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## Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner : **Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya**

Residential Flat No. 1501, 15<sup>th</sup> Floor, Building No A3, "**Rosa Gardenia Complex**", Ghodbunder Road, Kasarvadavli, Village - Vadvali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India.

Latitude Longitude : 19°16'1.8"N 72°57'47.7"E

### Intended User:

**Cosmos Bank**

**Sakinaka Andheri East Branch**

102, Trade Corner, Sakinaka Junction Andheri East Mumbai 400072

### Our Pan India Presence at :

- |            |        |           |           |
|------------|--------|-----------|-----------|
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### Regd. Office

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

+91 2247495919

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Vastu/Mumbai/01/2025/013542/2310122  
20/6-241-PRSH  
Date: 20.01.2025

### VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1501, 15<sup>th</sup> Floor, Building No A3, "**Rosa Gardenia Complex**", Ghodbunder Road, Kasarvadavli, Village - Vadvali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India belongs to **Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya**.

Boundaries of the property

North : Tower - A4  
South : Tower - A2  
East : Haware City Road  
West : Garden Area & Parking

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 **₹ 1,31,73,680.50 (Rupees One Crore Thirty One Lakhs Seventy Three Thousands Six Hundred And Eighty 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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Residential Flat No. 1501, 15<sup>th</sup> Floor, Building No A3, "Rosa Gardenia Complex", Ghodbunder Road, Kasarvadavli, Village - Vadvali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, 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 20.01.2025 for Housing Loan Purpose.  |
| 1  | Date of inspection   | 18.01.2025  |
| 3  | Name of the owner / owners   | <b>Suresh R. Maurya, Shobhavati S. Maurya &amp; Anil S. Maurya</b>  |
| 4  | If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided? | Joint Ownership<br>Details of ownership share is not available  |
| 5  | Brief description of the property  | <b>Address:</b> Residential Flat No. 1501, 15 <sup>th</sup> Floor, Building No A3, "Rosa Gardenia Complex", Ghodbunder Road, Kasarvadavli, Village - Vadvali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India.<br><b>Contact Person :</b><br>Suresh R. Maurya (Owner)<br>Contact No. 8080103317 |
| 6  | Location, Street, ward no  | Ghodbunder Road Village - Vadvali, Thane (West) District - Thane  |
| 7  | Survey / Plot No. of land  | Village - Vadvali New Survey No - 25/1, 2, 29/8, Zone No. 13/48-1B/4  |
| 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. = 744.48</b><br><b>(Area as per Site measurement)</b><br><b>Carpet Area in Sq. Ft. = 635.00</b><br><b>Balcony Area in Sq. Ft. = 70.00</b><br><b>Dry Balcony Area in Sq. Ft. = 39.00</b><br><br><b>Carpet Area in Sq. Ft. = 659.00</b><br><b>(Area As Per Agreement for sale)</b><br><br><b>Built Up Area in Sq. Ft. = 790.80</b><br><b>(Carpet Area + 20%)</b> |
| 13 | Roads, Streets or lanes on which the land is abutting  | Village - Vadvali, Thane (West) Taluka - Thane, District - Thane, Pin - PIN - 400 615  |
| 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.<br>(i) Initial Premium<br>(ii) Ground Rent payable per annum<br>(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 - Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya   |

|    |   |  |
|----|---|--|
|    | 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<br>Percentage actually utilized – Details not available |
| 26 | <b>RENTS</b>  |  |
|    | (i) Names of tenants/ lessees/ licensees, etc   | Owner Occupied - Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya                                 |
|    | (ii) Portions in their occupation   | Fully Owner Occupied   |
|    | (iii) Monthly or annual rent/compensation/license fee, etc. paid by each  | 28,000.00 (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?  | N.A.   |
| 28 | Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details    | N. A.  |
| 29 | 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 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 | <b><i>COST OF CONSTRUCTION</i></b>   |  |
| 41 | Year of commencement of construction and year of completion  | Year of Completion – 2016 (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.  |
|    | <p><b>Remark:</b><br/>As per site inspection, Actual Total Carpet area 744.00 Sq. Ft. (including Balcony &amp; Dry Balcony Area) is more than Carpet Area 659.00 Sq. Ft. mentioned in the Agreement provided to us. Hence, we have considered area mentioned in the Agreement for valuation purpose.</p> |  |

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Sakinaka Andheri East Branch to assess Fair Market Value as on 20.01.2025 for Residential Flat No. 1501, 15<sup>th</sup> Floor, Building No A3, "**Rosa Gardenia Complex**", Ghodbunder Road, Kasarvadavli, Village - Vadvali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India belongs to **Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya**.

