

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Pooja Prasad More

Residential Flat No. 02, Ground Floor, "Siddhi Sai laxmi Plaza Co. Op. Hsg. Soc. Ltd.", Near Vitthal Mandir, Vimal Dairy Lane, Navghar Pathak Road, Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105, State - Maharashtra, India.

Latitude Longitude: 19°18'9.9"N 72°51'45.5"E

Intended User:

Cosmos Bank

Santacruz (East) Branch

Shop No.1 & 2, Gr. Floor, Arun CH\$, Plot No.47-A, Golibar Road, Near R K Hospital, Santacruz (East), Mumbai - 400055



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

Thane Nashik

Raikot

Indore

Ahmedabad Delhi NCR Raipur Jaipur

Regd. Office

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







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

Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/01/2025/013504/2309961 07/10-80-SONALV Date: 07.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 02, Ground Floor, "Siddhi Sai laxmi Plaza Co. Op. Hsg. Soc. Ltd.", Near Vitthal Mandir, Vimal Dairy Lane, Navghar Pathak Road, Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105, State - Maharashtra, India belongs to Mrs. Pooja Prasad More.

Boundaries		Building	Flat	
North	:	Vitthal Mandir Lane	Flat No. 1	
South	:	Narmada Palace Building	Lift	
East :		Jai Sai Complex	Marginal Space	
West :		Internal Road	Staircase	

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 37,78,560.00 (Rupees Thirty Seven Lakhs Seventy Eight Thousands Five Hundred And Sixty 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.
Digitally signed by Manoj Chalikwar

Manoi Chalikwar Digitally signed by Mano, Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoi@vastukala.org.c≃IN Date: 2025.01.07 17:33:07 +05'30'

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:

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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 www.vastukala.co.in

Residential Flat No. 02, Ground Floor, "Siddhi Sai laxmi Plaza Co. Op. Hsg. Soc. Ltd.", Near Vitthal Mandir, Vimal Dairy Lane, Navghar Pathak Road, Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105, 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 07.01.2025 for Bank Loan Purpose.
1	Date of inspection	06.01.2025
3	Name of the owner / owners	Mrs. Pooja Prasad More
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sale Ownership
5	Brief description of the property	Address: Residential Flat No. 02, Ground Floor, "Siddhi Sai Iaxmi Plaza Co. Op. Hsg. Soc. Ltd.", Near Vitthal Mandir, Vimal Dairy Lane, Navghar Pathak Road, Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105, State - Maharashtra, India. Contact Person: Mr. Saurabh Tambe (Agent) Contact No. 9372819709
6	Location, Street, ward no	Vimal Dairy Lane, Navghar Pathak Road Village - Goddev, Bhayandar (East) District - Thane
7	Survey / Plot No. of land	Hissa No - 12 of Village - Goddev New Survey No - 40ld Survey No - 78
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	3
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 282.96 (Area as per Site measurement) Built Up Area in Sq. Ft. = 328.00 (Area As Per Agreement For Sale Cum Transfer)

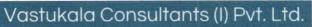




Information not available		
Information not available		
Information not available		
Floor Space Index permissible - Information not available Percentage actually utilized – Details not available		
Tenant Occupied - Mrs. Jyoti Lokhande		
Fully Tenant Occupied		



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Values: A Aggramme

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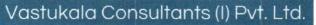
Character (1) Consultable

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	(iv)	Gross amount received for the whole property	N.A.			
27		y of the occupants related to, or close to associates of the owner?	Information not available			
28	fixtures ranges,	rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	Ń. A.			
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.			
30	1	e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.			
31	ı	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	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available			
35	1	uilding insured? If so, give the policy no., tfor which it is insured and the annual premium	Information not available			
36		dispute between landlord and tenant regarding nding 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	locality address	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and land sold.	As per sub registrar of assurance records			
38	Land ra	ate 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	ı	nstances are not available or not relied up on, is of arriving at the land rate	N. A.			
40	COST	OF CONSTRUCTION				
41	Year of comple	commencement of construction and year of tion	Year of Completion – 2005 (As per site information)			
42	1	ras the method of construction, by contract/By ing Labour directly/ both?	N. A.			
		-				



