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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Ms. Monu Virendrapal Verma**

Residential Flat No. 301, 3rd Floor, Wing - B, "Tejas Co-Op. Hsg. Soc. Ltd. ", Chulna Road, Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India.

Latitude Longitude : 19°22'32.5"N 72°49'21.1"E

Intended User:

Cosmos Bank

VASAI (WEST) BRANCH

Morya Shopping Centre, S.No. 16, H.No. 10 & 11, NAVGHAR, Ambadi Road,
Vasai (West), Palghar - 401 202.

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/01/2025/013555/2310018

10/20-137-PRSH

Date: 10.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, Wing - B, "**Tejas Co-Op. Hsg. Soc. Ltd.**", Chulna Road, Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India belongs to **Ms. Monu Virendrapal Verma**.

Boundaries of the property

North : Wing - A
South : Balkrishna Sadan Apartment
East : Helena Apartment
West : Internal Road

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 **₹ 73,03,563.50 (Rupees Seventy Three Lakhs Three Thousand Five Hundred And Sixty Three Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Sharadkumar B. Chalikwar

Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2025.01.10 10:05:14 +05'30'

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Encl.: Valuation report



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Regd. Office

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Residential Flat No. 301, 3rd Floor, Wing - B, "Tejas Co-Op. Hsg. Soc. Ltd. ", Chulna Road, Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, 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 10.01.2025 for Housing Loan Purpose.
1	Date of inspection	09.01.2025
3	Name of the owner / owners	Ms. Monu Virendrapal Verma
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 301, 3 rd Floor, Wing - B, "Tejas Co-Op. Hsg. Soc. Ltd. ", Chulna Road, Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India. Contact Person : Mr. Vikas Verma (Owner's Brother) Contact No. 9766640171
6	Location, Street, ward no	Chulna Road Village - Manickpur, Vasai (West) District - Palghar
7	Survey / Plot No. of land	Village - Manickpur New Survey No - 81, Hissa No. 13
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	



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>(Area as per Site measurement) Carpet Area in Sq. Ft. = 537.00 Terrace Area in Sq. Ft. = 378.00</p> <p>Built Up Area in Sq. Ft. = 785.00 Terrace Area in Sq. Ft. = 480.00 (Area As Per Agreement For Sale) Terrace Area in Sq. Ft. = 192.00 (40% of Total Terrace Area i.e. 480.00 Sq. Ft.) Total Built Up Area in Sq. Ft. = 977.00</p>
13	Roads, Streets or lanes on which the land is abutting	Village - Manickpur, Vasai (West) Taluka - Vasai, District - Palghar, Pin - PIN - 401 202
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Ms. Monu Virendrapal Verma

	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 CIDCO norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Ms. Monu Virendrapal Verma
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	15,000.00 (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	SALES	
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	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2004 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
Remark: The loading between Measured Carpet Area to Built Up Area mentioned in agreement is 46%. We have considered area as per agreement for the valuation purpose.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, VASAI (WEST) Branch to assess Fair Market Value as on 10.01.2025 for Residential Flat No. 301, 3rd Floor, Wing - B, "Tejas Co-Op. Hsg. Soc. Ltd. ", Chulna Road, Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India belongs to **Ms. Monu Virendrapal Verma**.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.5261/2021 Dated 25.05.2021 between Mr. Chetan Hiralal Chapaneri (The Transferor) And Ms. Monu Virendrapal Verma (The Transferee).
2)	Copy of Occupancy Certificate No.CIDCO / VVSR / OC / BP-2342 / W / 1198 Dated 06.08.2004 issued by CIDCO.

Location

The said building is located at Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 1.9 Km. from Vasai Road Railway Station.

Building

The building under reference is having Ground + 3 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. 3rd Floor is having 2 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 2 Bedroom + Living



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Room + Kitchen + Passage + 2 Toilet. Terrace area covered with ACC sheet roofing. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door with M.S Safety door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 10th January 2025

The Built Up Area of the Residential Flat	:	977.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2004 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	977.00 Sq. Ft. X ₹ 2,300.00 = ₹ 22,47,100.00
Depreciation $\{(100 - 10) \times (21 / 60)\}$:	31.50%
Amount of depreciation	:	₹ 7,07,836.50
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 43,435/- per Sq. M. i.e. ₹ 4,035/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 36,328/- per Sq. M. i.e. ₹ 3,375/- per Sq. Ft.
Value of property	:	977.00 Sq. Ft. X ₹ 8,200 = ₹80,11,400.00
Total Value of property as on 10th January 2025	:	₹80,11,400.00