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

|    |   |
|----|---|
| 1) | Copy of Agreement for sale No.11899 / 2014 Dated 18.12.2014 between M/s. Sai Enterprises (The Promoter) And Shri. Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya (The Purchasers). |
| 2) | Copy of Amended Commencement Certificate No.S08 / 0087 / 10 / TMC / TDD / 1194 / 14 Dated 21.07.2014 issued by Thane Municipal Corporation.   |
| 3) | Copy of Occupancy Certificate No.S06 / 0087 / 10 / TMC / TDD / OCC / 0296 / 16 Dated 27.10.2016 issued by Thane Municipal Corporation.  |
| 4) | Copy of Allotment of Car Parking Dated 15.12.2014 in the name of Suresh R. Maurya, Shobhavati S. Maurya & Anil S. Maurya issued by M/s. Sai Enterprises (Promoter) .                        |

### Location

The said building is located at Village - Vadvali, Thane (West), Taluka - Thane, District - Thane, PIN - 400 615. The property falls in Residential Zone. It is at a traveling distance 10.3 Km. from Thane Railway Station.



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## Building

The building under reference is having Ground + 16 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. Floor is having 4 Residential Flat. The building is having 2 lifts.

## Residential Flat:

The Residential Flat under reference is situated on the 15<sup>th</sup> Floor The composition of Residential Flat is 3 Bedroom + Living Room + Kitchen + Passage + 2 Toilet. This Residential Flat is Vitrified tile flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminium Sliding Windows , Concealed Plumbing with Conduit & Concealed Electrical wiring etc.

## Valuation as on 20th January 2025

|   |   |                |
|---|---|----------------|
| The Carpet Area of the Residential Flat | : | 659.00 Sq. Ft. |
|---|---|----------------|

## Deduct Depreciation:

|   |   |   |
|---|---|---|
| Year of Construction of the building  | : | 2016 (As per occupancy certificate)                   |
| Expected total life of building   | : | 60 Years  |
| Age of the building as on 2024  | : | 9 Years   |
| Cost of Construction  | : | 790.80 Sq. Ft. X ₹ 2,700.00 = ₹ 21,35,160.00          |
| Depreciation $\{(100 - 10) \times (9 / 60)\}$                               | : | 13.50%  |
| Amount of depreciation  | : | ₹ 2,88,319.50   |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | : | ₹ 1,07,470/- per Sq. M.<br>i.e. ₹ 9,984/- per Sq. Ft. |
| Guideline rate (after depreciate)   | : | ₹ 99,589/- per Sq. M.<br>i.e. ₹ 9,252/- per Sq. Ft.   |
| A) Value of property  | : | 659.00 Sq. Ft. X ₹ 18,000 = ₹1,18,62,000              |
| B) 2 Car Parking Space (One lower stack podium & one upper stack podium)    | : | 2 X ₹ 8,00,000 = ₹16,00,000.00                        |
| Total Value of property as on 20th January 2025 (A+B)                       | : | ₹1,34,62,000.00                                       |

(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 20th January 2025  | : | ₹ 1,34,62,000.00 - ₹ 2,88,319.50 = ₹ 1,31,73,680.50 |
| Total Value of the property                         | : | ₹ 1,31,73,680.50                                    |
| The realizable value of the property                | : | ₹1,18,56,312.00                                     |
| Distress value of the property                      | : | ₹1,05,38,944.00                                     |
| Insurable value of the property (790.80 X 2,700.00) | : | ₹21,35,160.00                                       |
| Guideline value of the property (790.80 X 9252.00)  | : | ₹73,16,482.00                                       |

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1501, 15<sup>th</sup> Floor, Building No A3, "Rosa Gardenia Complex", Ghodbunder Road, Kasarvadavli, Village - Vadvali, Thane (West), Taluka -



