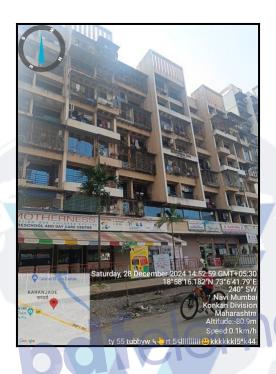


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Nikita Kumari & Mr. Siddharth Ghosh

Residential Flat No. 309, 3rd Floor, "Bhaveshwar Icon Co-Op. Hsg. Soc. Ltd.", Plot No. 88, Sector - 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State -Maharashtra, Country - India.

Latitude Longitude: 18°58'16.0"N 73°6'41.3"E

Intended User:

Cosmos Bank

Bandra West Rivoli Branch

Rivoli, Waterfield Road, CTS No F/1085, Opp Bandra Post Office, Bandra West, Mumbai 400050



Our Pan India Presence at:

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Rajkot 💡 Raipur Jaipur

Regd. Office

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

2247495919 2247495919

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CIN: U74120MH2010P



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Page 2 of 21

Vastu/Mumbai/01/2025/013378/2309986 09/5-105 -PRSH Date: 09.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 309, 3rd Floor, **"Bhaveshwar Icon Co-Op. Hsg. Soc. Ltd. "**, Plot No. 88, Sector - 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India belongs to **Mrs. Nikita Kumari & Mr. Siddharth Ghosh**.

Boundaries of the property

North : 15Mt, Road

South : Road

East : Living Green Core

West : Bhaveshwar Heights

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 ₹ 46,61,125.00 (Rupees Forty Six Lakhs Sixty One Thousands One Hundred And Twenty Five 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



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Regd. Office

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



mumbai@vastukala.co.in
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Residential Flat No. 309, 3rd Floor, "Bhaveshwar Icon Co-Op. Hsg. Soc. Ltd. ", Plot No. 88, Sector - 6, Village - Karanjade,
Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, 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 09.01.2025 for Bank Loan Purpose.
1	Date of inspection	28.12.2024
3	Name of the owner / owners	Mrs. Nikita Kumari & Mr. Siddharth Ghosh
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. 309, 3 rd Floor, "Bhaveshwar Icon Co-Op. Hsg. Soc. Ltd. ", Plot No. 88, Sector - 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India. Contact Person: Mr. Siddharth Ghosh (Owner) Contact No. 9167433312
6	Location, Street, ward no	Village - Karanjade, District - Raigad
7	Survey / Plot No. of land	Village - Karanjade, Plot No - 88, Sector - 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
	LAND	





12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 396.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 330.00 Dry Balcony Area in Sq. Ft. = 26.00 Terrace Area in Sq. Ft. = 40.00 Carpet Area in Sq. Ft. = 282.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 310.20 (Carpet Area + 10%)
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	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	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.
	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 b	ouilding owner occupied/ tenanted/ both?	Owner Occupied - Mrs. Nikita Kumari & Mr. Siddharth Ghosh
		roperty owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied
25		s the Floor Space Index permissible and stage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Nikita Kumari & Mr. Siddharth Ghosh
	(ii)	Portions in their occupation	Fully Owner Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	9,800.00 (Expected rental income per month)
	(iv)	Gross amount received for the whole property	N.A.
27		y of the occupants related to, or close to ss associates of the owner?	N.A.
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services se? If so, give details	N. A.
29		etails of the water and electricity charges, If any, orne by the owner	N. A. emeny
30	l I	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 nance and operation- owner or tenant?	N. A.
32		mp 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 g of common space like entrance hall, stairs, ge, 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		ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available
36		dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES	3	





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 – 2020 (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.
	than Carpet Area 282.00 Sq. Ft. mentioned in the Agree	ce, to give proper weightage to the value of the property,

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra West Rivoli Branch to assess Fair Market Value as on 09.01.2025 for Residential Flat No. 309, 3rd Floor, **"Bhaveshwar Icon Co-Op. Hsg. Soc. Ltd."**, Plot No. 88, Sector - 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India belongs to **Mrs. Nikita Kumari & Mr. Siddharth Ghosh**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.519 / 2019 Dated 14.01.2019 between M/s. Yashrang Developers (The Promoter) And Mrs. Nikita Kumari & Mr. Siddharth Ghosh (The Allottee).
2)	Copy of Occupancy Certificate No.CIDCO / BP - 15565 / TPO(NM & K) / 2017 / 7555 / Unique Code : 20180402102075201 Dated 15.10.2020 issued by CIDCO.
3)	Copy of Commencement Certificate No.CIDCO / BP-15565 / TPO(NM & K) / 2017 / 2576 Dated 27.04.2018 issued by CIDCO.



