"N 73°0'0.3"E

### Intended User:

**Cosmos Bank**  
**FORT BRANCH**

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort,  
Mumbai, Maharashtra 400001





### Our Pan India Presence at :

- |  |  |   |   |
|--|--|---|---|
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|  Mumbai     |  Nashik |  Rajkot    |  Raipur    |
|  Aurangabad |  Pune   |  Indore    |  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**



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MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/12/2024/013212/2309726

23/2-424-JABS

Date: 23.12.2024

### VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 502, 5<sup>th</sup> Floor, "**Vaishnavi Park**", Dattawadi, Khare Gaon Naka, Village - Kalwa, Taluka - Thane, District - Thane, Thane, PIN - 400 605, State - Maharashtra, India belongs to **Mrs. Sanjana Sanjay Chache & Mr. Sanjay Sudam Chache**.

Boundaries	:	Building	Flat
North	:	Shree Balaji Apartment	Flat No. 504
South	:	Open Plot & Pune - Mumbai Highway	Lift / Staircase
East	:	Divya Apartment	Flt No. 503 / Passage
West	:	Shivsai Society	Flat No. 501

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 **₹ 51,78,550.00 (Rupees Fifty One Lakhs Seventy Eight Thousands Five Hundred And Fifty 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.**

**Manoj Chalikwar**

Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.23 11:37:06 +05'30'

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



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- Mumbai
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- Nashik
- Pune
- Ahmedabad
- Rajkot
- Indore
- Delhi NCR
- 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](mailto:mumbai@vastukala.co.in)

[www.vastukala.co.in](http://www.vastukala.co.in)

Residential Flat No. 502, 5<sup>th</sup> Floor, "**Vaishnavi Park**", Dattawadi, Khare Gaon Naka, Village - Kalwa, Taluka - Thane, District - Thane, Thane, PIN - 400 605, 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 23.12.2024 for Housing Loan Purpose.
1	Date of inspection	20.12.2024
3	Name of the owner / owners	<b>Mrs. Sanjana Sanjay Chache &amp; Mr. Sanjay Sudam Chache</b>
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	<b>Address:</b> Residential Flat No. 502, 5 <sup>th</sup> Floor, " <b>Vaishnavi Park</b> ", Dattawadi, Khare Gaon Naka, Village - Kalwa, Taluka - Thane, District - Thane, Thane, PIN - 400 605, State - Maharashtra, India.  <b>Contact Person :</b> Mr. Arun Utekar (Representative of owner) Contact No. 9930216384
6	Location, Street, ward no	Dattawadi Village - Kalwa, District - Thane
7	Survey / Plot No. of land	Village - Kalwa New Survey No - 49/6
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<b>Carpet Area in Sq. Ft. = 462.72</b> <b>(Area as per Site measurement)</b> <b>Carpet Area in Sq. Ft. = 463.00</b> <b>(Area As Per Agreement for sale)</b>  <b>Built Up Area in Sq. Ft. = 555.60</b> <b>(Carpet Area + 20%)</b>

13	Roads, Streets or lanes on which the land is abutting	Village - Kalwa, Taluka - Thane, District - Thane, Pin - PIN - 400 605
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.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	<b>Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)</b>	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mrs. Sanjana Sanjay Chache
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Sanjana Sanjay Chache
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	11,100.00 (Expected 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?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, if any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		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		<b>SALES</b>	
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		<b>COST OF CONSTRUCTION</b>	
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.
<b>Remark:</b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, FORT BRANCH Branch to assess Fair Market Value as on 23.12.2024 for Residential Flat No. 502, 5<sup>th</sup> Floor, "**Vaishnavi Park**", Dattawadi, Khare Gaon Naka, Village - Kalwa, Taluka - Thane, District - Thane, Thane, PIN - 400 605, State - Maharashtra, India belongs to **Mrs. Sanjana Sanjay Chache**.

### We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No. 33066/2024 Dated 13.12.2024 between Mr. Kaustubh Arun Utekar(The Vendor) And Mrs. Sanjana Sanjay Chache & Mr. Sanjay Sudam Chache(The Purchasers).
2)	Copy of Occupancy Certificate V.P. No.. 1301/15/TMC/TDD/890 Dated 07.03.2017 issued by Thane Municipal Corporation.
3)	Copy of Commencement Certificate V.P. No.. 1301/15/TMC/TDD/1022 issued by Thane Municipal Corporation.