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Thane, District - Thane, PIN - 400 615, State - Maharashtra, Country - India for this particular purpose at ₹ 1,31,73,680.50 (Rupees One Crore Thirty One Lakhs Seventy Three Thousands Six Hundred And Eighty Only) as on 20th January 2025

## 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 **20th January 2025** is ₹ 1,31,73,680.50 (Rupees One Crore Thirty One Lakhs Seventy Three Thousands Six Hundred And Eighty 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 + 016 Upper Floors   |                                      |      |  |   |
| 2                 | Plinth area floor wise as per IS 3361-1966   | : N.A. as the said property is a Residential Flat Situated on 15 <sup>th</sup> Floor      |                                      |      |  |   |
| 3                 | Year of construction   | : 2016 (As per occupancy certificate)   |                                      |      |  |   |
| 4                 | Estimated future life  | : 51 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                 | 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, Powder coated Aluminium Sliding Windows , . |                                      |      |  |   |
| 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                | <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 Conduit & Concealed Electrical wiring |
| (i)               | Internal wiring – surface or conduit   |   |                                      |      |  |   |
| (ii)              | Class of fittings: Superior/Ordinary/Poor.   |   |                                      |      |  |   |

| Technical details |  | Main Building |   |
|-------------------|--|---------------|---|
| 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.                                   | :             | Ordinary  |
| 17                | Compound wall<br>Height and length<br>Type of construction                                       | :             | All external walls are 9" thick and partition walls are 6" thick. |
| 18                | No. of lifts and capacity  | :             | 2 Lifts   |
| 19                | Underground sump – capacity and type of construction   | :             | RCC Tank  |
| 20                | Over-head tank<br>Location, capacity<br>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<br>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 | :             |   |

