

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ajit Ramchandra Satve

Residential Flat No. 301, 3rd Floor, Building No A/5, Shami, "Anandban Co-Op. Hsg. Soc. Ltd.", New Prabhat Nagar, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India.

Latitude Longitude: 19°11'23.8"N 72°58'31.1"E

Intended User:

Cosmos Bank FORT BRANCH

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



Our Pan India Presence at:

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Nanded Mumbai ♥ Thane Nashik Ahmedabad Opelhi NCR Raikot

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Regd. Office

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



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

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Vastu/Mumbai/02/2025/014137/2310431 06/19-81-PRSH Date: 06.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, Building No A/5, Shami, "Anandban Co-Op. Hsg. Soc. Ltd.", New Prabhat Nagar, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka -Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India belongs to Mr. Ajit Ramchandra Satve

Boundaries of the property

Chatrapati Sambhaji Road North

South **MSEB Power Station**

East Gajvakra Tower

West Building No. A/4

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 ₹ 34,07,625.00 (Rupees Thirty Four Lakhs Seven Thousand Six Hundred And Twenty Five Only).

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

Hence certified

FOR VASTUKALA CONSULTANTS (I) PVT. LTD

Manoj Chalikwar

Itants (I) Pvt. Ltd , ou=Me 2025.02.07 10:13:30 +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



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Residential Flat No. 301, 3rd Floor, Building No A/5, Shami, "Anandban Co-Op. Hsg. Soc. Ltd.", New Prabhat Nagar, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, 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 06.02.2025 for Housing Loan Purpose.		
1	Date of inspection	05.02.2025		
3	Name of the owner / owners	Mr. Ajit Ramchandra Satve		
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, Building No A/5, Shami, "Anandban Co-Op. Hsg. Soc. Ltd.", New Prabhat Nagar, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India. Contact Person: Mr. Aditya Warhad (Broker) Contact No. 8879080587		
6	Location, Street, ward no	New Prabhat Nagar, Near Gaondevi Maidan Village - Chendani, Thane (West) District - Thane		
7	Survey / Plot No. of land	CTS No - 32, 43 & Tika No. 16, 23 of Village - Chendani		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area		
9	Classification of locality-high class/ middle class/poor class	Middle Class		
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity		
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars		
	LAND			

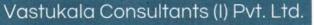




12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 225.71 (Area as per Site measurement) Carpet Area in Sq. Ft. = 225.00 (Area As Per Agreement)			
		Built Up Area in Sq. Ft. = 270.00 (Carpet Area + 20%)			
13	Roads, Streets or lanes on which the land is abutting	Village - Chendani, Thane (West)Taluka - Thane, District - Thane, Pin - PIN - 400 602			
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 - Mr. Ajit Ramchandra Satve			
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied			



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25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available			
26	RENTS	S				
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Ajit Ramchandra Satve			
	(ii)	Portions in their occupation	Fully Owner Occupied			
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	7;500.00 (Expected rental income per month)			
	(iv)	Gross amount received for the whole property	N.A.			
27		y of the occupants related to, or close to ss associates of the owner?	Information not available			
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services s? If so, give details	N. A.			
29		etails of the water and electricity charges, If any, orne 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	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	1	ouilding insured? If so, give the policy no., t for which it is insured and the annual premium	Information not available			
36	1 -	dispute between landlord and tenant regarding ending in a court of rent?	N. A.			
37	1	ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.			
26	SALES	3				
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records			
38	Land ra	ate 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.			



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39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2006 (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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, FORT BRANCH to assess Fair Market Value as on 06.02.2025 for Residential Flat No. 301, 3rd Floor, Building No A/5, Shami, "Anandban Co-Op. Hsg. Soc. Ltd.", New Prabhat Nagar, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India belongs to Mr. Ajit Ramchandra Satve.

We are in receipt of the following documents:

1)	Copy of Deed of Release Dated 06.12.2024 between Smt. Vanita Ramchandra Satve & Mr. Amit Ramchandra Satve (The Releasers) And Mr. Ajit Ramchandra Satve (The Releasee).
2)	Copy of Commencement Certificate No.2001 / 18 / TMC / TDD / 346 Dated 23.05.2001 issued by Thane Municipal Corporation.
3)	Copy of Occupancy Certificate No.2001 / 18 / TMC / TDD / 632 Dated 21.09.2006 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602. The property falls in Residential Zone. It is at a traveling distance 700 Mtrs. from Thane Railway Station.