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Architects

Conserver & Engineers (1)

Conserver & Engineers (1)

Conserver & Engineers (1)

Landers & Engineers (1)

MH 2010 07CD

4)	Copy of Approved Building Plan No.CIDCO / BP-15565 / TPO(NM & K) / 2017 / 2576 Dated 27.04.2018 issued by CIDCO.	
5)	Copy of RERA Certificate No.P52000016681 Dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority.	

Location

The said building is located at bearing Plot No - 88, Sector - 6 inVillage - Karanjade, Taluka - Panvel, District - Raigad, PIN - 410 206. The property falls in Residential Zone. It is at a traveling distance 9.5 Km. from Khandeshwar Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 7 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 12 Residential Flat. The building is having 2 lifts.

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 + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 9th January 2025

The Carpet Area of the Residential Flat	: 282.00 Sq. Ft.	
---	------------------	--

Deduct Depreciation:

Year of Construction of the building	1	2020 (As per occupancy certificate)
Expected total life of building		60 Years
Age of the building as on 2024	:	5 Years
Cost of Construction		310.20 Sq. Ft. X ₹ 2,300.00 = ₹ 7,13,460.00
Depreciation {(100 - 10) X (5 / 60)}	•	7.50%
Amount of depreciation	:	₹ 53,475.00
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)	:	₹ 65,800/- per Sq. M. i.e. ₹ 6,113/- per Sq. Ft.
Value of property	:	282.00 Sq. Ft. X ₹ 15,300 = ₹43,14,600.00
Others / Car Parking Space No. 4	:	₹4,00,000.00
Total Value of property as on 9th January 2025	:	₹47,14,600.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)



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Fair value of the property as on 9th January 2025	:	₹ 47,14,600.00 - ₹ 53,475.00 = ₹ 46,61,125.00
Total Value of the property	:	₹ 46,61,125.00
The realizable value of the property	:	₹41,95,013.00
Distress value of the property	:	₹37,28,900.00
Insurable value of the property (310.20 X 2,300.00)	:	₹7,13,460.00
Guideline value of the property (310.20 X 6113.00)	:	₹18,96,253.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 309, 3rd Floor, **"Bhaveshwar Icon Co-Op. Hsg. Soc. Ltd. "**, Plot No. 88, Sector - 6, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN - 410 206, State - Maharashtra, Country - India for this particular purpose at ₹ **46,61,125.00** (Rupees Forty Six Lakhs Sixty One Thousands One Hundred And Twenty Five Only) as on 9th January 2025

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 9th January 2025 is ₹ 46,61,125.00 (Rupees Forty Six Lakhs Sixty One Thousands One
 Hundred And Twenty Five 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	:	Part Ground + Part 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 3 rd Floor		
3	Year of construction	:	2020 (As per occupancy certificate)		
4	Estimated future life	:	55 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	7	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	9 Doors and Windows		Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, .		
10	Flooring	:	Vitrified Tile Flooring.		
11	Finishing	:	Cement Plastering + POP Finish.		
12	Roofing and terracing	Ŀ	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		
		_			



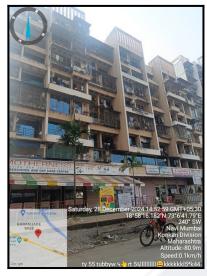
Technical details

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/ord	ittings: Superior colored / superior inary.	:	Ordinary
17	Compour Height an Type of c			All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts	s and capacity	:	2 Lifts TM
19	Undergro construct	und sump – capacity and type of ion	:	RCC Tank
20	Over-hea Location, Type of c	- 101/11	:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power	ì	May be provided as per requirement
22		nd paving within the compound ate area and type of paving	G	Chequred tiles in open spaces, etc.
23		disposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