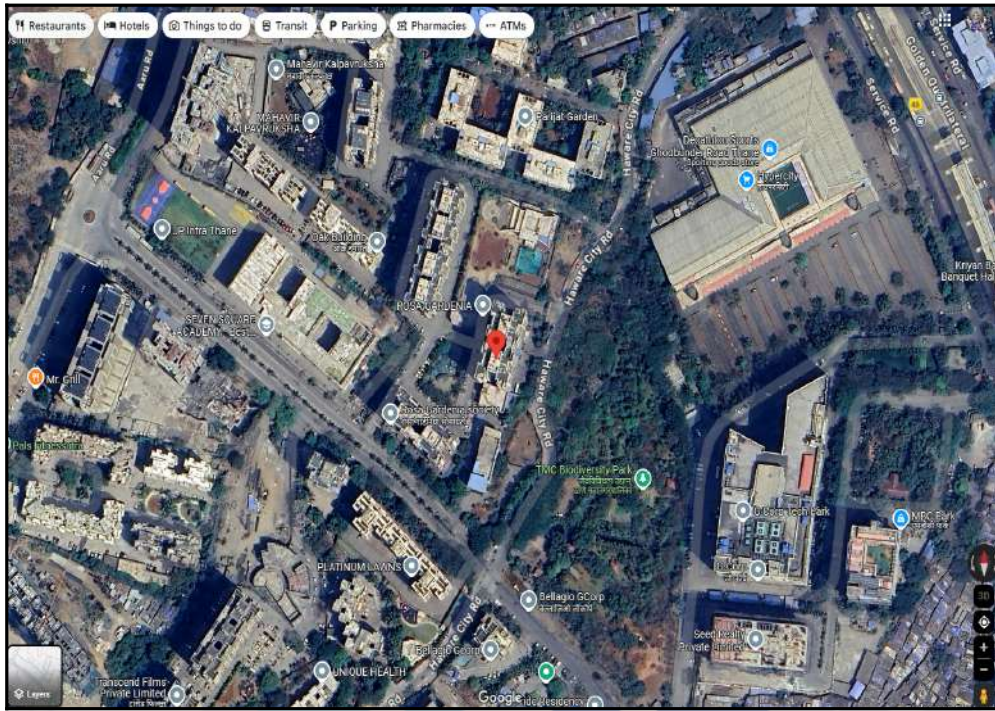
## Actual Site Photographs



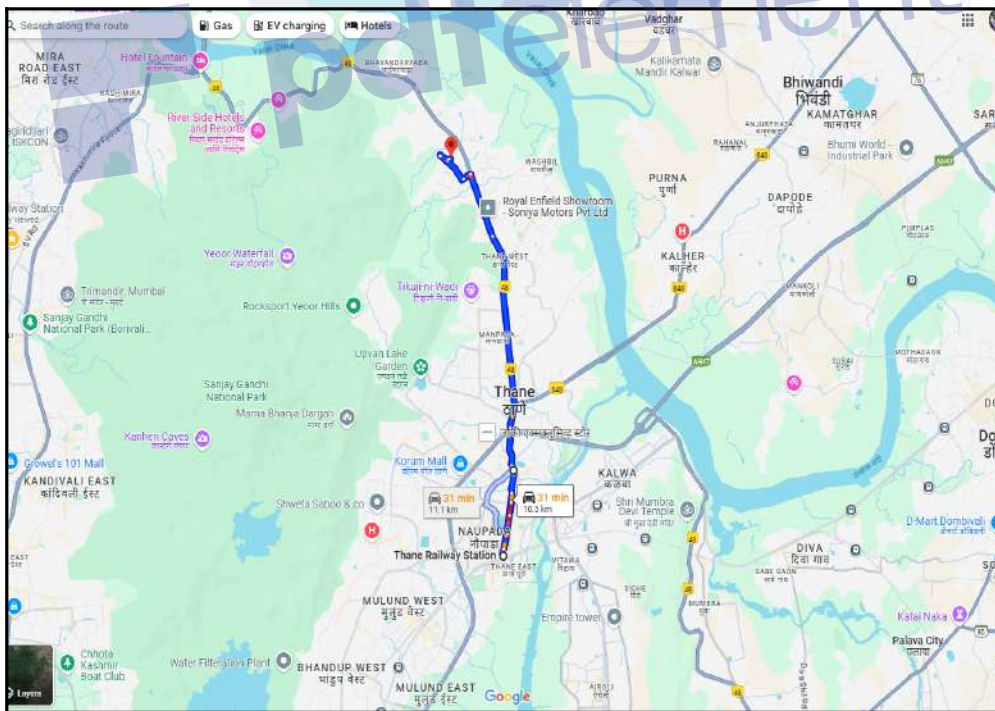
## Actual Site Photographs



# Route Map of the property



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



**Longitude Latitude: 19°16'1.8"N 72°57'47.7"E**

**Note:** The Blue line shows the route to site distance from nearest Railway Station (Thane - 10.3 Km. ).




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## 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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Year:  Language:

Selected District:

Select Taluka:

Select Village:

Search By:  Survey No.  SubZones

| Select                   | उपविभाग  | खुली जमीन | निवासी सदनिका | ऑफिस   | दुकाने | औद्योगिक | एकक (Rs./) |
|--------------------------|--|-----------|---------------|--------|--------|----------|------------|
| <a href="#">SurveyNo</a> | 13/47-1अ/4) घोडबंदर रोडच्या लगतचे सर्वे क्र. - मौजे वडवली  | 16500     | 65100         | 74700  | 81200  | 74700    | चौ. मीटर   |
| <a href="#">SurveyNo</a> | 13/48-1ब/4) रस्त्यापासून दुर असलेला भाग व वरील "1अ/4" मध्ये दर्शविलेल्या सर्वे नंबर व्यतिरीक्त वडवलीचे उर्वरीत सिटीएस/सर्वे नंबर सिटी सर्वे नंबर ( गावठाण )                    | 19900     | 97700         | 109100 | 121900 | 109100   | चौ. मीटर   |
| <a href="#">SurveyNo</a> | 13/49-1ब/4) रस्त्यापासून दुर असलेला भाग व वरील "1अ/4" मध्ये दर्शविलेल्या सर्वे नंबर व्यतिरीक्त वडवलीचे उर्वरीत सिटीएस/सर्वे नंबर सिटी सर्वे नंबर ( गावठाण ) अविकसीत प्र.चौ.मी. | 7900      | 0             | 0      | 0      | 0        | चौ. मीटर   |
| <a href="#">SurveyNo</a> | 13/48/अ- वडवली अंतर्गत उपविभा  | 14200     | 49100         | 56100  | 61200  | 56100    | चौ. मीटर   |
| <a href="#">SurveyNo</a> | 13/48/ब-यशराज पार्क पुराणिक सिटी   | 21000     | 76600         | 82700  | 96000  | 82700    | चौ. मीटर   |