(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 10th January 2025	:	₹ 80,11,400.00 - ₹ 7,07,836.50 = ₹ 73,03,563.50
Total Value of the property	:	₹ 73,03,563.50
The realizable value of the property	:	₹65,73,207.00
Distress value of the property	:	₹58,42,851.00
Insurable value of the property (977.00 X 2,300.00)	:	₹22,47,100.00
Guideline value of the property (977.00 X 3375.00)	:	₹32,97,375.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, Wing - B, "Tejas Co-Op. Hsg. Soc. Ltd. ", Chulna Road, Village - Manickpur, Vasai (West), Taluka - Vasai, District - Palghar, PIN - 401 202, State - Maharashtra, Country - India for this particular purpose at **₹ 73,03,563.50 (Rupees Seventy Three Lakhs Three Thousand Five Hundred And Sixty Three Only)** as on 10th 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 10th January 2025 is **₹ 73,03,563.50 (Rupees Seventy Three Lakhs Three Thousand Five**



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Hundred And Sixty Three 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 + 3 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	: 2004 (As per occupancy certificate)
4	Estimated future life	: 39 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	: R.C.C. Framed Structure
6	Type of foundations	: R.C.C. Foundation
7	Walls	: All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	: 6" Thk. Brick Masonery.
9	Doors and Windows	: Teak Wood Door frame with Solid flush door with M.S Safety door, Aluminium Sliding Windows with window grills, .
10	Flooring	: Ceramic Tile Flooring.
11	Finishing	: Cement Plastering + POP Finish.
12	Roofing and terracing	: R. C. C. Slab & Terrace area covered with AC sheet Roofing.
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 concealed
	(ii) Class of fittings: Superior/Ordinary/Poor.	

Technical details		Main Building								
15	Sanitary installations <table border="1"> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	: As per Requirement
(i)	No. of water closets									
(ii)	No. of lavatory basins									
(iii)	No. of urinals									
(iv)	No. of sink									
16	Class of fittings: Superior colored / superior white/ordinary.	: Ordinary								
17	Compound wall Height and length Type of construction	: All external walls are 9" thick and partition walls are 6" thick								
18	No. of lifts and capacity	: Not Provided								
19	Underground sump – capacity and type of construction	: RCC Tank								
20	Over-head tank Location, capacity Type of construction	: RCC Tank on Terrace								
21	Pumps- no. and their horse power	: May be provided as per requirement								
22	Roads and paving within the compound approximate area and type of paving	: Chequered tiles in open spaces, etc.								
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	: Connected to Municipal Sewerage System								

Actual Site Photographs



Actual Site Photographs



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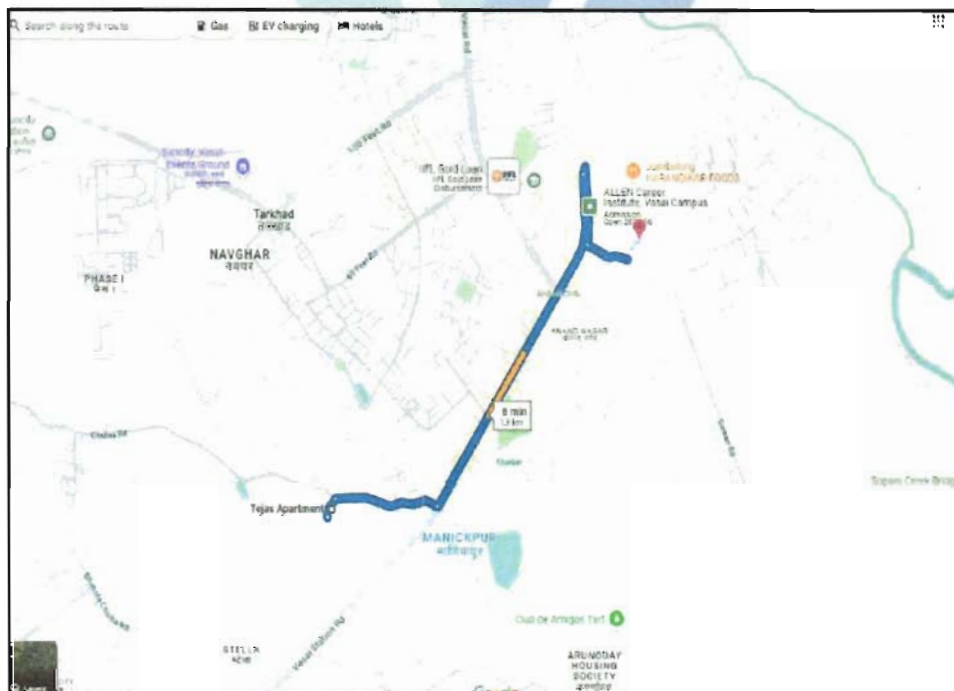
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Route Map of the property