Actual Site Photographs























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Actual Site Photographs







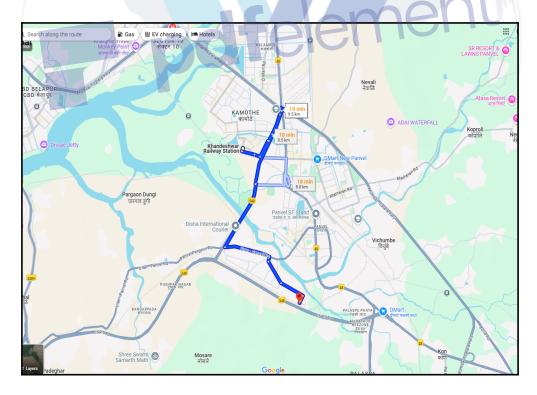




Route Map of the property



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



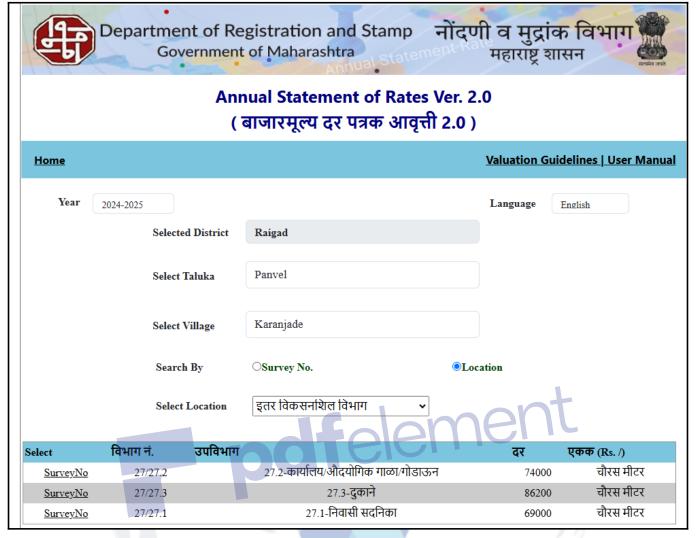
Longitude Latitude: 18°58'16.0"N 73°6'41.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Khandeshwar - 9.5 Km.).



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Lender's Engineer
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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	69000			
Flat Located on 3 rd Floor	-		41/	
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)	4990			
The difference between land rate and building rate(A-B=C)	64,010.00			
Percentage after Depreciation as per table(D)	5%			
Rate to be adopted after considering depreciation [B + (C X D)]	65,800.00	Sq. Mtr.	6,113.00	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



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		·
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	

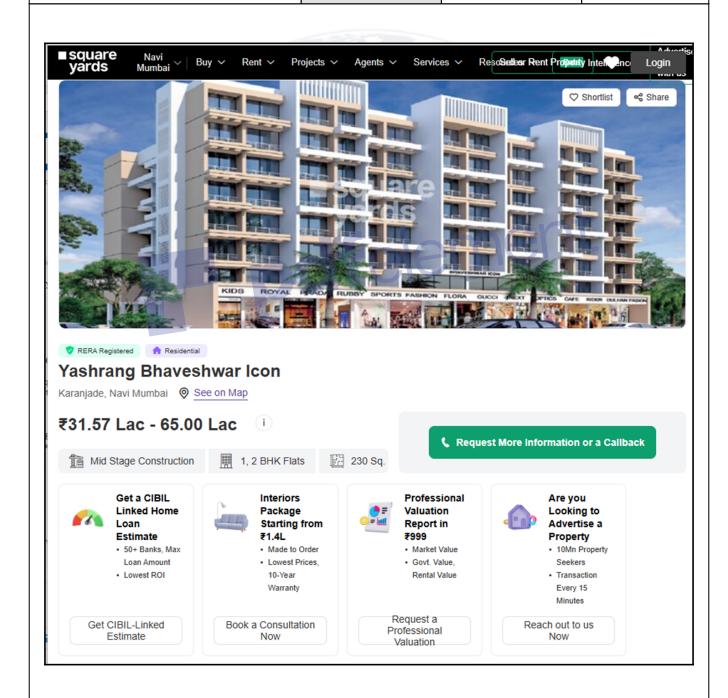






Price Indicators

Property	Bhaveshwar Icon, Kara	Bhaveshwar Icon, Karanjade		
Source	square yards	square yards		
Floor	Middle	Middle		
	Carpet	Built Up	Saleable	
Area	230.00	253.00	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹13,726.00	₹12,478.00	_	

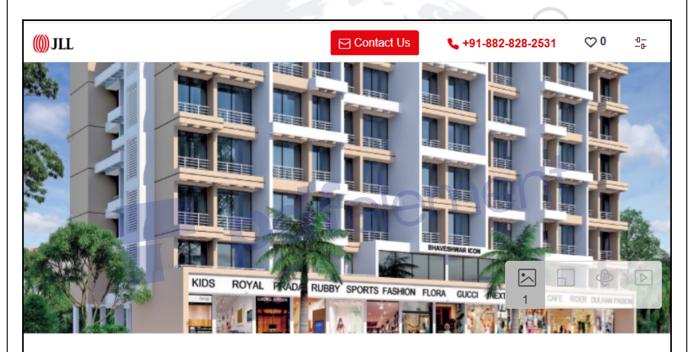




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Price Indicators

Property	Bhaveshwar Icon, Karanjade		
Source	clicbrics		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	305.00	335.50	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹13,770.00	₹12,519.00	-