|  |                    |                 |                 |                |
|--|--------------------|-----------------|-----------------|----------------|
| Stamp Duty Ready Reckoner Market Value Rate for Flat                             | 97700              |                 |                 |                |
| Increase by 10% on Flat Located on 15 <sup>th</sup> Floor                        | 9770               |                 |                 |                |
| <b>Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)</b> | <b>1,07,470.00</b> | <b>Sq. Mtr.</b> | <b>9,984.00</b> | <b>Sq. Ft.</b> |
| Stamp Duty Ready Reckoner Market value Rate for Land (B)                         | 19900              |                 |                 |                |
| The difference between land rate and building rate(A-B=C)                        | 87,570.00          |                 |                 |                |
| Percentage after Depreciation as per table(D)                                    | 9%                 |                 |                 |                |
| <b>Rate to be adopted after considering depreciation [B + (C X D)]</b>           | <b>99,589.00</b>   | <b>Sq. Mtr.</b> | <b>9,252.00</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         | Rosa Gardenia |                 |                 |
| Source           | Nobroker.com  |                 |                 |
| Floor            | Middle        |                 |                 |
|                  | <b>Carpet</b> | <b>Built Up</b> | <b>Saleable</b> |
| Area             | 660.00        | 792.00          | -               |
| Percentage       | -             | 20%             | -               |
| Rate Per Sq. Ft. | ₹17,424.00    | ₹14,520.00      | -               |

The screenshot displays a real estate listing on the Housing.com platform. The main heading is "2.5 BHK Flat" with a price of ₹1.15 Cr. The listing is for a property in Rosa Gardenia, Kasarvadavai, Thane West. Key details include a built-up area of 950 sq.ft, an average price of ₹12.11 K/sq.ft, and an 8-year-old property. The listing is ready to move and is semi-furnished. The page also features a "Special Highlights" section with amenities like a children's play area, school proximity, metro station proximity, and an east-facing entrance. A "Property Overview" table provides further details: Project Name (Rosa Gardenia), Brokerage (₹11 Lacs), Price (₹1.15 Cr), Carpet Area (660 sq.ft), Bedrooms (3), and Bathrooms (2). A contact seller form is visible on the right side of the listing.






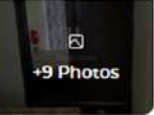
## Price Indicators

|                  |                           |                 |                 |
|------------------|---------------------------|-----------------|-----------------|
| Property         | Rosa Gardenia, Thane West |                 |                 |
| Source           | magic bricks              |                 |                 |
| Floor            | 5th                       |                 |                 |
|                  | <b>Carpet</b>             | <b>Built Up</b> | <b>Saleable</b> |
| Area             | 585.00                    | 702.00          | -               |
| Percentage       | -                         | 20%             | -               |
| Rate Per Sq. Ft. | ₹18,803.00                | ₹15,670.00      | -               |

**magicbricks**
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾

₹1.10 Cr [EMI - ₹ 50k](#) | [Get pre-approved loan](#)

2 BHK Flat For Sale in Rosa Gardenia, Anand Nagar Thane West, Thane

+9 Photos

2 Beds 2 Baths 3 Balconies 1 Covered Parking

|   |   |   |
|---|---|---|
| <p><b>Carpet Area</b><br/>585 sqft ▾<br/>₹18,803/sqft</p> | <p><b>Developer</b><br/><u>Rosa Group</u></p> | <p><b>Project</b><br/><u>Rosa Gardenia</u></p>    |
| <p><b>Floor</b><br/>5 (Out of 16 Floors)</p>              | <p><b>Transaction Type</b><br/>Resale</p>     | <p><b>Status</b><br/>Ready to Move</p>            |
| <p><b>Facing</b><br/>North</p>                            | <p><b>Lifts</b><br/>2</p>                     | <p><b>Furnished Status</b><br/>Semi-Furnished</p> |

Contact Owner

Get Phone No.