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



Longitude Latitude: 19°22'32.5"N 72°49'21.1"E


Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 1.9 Km.).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



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

[Home](#)

[Valuation Guidelines | User Manual](#)

Year: 2024-2025 Language: English

Selected District: Palghar

Select Taluka: Vasai

Select Village: Mauje Manikpur (7) (Vasai Virar Shahar Ma

Search By: Survey No. SubZones

Enter Survey No: 81 Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
4- अधिकृत बिनशेती झालेल्या जमिन	9590	51100	56000	62600	56000	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	51100			
Decrease by 15% on Flat Located on 3 rd Floor	7665			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	43,435.00	Sq. Mtr.	4,035.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	9590			
The difference between land rate and building rate(A-B=C)	33,845.00			
Percentage after Depreciation as per table(D)	21%			
Rate to be adopted after considering depreciation [B + (C X D)]	36,328.00	Sq. Mtr.	3,375.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%



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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	Pradnya Apartment, Manikpur Vasai West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	433.33	520.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,692.00	₹8,077.00	-



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1 BHK Flat In A 301, Pradnya Apartment, Siddharth...

Resale

Opposite to Vijay Apartment, Manikar Beer Shop

₹ 42 Lacs

Negotiable

₹ 24,072/Month

Estimated EMI

520

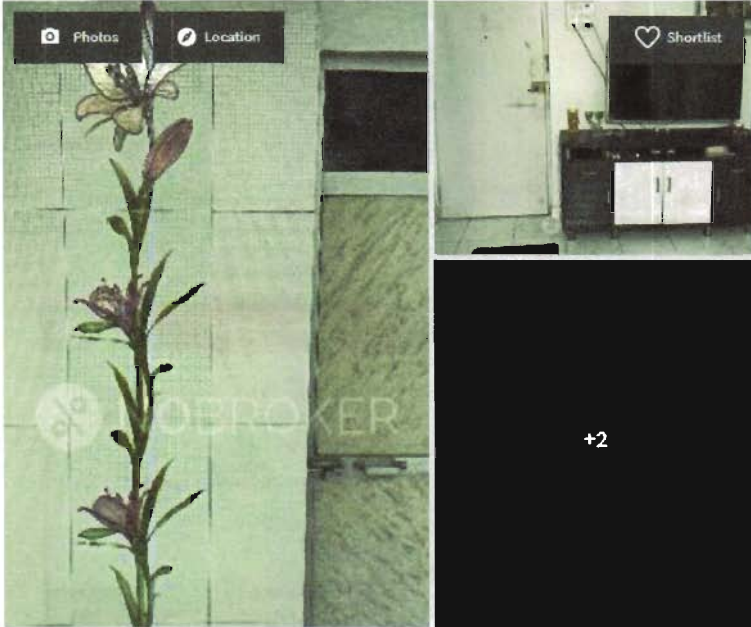
Sq. Ft.

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Photos
Location



1 Bedroom

No. of Bedroom

2 Bathroom

No. of Bathroom

NA

Balcony

Car

Parking

Jan 7, 2025

Posted On

Immediately

Possession

A 301, Pradnya Apar...

Apartment

Partial

Power Backup

[Get Owner Details](#)

Report what was not correct in this property

Listed by Broker
Sold Out

[Wrong Info](#)

Price trends by NBEstimate

[Check Now](#)

Nearby: UCO Bank Global City Fitness Villa Platinum Hospital Vasai KT VISION Carnival Cinemas

Overview

Age of Building: 5-10 Years

Ownership Type: Self Owned

35 Unique Views

1 Shortlists

0 Contacted

Forwarded By: NPEstimate



Since 1989

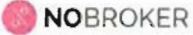
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Price Indicators

Property	Manikpur, Vasai West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	466.67	560.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,643.00	₹8,036.00	-




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1 BHK Flat In Siddharth Complex Chs Lt...

Resale Near Pancharatna Building

Home / Flats for Sale in Mumbai / Flats for Sale in Navghar-manikpur / 1bhk Flat for Sale in Navghar-manikpur / Proper...