### Location

The said building is located at Village - Kalwa, Taluka - Thane, District - Thane, PIN - 400 605. The property falls in Residential Zone. It is at a traveling distance 1.4 km. from Kalva Railway Station.

### Building

The building under reference is having Stilt + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. 5th Floor is having 6 Residential Flat. The building is having 1 lift.

### Residential Flat:

The Residential Flat under reference is situated on the 5<sup>th</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + 2 Toilet. (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 23rd December 2024

The Carpet Area of the Residential Flat	:	463.00 Sq. Ft.
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### Deduct Depreciation:

Year of Construction of the building	:	2017 (As per occupancy certificate)
--------------------------------------	---	-------------------------------------



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Expected total life of building	: 60 Years
Age of the building as on 2024	: 7 Years
Cost of Construction	: 555.60 Sq. Ft. X ₹ 2,500.00 = ₹ 13,89,000.00
Depreciation $\{(100 - 10) \times (7 / 60)\}$	: 10.50%
Amount of depreciation	: ₹ 1,45,950.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 80,640/- per Sq. M. i.e. ₹ 7,492/- per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 76,836/- per Sq. M. i.e. ₹ 7,138/- per Sq. Ft.
Value of property	: 463.00 Sq. Ft. X ₹ 11,500 = ₹53,24,500
Total Value of property as on 23rd December 2024	: ₹53,24,500.00

(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)

<b>Fair value of the property as on 23rd December 2024</b>	<b>: ₹ 53,24,500.00 - ₹ 1,45,950.00 = ₹ 51,78,550.00</b>
<b>Total Value of the property</b>	<b>: ₹ 51,78,550.00</b>
<b>The realizable value of the property</b>	<b>: ₹46,60,695.00</b>
<b>Distress value of the property</b>	<b>: ₹41,42,840.00</b>
<b>Insurable value of the property (555.60 X 2,500.00)</b>	<b>: ₹13,89,000.00</b>
<b>Guideline value of the property (555.60 X 7138.00)</b>	<b>: ₹39,65,873.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 502, 5<sup>th</sup> Floor, "Vaishnavi Park", Dattawadi, Khare Gaon Naka, Village - Kalwa, Taluka - Thane, District - Thane, Thane, PIN - 400 605, State - Maharashtra, India for this particular purpose at **₹ 51,78,550.00 (Rupees Fifty One Lakhs Seventy Eight Thousands Five Hundred And Fifty Only)** as on 23rd December 2024

## NOTES

1. 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 **23rd December 2024** is **₹ 51,78,550.00 (Rupees Fifty One Lakhs Seventy Eight Thousands Five Hundred And Fifty 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.



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**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**

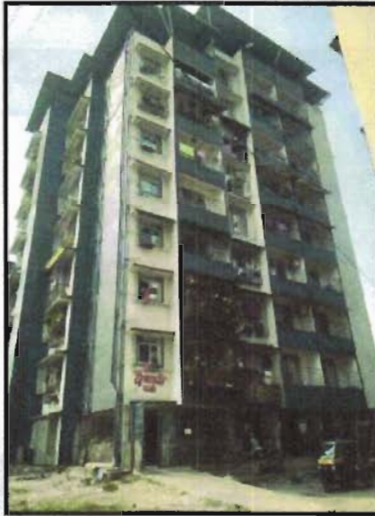
Technical details		Main Building				
1	No. of floors and height of each floor	: Stilt + 7 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Residential Flat Situated on 5 <sup>th</sup> Floor				
3	Year of construction	: 2017 (As per occupancy certificate)				
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				
7	Walls	: All external walls are 9" thick and partition walls are 6" Thk. Brick Masonry.				
8	Partitions	: 6" Thk. Brick Masonry.				
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.				
12	Roofing and terracing	: R.C.C. slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					



**Technical details****Main Building**

15	Sanitary installations <table border="1"> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	:	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 lifts and capacity	:	1Lift								
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- no. and their horse power	:	May be provided as per requirement								
22	Roads and paving within the compound approximate area and type of paving	:	Chequered tiles in open spaces, etc.								
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System								