👤 Last contact made 3 days ago

### More Details

|               |  |
|---------------|--|
| Price Breakup | ₹1.1 Cr  |
| Address       | A1-503 Rosa Gardenia, Anand Nagar Thane West, Thane, Maharashtra |

## Sale Instances

|                  |                           |                 |                 |
|------------------|---------------------------|-----------------|-----------------|
| Property         | Rosa Gardenia, Thane West |                 |                 |
| Source           | Index no.2                |                 |                 |
| Floor            | 7th                       |                 |                 |
|                  | <b>Carpet</b>             | <b>Built Up</b> | <b>Saleable</b> |
| Area             | 511.00                    | 613.20          | -               |
| Percentage       | -                         | 20%             | -               |
| Rate Per Sq. Ft. | ₹14,971.00                | ₹12,476.00      | -               |

|   |  |                               |  |
|---|--|-------------------------------|--|
| 07/01/2025, 18:18   |  | igr_12733                     |  |
| 12733536  |  | <b>सूची क्र.2</b>             |  |
| 25-06-2024  |  | दुय्यम निबंधक : दु.नि. ठाणे 9 |  |
| Note:-Generated Through eSearch Module,For original report please contact concern SRO office.   |  | दस्त क्रमांक : 12733/2024     |  |
|   |  | नोदणी :                       |  |
|   |  | Regn:63m                      |  |
| <b>गावाचे नाव : वडवली</b>   |  |                               |  |
| (1)विलेखाचा प्रकार  | सेल डीड  |                               |  |
| (2)मोबदला   | 7650000  |                               |  |
| (3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)  | 6209372.35   |                               |  |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)  | 1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : , इतर माहिती: मौजे वडवली,ता.लुका आणि जिल्हा ठाणे येथील सर्वे नंबर. 25/1,2,29/8 यावरील प्लॉट नंबर. 701,7 वा मजला,बिल्डींग नं बी-2,रोझा गार्डिनिया कॉ ऑ हौसिंग सोसायटी लिमिटेड,हायपरसिटी मॉल मागे,घोडबंदर रोड,कसरवडवली,ठाणे(पश्चिम)-400607... प्लॉट क्षेत्र 57.21 चौ मीटर बिल्टअप एरिया बांधीव(सोबत एक कार पार्किंग स्पेस नं पी-08... झोन नं.13/48/1ब/4(मुळ दस्त क्रं.टनन-9/9623/2024 दस्त नोदणी दिनांक 15/05/2024 अन्वये प्रमाणे मुळ दस्ताची मु.शु. व नोदणी फी वसूल केली आहे)( ( Survey Number : 25/1/2, 29/8 ; ) ) |                               |  |
| (5) क्षेत्रफळ   | 57.21 चौ.मीटर  |                               |  |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.   |  |                               |  |
| (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:-आनंद संतोषकुमार बबेरवाल वय:-42 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं: प्लॉट नंबर. 701, 7 वा मजला, रोसा गार्डिनिया कॉ ऑ हौसिंग सोसायटी लिमिटेड, रोड नं: हायपरसिटी मॉल मागे, घोडबंदर रोड, कसरवडवली, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AOGPB2840H   |                               |  |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता                    | 1): नाव:-जोशा नाडार . वय:-48; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: 405/4 , साई श्रध्दा अपा. शांतीनगर रोड नं - 2 , ठाणे प, महाराष्ट्र, THANE. पिन कोड:-400604 पॅन नं:-AHJPN1217A<br>2): नाव:-एमिती जोशा नाडार वय:-45; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: 405/4 , साई श्रध्दा अपा. शांतीनगर रोड नं - 2 , ठाणे प, महाराष्ट्र, THANE. पिन कोड:-400604 पॅन नं:-ASSPN2233N   |                               |  |
| (9) दस्तऐवज करुन दिल्याचा दिनांक  | 25/06/2024   |                               |  |
| (10)दस्त नोदणी केल्याचा दिनांक  | 25/06/2024   |                               |  |
| (11)अनुक्रमांक,खंड व पृष्ठ  | 12733/2024   |                               |  |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क   | 500  |                               |  |
| (13)बाजारभावाप्रमाणे नोदणी शुल्क  | 100  |                               |  |