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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.
	1 ' '	Bedroom + Hall + Kitchen, the purpose of valuation we Copy of Approved Building Plan & Occupancy Certificate

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch Branch to assess Fair Market Value as on 07.01.2025 for Residential Flat No. 02, Ground Floor, "Siddhi Sai laxmi Plaza Co. Op. Hsg. Soc. Ltd.", Near Vitthal Mandir, Vimal Dairy Lane, Navghar Pathak Road, Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105, State - Maharashtra, India belongs to Mrs. Pooja Prasad More.

We are in receipt of the following documents:

1) Copy of Agreement For Sale Cum Transfer Dated 12.09.2024 between Miss. Namrata Sangam Gamare(The Transferor) And Mrs. Pooja Prasad More(The Transferee)(8 Pages from Agreement).

Location

The said building is located at Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105. The property falls in Residential Zone. It is at a traveling distance 1.3 Km from Bhayandar Railway Station.

Building

The building under reference is having Ground + 6 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. Ground Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Passage + Toilet. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 7th January 2025

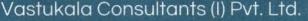
The Built Up Area of the Residential Flat		328.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2005 (As per site information)



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Expected total life of building	:	60 Years
Age of the building as on 2024	:	20 Years
Cost of Construction	:	328.00 Sq. Ft. X ₹ 2,600.00 = ₹ 8,52,800.00
Depreciation {(100 - 10) X (20 / 60)}	:	30.00%
Amount of depreciation	:	₹ 2,55,840.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 95,300/- per Sq. M. i.e. ₹ 8,854/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 82,900/- per Sq. M. i.e. ₹ 7,702/- per Sq. Ft.
Value of property	:	328.00 Sq. Ft. X ₹ 12,300 = ₹40,34,400
Total Value of property as on 7th January 2025	:	₹40,34,400.00

(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)

Fair value of the property as on 7th January 2025	:	₹ 40,34,400.00 - ₹ 2,55,840.00 = ₹ 37,78,560.00
Total Value of the property	:	₹ 37,78,560.00
The realizable value of the property	1	₹34,00,704.00
Distress value of the property	:	₹30,22,848.00
Insurable value of the property (328.00 X 2,600.00)	1	₹8,52,800.00
Guideline value of the property (328.00 X 7702.00)	A	₹25,26,256.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 02, Ground Floor, "Siddhi Sai laxmi Plaza Co. Op. Hsg. Soc. Ltd.", Near Vitthal Mandir, Vimal Dairy Lane, Navghar Pathak Road, Village - Goddev, Bhayandar (East), Taluka - Thane, District - Thane, 401 105, State - Maharashtra, India for this particular purpose at ₹ 37,78,560.00 (Rupees Thirty Seven Lakhs Seventy Eight Thousands Five Hundred And Sixty Only) as on 7th 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 7th January 2025 is ₹ 37,78,560.00 (Rupees Thirty Seven Lakhs Seventy Eight Thousands
 Five Hundred And Sixty 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	:	Ground + 6 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on Ground Floor		
3	Year of construction	į.	2005 (As per site information)		
4	Estimated future life		40 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	1	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, Alluminum sliding windows with M. S. Grills, .		
10	Flooring		Vitrified Tile Flooring.		
11	Finishing	:	Cement Plastering + POP Finish.		
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	Compoun Height an Type of co		÷	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 Location, Type of co		:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power	1	May be provided as per requirement
22		d paving within the compound ate area and type of paving	:	Chequred tiles in open spaces, etc.
23		disposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System