Building

The building under reference is having Ground + 8 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 Normal. The building is used for Residential purpose. 3rd Floor is having 5 Residential Flat. The building is having 1 lift.

Residential Flat:



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The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Open Conduit Plumbing With Concealed Electrification etc. The flat internal condition is normal.

Valuation as on 6th February 2025

The Carpet Area of the Residential Flat	: 225.00 Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	2006 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	19 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,500.00 = ₹ 6,75,000.00
Depreciation {(100 - 10) X (19 / 60)}	:	28.50%
Amount of depreciation	:	₹ 1,92,375.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,05,000/- per Sq. M. i.e. ₹ 9,755/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 92,992/- per Sq. M. i.e. ₹ 8,639/- per Sq. Ft.
Value of property	1	225.00 Sq. Ft. X ₹ 16,000 = ₹36,00,000
Total Value of property as on 6th February 2025	74	₹36,00,000.00

(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 6th February 2025	1	₹ 36,00,000.00 - ₹ 1,92,375.00 = ₹ 34,07,625.00
Total Value of the property	100	₹ 34,07,625.00
The realizable value of the property	:	₹30,66,863.00
Distress value of the property	:	₹27,26,100.00
Insurable value of the property (270.00 X 2,500.00)	:	₹6,75,000.00
Guideline value of the property (270.00 X 8639.00)	:	₹23,32,530.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, Building No A/5, Shami, "Anandban Co-Op. Hsg. Soc. Ltd.", New Prabhat Nagar, Near Gaondevi Maidan, Village - Chendani, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India for this particular purpose at ₹ 34,07,625.00 (Rupees Thirty Four Lakhs Seven Thousand Six Hundred And Twenty Five Only) as on 6th February 2025

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value



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of the property as on 6th February 2025 is ₹ 34,07,625.00 (Rupees Thirty Four Lakhs Seven Thousand Six Hundred And Twenty Five Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.







PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floo	rs and height of each floor	:	Ground + 8 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			2006 (As per occupancy certificate)		
4	Estimated	future life		41-Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of co	nstruction- load bearing walls/RCC el frame		R.C.C. Framed Structure		
6	Type of for	undations		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, Aluminium Sliding Windows with window grills, .		
10	Flooring			Céramic Tile Flooring.		
11	Finishing		:	Cement plastering.		
12	Roofing and terracing		:	R. C. C. Slab.		
13	Special architectural or decorative features, if any		;	No		
14	(i) (ii)	Internal wiring – surface or conduit Class of fittings: Superior/Ordinary/	:	Open Conduit Plumbing With Concealed Electrification		
		Poor.				





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Technical details

Main Building

15	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	7 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		:	1Lift
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head tank Location, capacity Type of construction		:	RCC Tank on Terrace
21	Pumps- r	no. and their horse power		May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		:	Chequred tiles in open spaces, etc.
23	1	disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





Actual Site Photographs















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Route Map of the property



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



Longitude Latitude: 19°11'23.8"N 72°58'31.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 700 Mtrs.).



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Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस दुकाने	औद्योगिक	एकक (Rs./)
<u>SurveyNo</u>	1/2-8ब-1) चेंदणी गावाच्या रेल्वे लाईन्सच्या उत्तरेकडील भागातील गोखले रोडं व शिवाजी रस्ता यावर दर्शनी भाग असलेल्या मिळकती टिका नं.22	64000	149300	171500 303500	171500	चौ. मीटर
SurveyNo	1/2-8ब-1) चेंदणी गावाच्या रेल्वे लाईन्सच्या उत्तरेकडील भागातील गोखले रोड व शिवाजी रस्ता यावर दर्शनी भाग असलेल्या मिळकती टिका नं.23	64000	149300	171500 303500	171500	चौ. मीटर
SurveyNo	1/2-8ब-1) चेंदणी गावाच्या रेल्वे लाईन्सच्या उत्तरेकडील भागातील गोखले रोड व शिवाजी रस्ता यावर दर्शनी भाग असलेल्या मिळकती टिका नं.24	64000	149300	171500 303500	171500	चौ. मीटर
SurveyNo	1/3-8ब-2) पुर्वेकडील शिवाजी रस्ता ,दक्षिणेकडे रेल्वेलाईन पश्चिम व उत्तर चेंद्रणी गावाची शीव टिका नं.17	41800	105000	120900 190600	120900	चौ. मीटर
<u>SurveyNo</u>	1/3-8ब-2) पुर्वेकडील शिवाजी रस्ता ,दक्षिणेकडे रेल्वेलाईन पश्चिम व उत्तर चेंदणी गावाची शीव टिका नं.22	41800	105000	120900 190600	120900	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	105000			
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,05,000.00	Sq. Mtr.	9,755.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	41800		_	
The difference between land rate and building rate(A-B=C)	63,200.00			
Percentage after Depreciation as per table(D)	19%			
Rate to be adopted after considering depreciation [B + (C X D)]	92,992.00	Sq. Mtr.	8,639.00	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:



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	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	depreciation is to be considered. However	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	

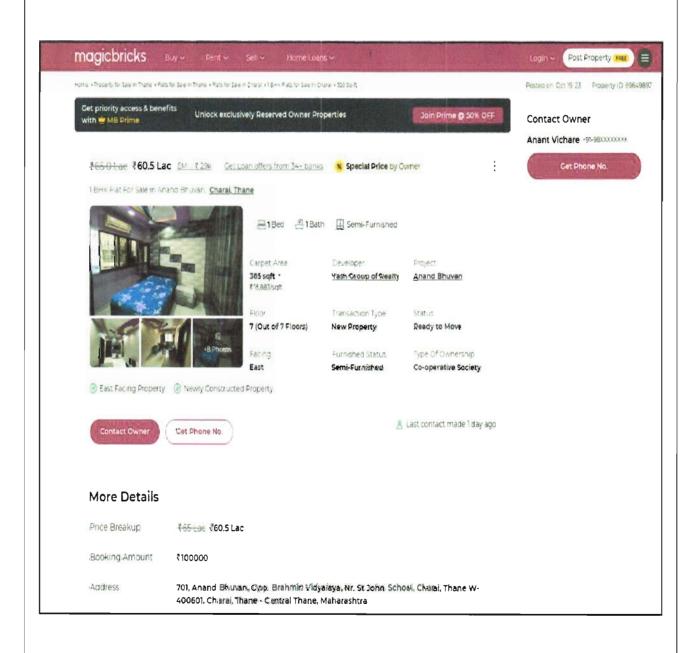






Price Indicators

Property	Anand Bhuvan CHSL., Th	Anand Bhuvan CHSL., Thane West		
Source	magic bricks			
Floor	7th			
	Carpet	Built Up	Saleable	
Area	385.00	462.00	-	
Percentage		20%	-	
Rate Per Sq. Ft.	₹15,714.00	₹13,095.00	-	



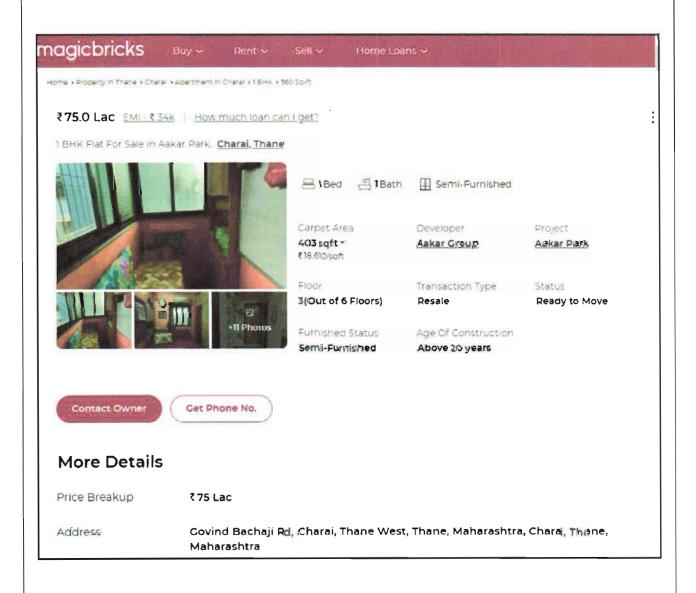






Price Indicators

Property	Charai Thane West	Charai Thane West		
Source	magic bricks	magic bricks		
Floor	or 3rd			
	Carpet	Built Up	Saleable	
Area	403.00	483.60	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹18,610.00	₹15,509.00	-	