## Actual Site Photographs



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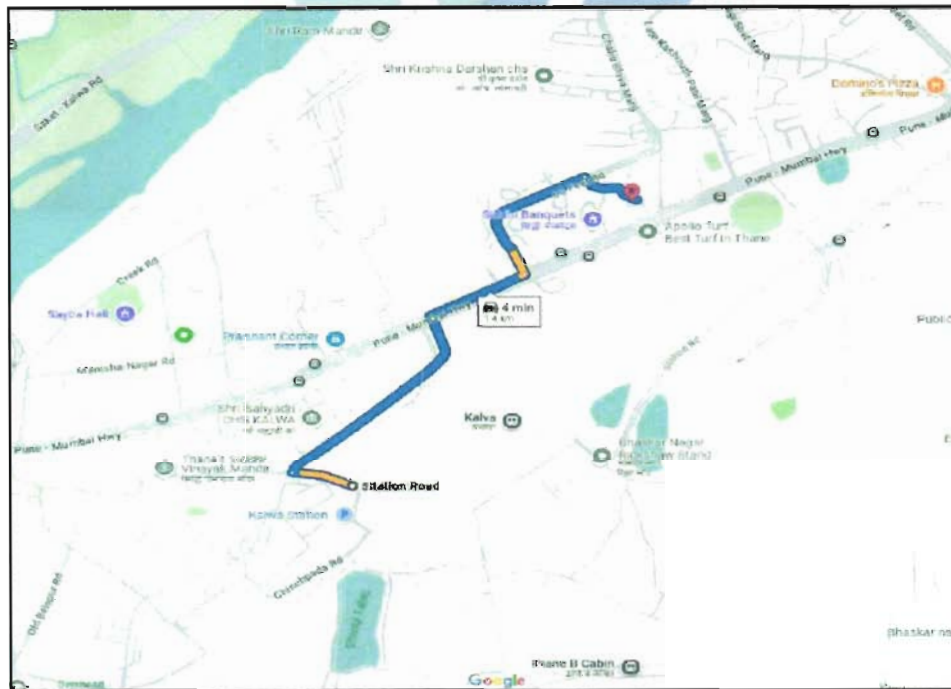
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## Route Map of the property




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



**Longitude Latitude:** 19°12'6.1"N 73°0'0.3"E


**Note:** The Blue line shows the route to site distance from nearest Railway Station (Kalva - 1.4 km.).

## Ready Reckoner Rate



**Department of Registration and Stamp**  
Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
महाराष्ट्र शासन



**Annual Statement of Rates Ver. 2.0**  
( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )

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[Valuation Guidelines | User Manual](#)

**Year** 2024-2025 **Language** English

**Selected District** Thane

**Select Taluka** Thane

**Select Village** Gavache Nav : Kalava (Thane Mahanagarपाली)

**Search By**  Survey No.  SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने औद्योगिक	एकक (Rs./)
<a href="#">SurveyNo</a> 14/50-10अ) मंबई पुणे जुन्या महामार्गाच्या उत्तरेकडील भाग टिका नंबर-1		18100	58600	67300 89900 67300	चौ. मीटर
<a href="#">SurveyNo</a> 14/51-10अ) मंबई पुणे जुन्या महामार्गाच्या उत्तरेकडील भाग टिका नंबर-1 अदिकसीत प्र.चौ.मी.		7400	0	0 0 0	चौ. मीटर
<a href="#">SurveyNo</a> 14/52-10ब) मंबई पुणे जुन्या महामार्गावरील दर्शनी असलेले सीटीएस/सर्वे क्रमांक टिका नंबर 2		26300	76800	88100 106000 88100	चौ. मीटर
<a href="#">SurveyNo</a> 14/52-10ब) मंबई पुणे जुन्या महामार्गावरील दर्शनी असलेले सीटीएस सर्वे क्रमांक टिका नंबर 3		26300	76800	88100 106000 88100	चौ. मीटर
<a href="#">SurveyNo</a> 14/52-10ब) मंबई पुणे जुन्या महामार्गावरील दर्शनी असलेले सीटीएस सर्वे क्रमांक टिका नंबर 4		26300	76800	88100 106000 88100	चौ. मीटर