+5

₹ 45 Lacs Negotiable

₹ 25,791/Month Estimated EMI

560 Sq Ft

Dec 7, 2024 Posted On

Immediately Possession

Siddharth Complex... Apartment

None Power Backup

1 Bedroom No. of Bedroom

1 Bathroom No. of Bathroom

NA Balcony

Bike and Car Parking

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong Info

Price trends by NBEstimate Check Now

Nearby: UCO Bank Global City Fitness Villa Platinum Hospital Vasai KT VISION Carnival Cinemas

Overview

Age of Building >10 Years	Ownership Type Self Owned
Maintenance Charges NA	Flooring NA
Builtup Area 560 Sq.Ft	Furnishing Status Semi Furnish Now

Activity On This Property

66 Unique Views 1 Shortlists 3 Contacted

Powered By: NBEstimate

Similar Properties

Sale Instances

Property	Manikpur Vasai West		
Source	Index no.2		
Floor	1st		
	Carpet	Built Up	Saleable
Area	798.33	958.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,017.00	₹6,681.00	-

26/01/2025, 18:26		qr_26266	
26266350 29-12-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : राहु दु.नि.वसाई 3 दस्त क्रमांक : 26266/2024 नोंदणी : Regn:03m	
गावाचे नाव : माणिकपूर			
(1) वित्तखाचा प्रकार	करारनाम		
(2) मोबदला	6400000		
(3) बालारभाव (भाडेपट्ट्याच्या बाबत पट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	5095000		
(4) भू-साधन, पोटॉसिस्स व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: वसाई विरार महानगरपालिका इतर वर्णन : इतर माहिती: सदनिका क्र 101, पुढिला मजला, पॅराडाइस अपार्टमेंट, पॅराडाइस को ऑप होऊ सौ ली, अल्फान्सो चर्चच्या बाजूला, बन्हामपूर व माणिकपूर गाव, वसाई पश्चिम, तालुका वसाई, जिल्हा पालाघर, सदनिका क्षेत्र 89.07 चौ मी बिल्ट अप (Survey Number : बन्हामपूर 70 व माणिकपूर 45 :)		
(5) क्षेत्रफळ	89.07 चौ. मीटर		
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1) नाव:- विजय तंगेया - वय:- 69 पत्ता:- प्लॉट नं: 101, बिल्डिंग टावप एस सौ -33, माळा नं: -, इमारतीचे नाव: पॅराडाइस अपार्टमेंट, पॅराडाइस को ऑप होऊ सौ ली, ब्लॉक नं: अल्फान्सो चर्चच्या बाजूला, बन्हामपूर, रोड नं: वसाई पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:- ADPT17205E 2) नाव:- मा देणार - निखिल विजय तंगेया - वय:- 33 पत्ता:- प्लॉट नं: 101, बिल्डिंग टावप एस सौ -33, माळा नं: -, इमारतीचे नाव: पॅराडाइस अपार्टमेंट, पॅराडाइस को ऑप होऊ सौ ली, ब्लॉक नं: अल्फान्सो चर्चच्या बाजूला, बन्हामपूर, रोड नं: वसाई पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:- AWEPT0634K 3) नाव:- मा देणार- अशुत विजय तंगेया - वय:- 27 पत्ता:- प्लॉट नं: 101, बिल्डिंग टावप एस सौ -33, माळा नं: -, इमारतीचे नाव: पॅराडाइस अपार्टमेंट, पॅराडाइस को ऑप होऊ सौ ली, ब्लॉक नं: अल्फान्सो चर्चच्या बाजूला, बन्हामपूर, रोड नं: वसाई पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:- BSZPT19731R		
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव:- अंजली गोविंदन कुटी नायर वर्क कु मु गोविंदन कुटी नायर - वय:- 54; पत्ता:- प्लॉट नं: सौ-204, माळा नं: -, इमारतीचे नाव: झवेरी कॉम्प्लेक्स, ब्लॉक नं: वृत्तना रोड, दिवाणमन, रोड नं: वसाई पश्चिम, महाराष्ट्र, THANE. पिन कोड:-401202 पॅन नं:- CLUPN8606F		
(9) दस्तऐवज करून दिल्याचा दिनांक	23/12/2024		
(10) दस्त नोंदणी केल्याचा दिनांक	23/12/2024		
(11) अनुक्रमांक, खंड व पृष्ठ	26266/2024		
(12) बाजारभावाप्रमाणे मुद्रक शुल्क	384000		
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **10th 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.



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DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 73,03,563.50 (Rupees Seventy Three Lakhs Three Thousand Five Hundred And Sixty Three Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B.
Chalikwar

Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD,
email=cmd@vastukala.org, c=IN
Date: 2025.01.10 10:05:39 +05'30'



Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



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