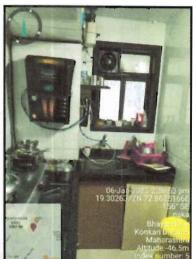




Actual Site Photographs





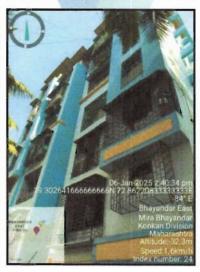


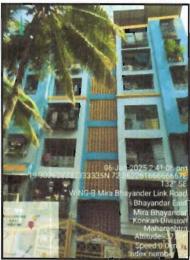
















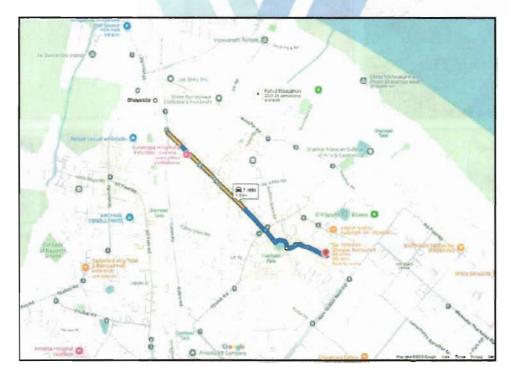




Route Map of the property



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



Longitude Latitude: 19°18'9.9"N 72°51'45.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Bhayandar - 1.3 Km).

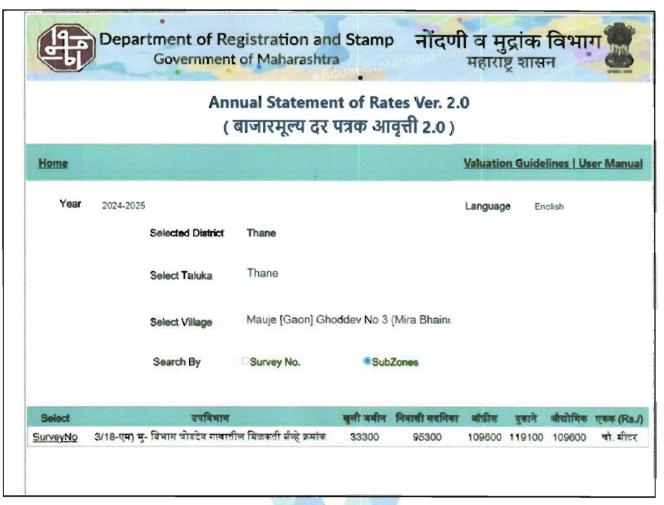


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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	95300			
Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	95,300.00	Sq. Mtr.	8,854.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	33300			
The difference between land rate and building rate(A-B=C)	62,000.00			
Percentage after Depreciation as per table(D)	20%			
Rate to be adopted after considering depreciation [B + (C X D)]	82,900.00	Sq. Mtr.	7,702.00	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



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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	