Bhaveshwar Icon

Starting price

INR 42.00 Lakh

 Karanjade, Panvel, Navi Mumbai, Maharashtra, Navi Mumbai, Mumbai, 410206

Apartments

305 to 447 sqft Carpet Area

□ 1, 2 Bedrooms

Share

Bookmark

Contact Us

Estimate Possession: Dec 2022

Property No. IND-RS-430125



Since 1989





Sale Instances

Property	Bhaveshwar Icon, Karanjade		
Source	Index no.2		
Floor	4th		
	Carpet	Built Up	Saleable
Area	291.00	320.10	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹13,746.00	₹12,496.00	-

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5129528 29-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल ४ दस्त क्रमांक : 5129/2024 नोदंणी : Regn:63m
	गावाचे नाव : करंजाडे	†
(1)विलेखाचा प्रकार	अभिहस्तांतरणपत्र	
(2)मोबदला	4000000	1
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2051922	ement
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	मंजला, भावेश्वर आयकॉन, प्लॉट क्र. क्षेत्र 27.035 चौ.मी.कारपेट(दस्त	न :, इतर माहिती: सदनिका क्र.412,चौथा .88,सेक्टर 06,करंजाडे,ता.पनवेल,जि.रायगड. क्रमांक : 2677/2024,पनवेल 4,दिनांक i. वसूल)((Plot Number : 88 ; SECTOR
(5) क्षेत्रफळ	27.035 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.		7 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: हाऊस ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ग्राईग्राऱ्:(ः). पिन
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	क्र.२०३, दुसरा मजला, सी विंग, श्री गणेश	वय:-50; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम सी.एच.एस., गणेश मंदिर रोड, टिटवाळा ईस्ट, ठाणे., न कोड:-421605 पॅन नं:-AHOPG2672H
(9) दस्तऐवज करून दिल्याचा दिनांक	19/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	19/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5129/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		





Sale Instances

Property	Bhaveshwar Icon, Karan	Bhaveshwar Icon, Karanjade		
Source	Index no.2	Index no.2		
Floor	3rd	3rd		
	Carpet	Built Up	Saleable	
Area	338.00	371.80	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹11,834.00	₹10,758.00	-	

1/2025, 14:32	igr_16860	
16860398 10-03-2024 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 : 16860/2023 नोदंणी : Regn:63m
	गावाचे नाव : करंजाडे	
(1)विलेखाचा प्रकार	अभिहस्तांतरणपत्र	
(2)मोबदला	4000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2526780	agont
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	प्रति चौ.मी सदनिका नं.305 तिसरा मर सोसायटी लि.,प्लॉट नं. 88,सेक्टर 06,- -26.105 चौ.मी. कारपेट एरिया +3.64 चौ.मी.सर्विस एरिया(दस्त क्र पवल 3-1	इतर माहिती: विभाग क्र.27.1,दर.69000 जला,भावेश्वर आयकॉन को.ऑप. हौसिंग गोड करंजाडे,ता.पनवेल,जि.रायगड क्षेत्र 5 चौ.मी.एन्क्लोज्ड बाल्कनी एरिया +1.650 4935-2023 दि. 14/08/2023 यानुसार क 30000/- वसूल करण्यात आलेले आहे) MBER : 06 ;))
(5) क्षेत्रफळ	26.105 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कमला गणेश चौधरी क्य:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं -, रोड नं: फ्लॅट नं. एच-402, गुरु विहार सीएचएस, प्लॉट नं. 20-बी, सेक्टर 11,स्टेट बँक ऑफ इंडिया जवळ, नोड-कळंबोली, ता. पनवेल,जि. रायगड, महाराष्ट्र, राईग्राइः(ं). पिन कोड:-410218 पॅन नं:-AEOPC7288N 2): नाव:-गणेश इंगाजी चौधरी क्य:-54 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक न -, रोड नं: फ्लॅट नं. एच-402, गुरु विहार सीएचएस, प्लॉट नं. 20-बी, सेक्टर 11,स्टेट बँक ऑफ इंडिया जवळ, नोड-कळंबोली, ता. पनवेल,जि. रायगड, महाराष्ट्र, राईग्राइः(ं). पिन कोड:-410218 पॅन नं:-ADCPC0455G	
(8)दस्तऐवज करुन घेणा-या पक्षकराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	नं: -, रोड नं: फ्लॅट नं. 34,पहिला मजला,बंदुक	पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉ वाला बिल्डिंग,बी-ब्लॉक, लक्ष्मण नारायण बई, महाराष्ट्र, मुम्बई. पिन कोड:-400009 पॅन नं:-
(9) दस्तऐवज करुन दिल्याचा दिनांक	14/09/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	14/09/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	16860/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 9th January 2025

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.





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 ₹ 46,61,125.00 (Rupees Forty Six Lakhs Sixty One Thousands One Hundred And Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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