1 2 3 4

**Survey No.**

2/3, 2/4, 2/6, 2/7, 2/8, 2/9, 2/10, 2/11, 2/12, 2/13, 2/14, 2/15, 2/16, 2/17, 2/18, 2/19, 2/20, 2/21, 2/22, 2/23, 2/24, 2/25, 2/26, 2/27, 2/28, 2/29, 2/30, 2/31, 2/32, 2/33, 2/34, 2/35, 2/36, 2/37, 2/38, 2/39, 2/40, 2/41, 2/42, 2/43, 2/44, 2/45, 2/46, 2/47, 2/48, 2/49, 2/50, 2/51, 2/52, 2/53, 2/54, 2/55, 2/56, 2/57, 2/58, 2/59, 2/60, 2/61, 2/62, 2/63, 2/64, 2/65, 2/66, 2/67, 2/68, 2/69, 2/70, 2/71, 2/72, 2/73, 2/74, 2/75, 2/76, 2/77, 2/78, 2/79, 2/80, 2/81, 2/82, 2/83, 2/84, 2/85, 2/86, 2/87, 2/88, 2/89, 2/90, 2/91, 2/92, 2/93, 2/94, 2/95, 2/96, 2/97, 2/98, 2/99, 2/100, 2/101, 2/102, 2/103, 2/104, 2/105, 2/106, 2/107, 2/108, 2/109, 2/110, 2/111, 2/112, 2/113, 2/114, 2/115, 2/116, 2/117, 2/118, 2/119, 2/120, 2/121, 2/122, 2/123, 2/124, 2/125, 2/126, 2/127, 2/128, 2/129, 2/130, 2/131, 2/132, 2/133, 2/134, 2/135, 2/136, 2/137, 2/138, 2/139, 2/140, 2/141, 2/142, 2/143, 2/144, 2/145, 2/146, 2/147, 2/148, 2/149, 2/150, 2/151, 2/152, 2/153, 2/154, 2/155, 2/156, 2/157, 2/158, 2/159, 2/160, 2/161, 2/162, 2/163, 2/164, 2/165, 2/166, 2/167, 2/168, 2/169, 2/170, 2/171, 2/172, 2/173, 2/174, 2/175, 2/176, 2/177, 2/178, 2/179, 2/180, 2/181, 2/182, 2/183, 2/184, 2/185, 2/186, 2/187, 2/188, 2/189, 2/190, 2/191, 2/192, 2/193, 2/194, 2/195, 2/196, 2/197, 2/198, 2/199, 2/200, 2/201, 2/202, 2/203, 2/204, 2/205, 2/206, 2/207, 2/208, 2/209.

Stamp Duty Ready Reckoner Market Value Rate for Flat

76800



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Increase by 5% on Flat Located on 5 <sup>th</sup> Floor	3840			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)</b>	<b>80,640.00</b>	<b>Sq. Mtr.</b>	<b>7,492.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market value Rate for Land (B)	26300			
The difference between land rate and building rate(A-B=C)	54,340.00			
Percentage after Depreciation as per table(D)	7%			
<b>Rate to be adopted after considering depreciation [B + (C X D)]</b>	<b>76,836.00</b>	<b>Sq. Mtr.</b>	<b>7,138.00</b>	<b>Sq. Ft.</b>

#### **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	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	square yards		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	541.67	650.00	780.00
<b>Percentage</b>	-	20%	20%
<b>Rate Per Sq. Ft.</b>	₹10,154.00	₹8,462.00	₹7,051.00

square yards

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**Vaishnavi Park Kharegaon Kalwa West**  
**1 Bedroom 650 Sq.Ft. Apartment in Kharigaon Thane**  
 Listing ID #0380230

₹ 55 L

- 1 Bedroom • Pooja Room
- Furnished
- 2 Bathroom
- 650 Sq Ft. (Built-up Area)
- Park View
- 4th Floor out of 8 Floors

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**Key Highlights**

Breakthrough Price

Reputed Builder

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Schools in vicinity

Tasteful Interiors

Welcome to your dream home at Vaishnavi Park in Kharegaon, Thane.

- This beautifully furnished 1 BHK apartment is available for sale at an affordable price of ₹5 Lac
- Spread across an area of 650 Square Feet, this apartment offers a spacious and luxurious living experience
- The apartment is located on the 4th floor of an 8 floor building, giving you a breathtaking view of the peaceful park in the vicinity

Enjoy **₹25,000 Off** on Interior Services for a Limited Time.