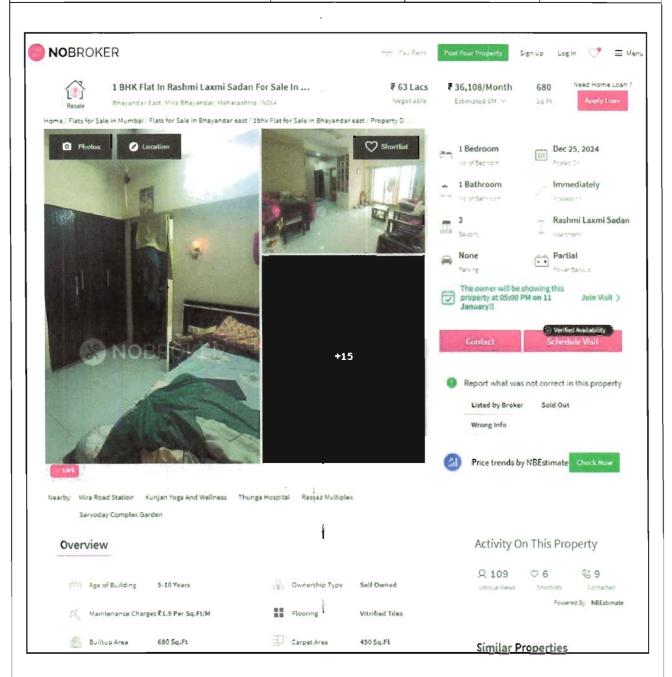






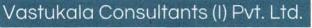
Price Indicators

Property	Flat	Flat Nobroker:com		
Source	Nobroker:com			
Floor -				
	Carpet	Built Up	Saleable	
Area	450.00	540.00	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹14,000.00	₹11,667.00	-	





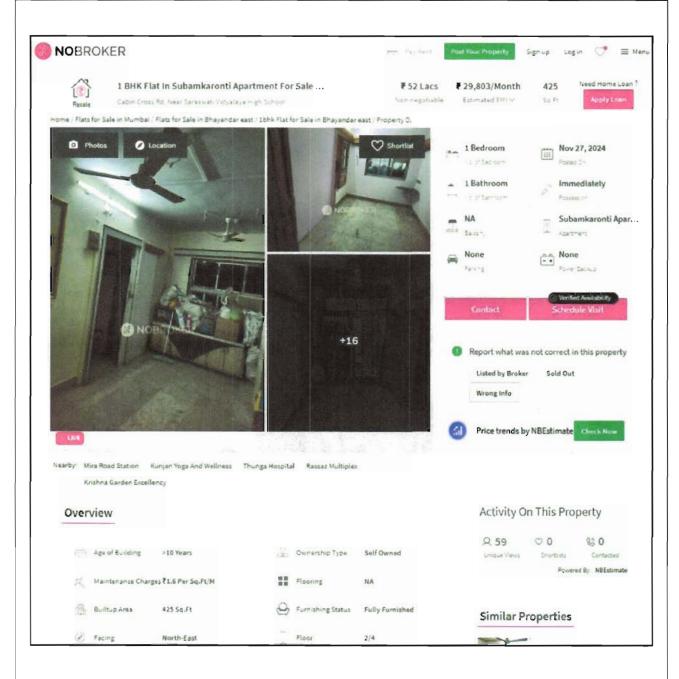
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Price Indicators

Property	Flat Nobroker.com		
Source			
Floor	-		
-	Carpet	Built Up	Saleable
Area	354.00	424.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,689.00	₹12,241.00	-







Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	357.00	428.40	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹12,577.00	₹10,481.00	-	

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(1)विलेखाचा प्रकार	करारनामा	
(3)मीबदला	4490000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देती की पटटेदार ते नमुद करावे।	3790081	
(4) भू-माप्न,पोटहिस्सा व घरक्रमांक(असल्पास)	मोजे गोडदेव एम वार्ड विभाग क्र. मजला बी विग,न्यू आनंद पॅलेस क नगर गोडदेव गाव भाईंदर पूर्व ता चौ.फुट म्हणजेच बिल्ट अप क्षेत्रफ	नपाइतर वर्णन :. इतर माहिती: , इतर माहिती: 3/18 येथील सदिनिका क्र. 302,तिसरा गे-ऑप. हो.सो.लि.,विमल डेअरी लेन,काथी तुका जिल्हा ठाणे. सदिनिकेचे बिल्ट अप 428 ळ 39.77 ची. मीटर व इतर सदर दस्तामध्ये unber : नविन स.नं. 4, हिस्सा नं. 7 ;))
(5) क्षेत्रफळ	39.77 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेत तेव्हा.		
(७) दस्तएँवज करून देणा-या लिहुन ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 नाव: भरत सिंह रावत वय: 48 पत्ता: प्लॉट न: , माळा न: , इमारतीचे नाव: 302, तिसरा मजला. बी विग, न्यू आनंद पॅलेस को-ऑप. ही. बी. ति., विमल देअरी लेन. काशी नगर, गांडदेव गां- भाईंदर पूर्व. तालुका जिल्हा ठाणे. ब्लॉक नं: , रोड नं: , महाराष्ट्र. ठाणे. पिन कोड: 401105 पॅन BDOPR3699C 	
(४)दस्तऐवज करून घेणाऱ्या पश्चकाराचे व किंवा दिवाणी न्यामालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पता		
(9) दस्तऐवज करुन दिल्याचा दिनांक	23/10/2024	
(10)दस्त नींदणी केल्याचा दिनांक	23/10/2024	
(11)अनुक्रमांक.खंड व पृष्ठ	19364/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	314300	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मृत्याकनासाठी विचारात घेतलेला तपशील:		
मुद्रांक चुल्क आकारताना निवडलेला अनुष्कंद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