## Sale Instances

|                  |                           |                 |                 |
|------------------|---------------------------|-----------------|-----------------|
| Property         | Rosa Gardenia, Thane West |                 |                 |
| Source           | Index no.2                |                 |                 |
| Floor            | 4th                       |                 |                 |
|                  | <b>Carpet</b>             | <b>Built Up</b> | <b>Saleable</b> |
| Area             | 659.00                    | 790.80          | -               |
| Percentage       | -                         | 20%             | -               |
| Rate Per Sq. Ft. | ₹14,985.00                | ₹12,487.00      | -               |

|   |   |          |   |
|---|---|----------|---|
| 07/01/2025, 18:17   |   | igr_3865 |   |
| 386573<br>03-02-2024<br>Note:-Generated Through eSearch Module,For original report please contact concern SRO office.                 | <b>सूची क्र.2</b>   |          | दुय्यम निबंधक : दु.नि. ठाणे 1<br>दस्त क्रमांक : 3865/2023<br>नोंदणी :<br>Regn:63m |
| <b>गावाचे नाव : वडवली</b>   |   |          |   |
| (1)विलेखाचा प्रकार  | करारनामा  |          |   |
| (2)मोबदला   | 9875000   |          |   |
| (3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)  | 7520457.5   |          |   |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)  | 1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 404, माळा नं: चौथा मजला,बिल्डींग नं. ए-1, इमारतीचे नाव: रोझा गार्डेनिया को-ऑप.हौ.सो.लि., ब्लॉक नं: हायपर सिटी मॉल जवळ,कासारवडवली, रोड : घोडबंदर रोड,ठाणे प. -400615, इतर माहिती: सदनिकेचे क्षेत्र 659 चौ. फूट कारपेट म्हणजेच 61.24 चौ. मी. कारपेट,एक स्टीलट पार्कींग स्पेस नं. एस-32 सहीत,झोन नं. 13/48-1ब4( ( Survey Number : Survey No. 25/1, 25/2, 25/3A/3, 29/8,29/7/3 and 29/6 ; ))  |          |   |
| (5) क्षेत्रफळ   | 659 चौ.फूट  |          |   |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.   |   |          |   |
| (7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:-हनीश नरेंद्र खन्ना . वय:-44 पत्ता:-प्लॉट नं: फ्लॅट नं. 404, माळा नं: चौथा मजला, बिल्डींग नं. ए-1, इमारतीचे नाव: रोझा गार्डेनिया को-ऑप.हौ.सो.लि., ब्लॉक नं: हायपर सिटी मॉल जवळ, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-ARNPK5075H<br>2): नाव:-पायल हनीश खन्ना . वय:-39 पत्ता:-प्लॉट नं: फ्लॅट नं. 404, माळा नं: चौथा मजला, बिल्डींग नं. ए-1, इमारतीचे नाव: रोझा गार्डेनिया को-ऑप.हौ.सो.लि., ब्लॉक नं: हायपर सिटी मॉल जवळ, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AXBPK2788D |          |   |
| (8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता                    | 1): नाव:-जनार्थन राव . वय:-50; पत्ता:-प्लॉट नं: फ्लॅट नं. 204, माळा नं: दुसरा मजला, बिल्डींग नं. 19, इमारतीचे नाव: विजय पार्क को-ऑप.हौ.सो.लि., ब्लॉक नं: हायपर सिटी समोर, कासारवडवली, रोड नं: घोडबंदर रोड, ठाणे (पश्चिम), महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AYIPR2565B  |          |   |
| (9) दस्तऐवज करून दिल्याचा दिनांक  | 23/05/2023  |          |   |
| (10)दस्त नोंदणी केल्याचा दिनांक   | 23/05/2023  |          |   |
| (11)अनुक्रमांक,खंड व पृष्ठ  | 3865/2023   |          |   |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क   | 691300  |          |   |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क   | 30000   |          |   |
| (14)शेरा  |   |          |   |

## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **20th 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 knowledgeable 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.



Since 1989

**Vastukala Consultants (I) Pvt. Ltd.**

An ISO 9001 : 2015 Certified Company



## DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

## VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 1,31,73,680.50 (Rupees One Crore Thirty One Lakhs Seventy Three Thousands Six Hundred And Eighty Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

**Manoj Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



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