- Lowest Prices Guaranteed
- 10-Year Warranty
- Timely Delivery Assurance

Get Offer

## Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	580.00	696.00	835.20
<b>Percentage</b>	-	20%	20%
<b>Rate Per Sq. Ft.</b>	₹12,069.00	₹10,057.00	₹8,381.00

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Home > Property in Thane > Korus > Apartment in Korus > 1 BHK > 600 Sq Ft Dipped on Aug 28, 20

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1 BHK Flat For Sale in Vaishnavi CHS, **Kalwa, Thane**

1 Bed 1 Bath Furnished

Carpet Area 580 sqft - ₹12,069/sqft	Project <b>Vaishnavi CHS</b>	Floor 4(Out of 4 Floors)
Status Ready to Move	Type of Ownership Freehold	Age of Infrastructure 10 to 15 years

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## Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	463.00	555.60	666.72
<b>Percentage</b>	-	20%	20%
<b>Rate Per Sq. Ft.</b>	₹9,788.00	₹8,157.00	₹6,797.00

2833574

08-02-2024

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Module. For original report please contact  
concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 2

दस्त क्रमांक : 28335/2023

नोदणी

Regn 83m

गावाचे नाव : कळवा

(1) विलेखाचा प्रकार	करारनामा
(2) मॉबदला	4400000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	31767939
(4) भू मापन,घोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : इतर माहिती: मौजे कळवा जिल्हा ठाणे,सदनिका नं 702,सातवा मजला,वैष्णवी पार्क,दत्तवाडी,खारेगाव कळवा,ठाणे 400605,सदनिकेचे क्षेत्रफळ 463 चौ फुट(कारपेट)सर्वे नं 49,हिस्सा नं 6 दस्त क्र.टनन-2/1750/2023 दि.24/01/2023 अन्वये मू.शु.291500/- एवढे भरण्यात आलेली आहे. ( Survey Number : 49, Hissa No. 6 ; )
(5) क्षेत्रफळ	463 चौ.फूट
(6) आकारणी किंवा जुडी देण्यात आलेले तपसा	
(7) दस्तऐवज करून घेणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव -दिपेश दिलीप भोसले - - वय:-36 पत्ता-प्लॉट नं. , माळा नं. , इमारतीचे नाव-रूम न 1, राजाराम घाटील चाळ, जुना मुंबई पुणे रोड, ब्लॉक नं. , रोड नं. पारसिक नगर कळवा ठाणे , महाराष्ट्र, ठाणे. पिन कोड- 400605 पॅन नं.-AUMPB1255E
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव-विजा सुरेश वैली - - वय:-47, पत्ता- प्लॉट नं. , माळा नं. , इमारतीचे नाव- बी-102, सोहम कीर्ती अपार्टमेंट, खारेगाव नाका, ब्लॉक नं. , रोड नं- राजदीप हॉटेल जवळ कळवा ठाणे , महाराष्ट्र, ठाणे. पिन कोड-400605 पॅन नं:-ASQPV0248R 2): नाव-घरद सुरेश वैली - - वय:-20, पत्ता- प्लॉट नं. , माळा नं. , इमारतीचे नाव- बी-102, सोहम कीर्ती अपार्टमेंट, खारेगाव नाका, ब्लॉक नं. , रोड नं- राजदीप हॉटेल जवळ कळवा ठाणे , महाराष्ट्र, ठाणे. पिन कोड-400605 पॅन नं:-BNKPV4166J
(9) दस्तऐवज करून दिल्याचा दिनांक	21/11/2023
(10)दस्त नोंदणी केल्याचा दिनांक	21/11/2023
(11) अनुक्रमांक, खंड व पृष्ठ	28335/2023
(12) बाजारभावामागे मुद्रांक शुल्क	101900
(13) बाजारभावामागे नोंदणी शुल्क	30000
(14) सौरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील :-	
मुद्रांक शुल्क 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	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
Area	479.17	575.00	690.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹11,478.00	₹9,565.00	₹7,971.00

19520536

24-10-2024

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सूची क्र.2

दुय्यम निबंधक : दु.नि. ठाणे 9

दस्त क्रमांक : 19520/2024

नोंदणी :