Sale Instances

Property	Flat	Flat Index no.2		
Source	Index no.2			
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	333.00	399.60	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹12,913.00	₹10,761.00	-	

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ontact concern SRO office.		Regn.63m	
	गावाचे नाव: गोडदेव		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	4300000		
(3) बाजरभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतों की पटटेदार ते नमुद करावे)	3542301		
(4) भू-मापन,पोटहिस्सा व घरक्रमाँक(असल्यास)	मौजे गोडदेव,वोर्ड क्र. एम,विभाग मजला,कमद पार्क को, ऑप, हो, र	ापाइतर वर्णन :, इतर माहिती: , इतर माहिती: 3/18,सदनिका क्र. 401/ए विंग,चौथा सोसा. लि.,काशी नगर,भाईंदर पू, ठाणे ो. मी. बिल्टअप आहे.((Survey Number : Survey No. 4/2(pt) :))	
(5) क्षेत्रफळ	37.17 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(१) दस्तऐवज करून देणा-मा-लिहून ठेवणा-मा पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-तुकाराम विठोबा वीर वय:-62 पत्ता-प्लॉट नं -, माळा नं:-, हुमारतीचे नाव:-, ब्लॉक न -, रोड नं: सदनिका क्र. 401/ए विग. चीथा मजला, कुमुद पार्क को. ऑप. ही. सोसा. लि काशी नगर भाईदर पू ठाणे, महाराष्ट्र, ठाणे. पिन कोड401105 पेंन नं:-AJLPV8919M		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किवा दिवाणी न्यायाल्याचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-माधव अयोध्या शर्मा वयः-42: पत्ताः-प्लॉट नंः -, माळा नंः -, इमारतीचे नावः -, ब्लॉक नंः -, रोड नं: सदनिका क्र.ए-108 पहिला मजला, श्री स्रेहा इंडस्ट्रीयल इस्टेट, गोडदेव भाईंबर पू महाराष्ट्र, ठाणे. पिन कोडः-401105 पॅन नं:-BDTPS1258K 2): नावः-मान्ती माधव शर्मा - वयः-39: पत्ताः-प्लॉट नंः -, माळा नंः -, इमारतीचे नावः -, ब्लॉक नंः -, रोड नं: सदिनका क्र. ए-108, पहिला मजला, श्री स्रेहा इंडस्ट्रीयल इस्टेट, गोडदेव, भाईंबर पू महाराष्ट्र, ठाणे. पिन कोडः-401105 पॅन नं:-DGRPS2235D		
(५) दस्तऐवज करून दिल्याचा दिनांक	29/02/2024		
(10)दस्त नोंदणी केल्पाचा दिनांक	29/02/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	3542/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	301000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शोरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	1		
मुद्रांक शुल्क आकारताना निवडलेला अनुचेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 7th 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.



CONSULTANTS

CONSU

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 ₹ 37,78,560.00 (Rupees Thirty Seven Lakhs Seventy Eight Thousands Five Hundred And Sixty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Manoj Chalikwar Consultants (i) Pvt. Ltd., ou =Mumbal, email=manoj@vastukala.org, c=IN Date: 2025.01.07 17:33:27 +05'30'

Director

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

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