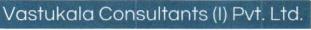
Sale Instances

Property	Anandban CHSL., Thane	Anandban CHSL., Thane West		
Source	Index no.2	Index no.2		
Floor	4th			
	Carpet	Built Up	Saleable	
Area	432.00	518.40	-	
Percentage	- ;	20%	-	
Rate Per Sq. Ft.	₹15,046.00	₹12,539.00	-	

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	 गावाचे नाव : चेंदणी	
(1)विलेखाचा प्रकार	करारनभा	
(2)मोबदला	6500000	
(3) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेंदार ते नमुद करावे।	5056852.5	
(4) भू-भापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदिनका क्रमांक:403,चौथा मजला,बिल्डींग नं. बी-1,आनंदबन को ऑ ही सो लि.,सध्यांचे नाव श्री गणेश टॉवर को ऑ हो सो लि.,शिकाजी पथ,गावदेवी मंदिर,ठाणे प. क्षेत्रफळ 432 चौ.फुट कार्पेट((Survey Number : Tika No. 17, C. T. S.No. 32(Part), Tika No. 23, C. T. S. No. 43A(Part), Tika No. 16, C. T. S. No. 93(Part), ;))	
(5) क्षेत्रफळ	432 चै.फूट	
(अआकारणी किंवा चूडी देण्यात असे ल तेव्हा.		
ा दस्तिपंत्रज करून देणाः पातिहून टेवणाः या पक्षकाराचे नाव किया दिवाणी न्यायालपावा हुकुमन्त्रमा किया आदेशा असल्यास, प्रतिवादिचे नाव व पताः	ाः नावः-सतीश मधुक्र-रक्षीरसागर - कथः-रु पत्ताः-प्लॉट नं: 403, माळा नं: 4, इमारतीये नावः विविद्धंगनं, बीा, श्री गणेशाटॉवर्स को ऑ. ही. सो लि ब्लॉक नं: शिवाजी पथ, गावदेवी मंदिराजवळ, ठाणे प., रोड नं:, महाराष्ट्र, ठाणे. पिन कोड: 400802 पेन नं:-ACIPK46031 21: नाव:-सुप्री या सतीश श्रीरसागर - वय-रु पताः-प्लॉट नं: 403, माठ्य नं: 4, इमारतीये नावः विविद्धंगनं: बीं:-1, श्री गणेशाटॉवर्स को ऑ ही सो लि ब्लॉक नं: शिवाजी पथ, गावदेवी मंदिराजवळ, ठाणे प., रोड नं:, महाराष्ट्र, ठाणे. पिन कोड: 400802 पेन नं:-AHOPK5595Q	
(४) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवर दिवाणी न्यापालयात्मः द्रुकु मनामा किंवा आदेश अशल्यासः, प्रतिवादिचे नाव व पत्ता	1): नाव: कियोर कृष्ण मंग्रेकर - वथ:-४०: पता:-प्तॉट नं: ए.११. भाळा नं: -, इमारतीये नाव: रामकृष्य को ऑ हो सो नं. 2, ब्लॉक नं: चंद्रकांत पाटकर विद्यालय जवळ, रामनगर, डोबिवली पूर्व, मुंबई, रोंड नं: -, महाराष्ट्र, ठाणे. पिन करेड:-421201 पेन नं:-ACYPMOISEF 2): नाव:-कविता कियोर भयेकर - वय:-58: पता:-प्लॉट नं: छ्11, माळा नं: -, इमारतीये नाव: रामकृष्याको ऑ हो सो नं. 2, ब्लॉक नं: चंद्रकांत पाटकर विद्यालय जवळ, रामनगर, डोबिवती पूर्व, मुंबई . रोंड नं: -, महाराष्ट्र, ढाणे. पिन कोड:-421201 पेन नं:-ABDP M61776	
(%) दस्तऐवज करून दिल्याचा दितांकः	09/01/2024	
(१०५दस्त नोंदर्भ) केल्याचा दिनांक	09/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	824 2024	
(१८)बारारमावाप्रमाणे मुद्रांक शुल्क	455000	
(१५)बाजारमाबाप्रमापे नोदर्गीशल्क	30000	



Simos 1989





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 6th February 2025

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 34,07,625.00 (Rupees Thirty Four Lakhs Seven Thousand Six Hundred And Twenty Five Only).



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

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