Regn:83m

गावाचे नाव : कळवा

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	5500000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3130342
(4) भू. मापन, पोटहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : इतर माहिती: मौजे कळवा,तालुका जिल्हा ठाणे येथिल सदनिका नं.203,क्षेत्र 575 चौ.फुट बांधिव,2 रा मजला,करुणा को.ऑप.हौ.सो.लि.,कळवा टेलिफोन एक्सचेंज समोर,दत्तवाडी,कळवा प.,ठाणे 400605( ( Survey Number : 43 हिस्सा नं.4 ; ) )
(5) क्षेत्रफळ	575 चौ.फूट
(6) आकारणी किंवा जुडी देण्यात असेल तिथे.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-प्रमोद नरहरी सावंत वय:-71 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. सदनिका नं.203, करुणा को.ऑप.हौ.सो.लि., जुना मुंबई पुणे रोड, इरीगेशन ऑफीस मागे, कळवा, ठाणे , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-AKIPS7640E
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-योगेश बाळासाहेब बारवे वय:-31 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. २/301, ओम श्री गजानन को.ऑप.हौ.सो.लि., न्यु सर्व्हिस रोड, खारीगांव, कळवा प., ठाणे , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-BETPB6713D
(9) दस्तऐवज करून दिल्याचा दिनांक	10/10/2024
(10) दस्त नोंदणी केल्याचा दिनांक	10/10/2024
(11) अनुक्रमांक, खंड व पृष्ठ	19520/2024
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	385000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	
मुल्यांकनासाठी विचारात घेतलेला तपशील :-	
मुद्रांक शुल्क 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	-		
	<b>Carpet</b>	<b>Built Up</b>	<b>Saleable</b>
<b>Area</b>	758.33	910.00	1,092.00
<b>Percentage</b>	-	20%	20%
<b>Rate Per Sq. Ft.</b>	₹11,186.00	₹9,322.00	₹7,768.00

20024536

08-02-2024

Note :-Generated Through eSearch

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### सूची क्र.2

दुयम निबंधक : दु.नि. ठाणे 9

दस्त क्रमांक : 20024/2023

नोटणी :

Regn.63m

#### गावाचे नाव : कळवा

(1) विलेखाचा प्रकार	करारनामा
(2) मोजकता	7900000
(3) बाजारभाव(भाडेपट्टीपाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	6817394.304
(4) भू मापन,प्लॉटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : , इतर माहिती: प्लॉट नं. 501,5 चा मजला,कैलास हार्डवेस,दत्तवाडी,खारेगाव,कळवा,ठाणे,पश्चिम,क्षेत्र 910 चौ. फूट बिल्ट अप ( Survey Number : सर्वे नं. 48, हिस्सा नं. 4 ; ) )
(5) क्षेत्रफळ	910 चौ.फूट
(6) आकारणी किंवा जुळी देण्यात असेल किंवा	
(7) दस्तऐवज करून घेणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- अरविंद नारायण पवार - - वय:-55 पत्ता:- प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: 301, आम्बपाली अपार्टमेंट, पाखाडी रोड, खारेगाव, कळवा, ठाणे, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-BCLPP3318L
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- राजू सित्वराज मुदलीपार - - वय:-44; पत्ता:- प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: ए-1/903, किशोर पार्क, पारसिक नगर, खारीगाव, कळवा, ठाणे, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-BILPM5534P 2): नाव:- अर्चना राजू मुदलीपार - - वय:-38; पत्ता:- प्लॉट नं. - , माळा नं. - , इमारतीचे नाव ए 1/903, किशोर पार्क, पारसिक नगर, खारीगाव, कळवा, ठाणे, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-BHXPM9785R
(9) दस्तऐवज करून दिल्याचा दिनांक	07/11/2023
(10) दस्त नोंदणी केल्याचा दिनांक	07/11/2023
(11) अनुक्रमांक,खंड व पृष्ठ	20024/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	553000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) सौरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील :-	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



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## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **23rd 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.



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## 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 **₹ 51,78,550.00 (Rupees Fifty One Lakhs Seventy Eight Thousands Five Hundred And Fifty Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj Chalikwar**

**Director**

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.23 11:37:35 +05'30'

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



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