

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Jyotsana Dhanji Purabiya & Mr. Dhanji Chelabhai Purabiya

Residential Flat No. 205, 2nd Floor, Building No 5, Wing - A, "Arpan Residency", Village - Nilemore, Taluka - Vasai, District - Palghar, Nallasopara (West), PIN - 401 203, State - Maharashtra, India.

Latitude Longitude: 19°25'42.7"N 72°48'58.4"E

Intended User:

Cosmos Bank Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



Our Pan India Presence at:

Nanded Mumbai

Aurangabad Pune

♥ Thane Nashik

Ahmedabad Opelhi NCR Rajkot

Indore

Raipur

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/02/2025/014199/2310517 12/6-167-JAV

Date: 12.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 205, 2nd Floor, Building No 5, Wing - A, "Arpan Residency", Village - Nilemore, Taluka - Vasai, District - Palghar, Nallasopara (West), PIN - 401 203, State -Maharashtra, India belongs to Mrs. Jyotsana Dhanji Purabiya & Mr. Dhanji Chelabhai Purabiya.

Boundaries of the property

North Open Plot

South Internal Road (Nile More Road)

East Shivaji Nagar Road & Railway Track

West Green Heights Apartment

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 ₹ 28,55,200.00 (Rupees Twenty Eight Lakhs Fifty Five Thousands Two Hundred 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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (i) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.12 13:49:48 +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. 205, 2nd Floor, Building No 5, Wing - A, "Arpan Residency", Village - Nilemore, Taluka - Vasai, District - Palghar, Nallasopara (West), PIN - 401 203, State - Maharashtra, India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 12.02.2025 for Bank Loan Purpose.			
1	Date of inspection	08.02.2025			
3	Name of the owner / owners	Mrs. Jyotsana Dhanji Purabiya & Mr. Dhanji Chelabhai Purabiya			
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available			
5	Brief description of the property	Address: Residential Flat No. 205, 2 nd Floor, Building No 5, Wing - A, "Arpan Residency", Village - Nilemore, Taluka - Vasai, District - Palghar, Nallasopara (West), PIN - 401 203, State - Maharashtra, India. Contact Person: Mrs. Jyotsana Dhanji Purabiya (Owner) Contact No. 9833318231			
6	Location, Street, ward no	Village - Nilemore, District - Palghar			
7	Survey / Plot No. of land	Village - Nilemore New Survey No - 278(pt)			
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. = 401.23 (Area as per Site measurement)			
		Carpet Area in Sq. Ft. = 332.00 (Area As Per Agreement for sale)			
		Built Up Area in Sq. Ft. = 365.20 (Carpet Area + 10%)			







13	Roads, Streets or lanes on which the land is abutting	Village - Nilemore, Taluka - Vasai, District - Palghar, Pin - PIN - 401 203		
14	If freehold or leasehold land	Freehold.		
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 - Mrs. Jyotsana Dhanji Purabiya		
	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 VVMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Jyotsana Dhanji Purabiya		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	5,900.00 (Expected rental income per month)		



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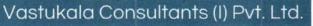
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	(iv)	Gross amount received for the whole property	N.A.		
27		y of the occupants related to, or close to ss associates of the owner?	Information not available		
28	28 Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.		
29	1	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	1	is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		mp is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, ge, 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	5	1		
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 in a building. The rate is considered as composite rate.		
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate		N. A.		
40	COST	OF CONSTRUCTION			
41	Year o	f commencement of construction and year of etion	Year of Completion – 2022 (As per occupancy certificate)		
42	1	was the method of construction, by contract/By ying Labour directly/ both?	N. A.		



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43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch Branch to assess Fair Market Value as on 12.02.2025 for Residential Flat No. 205, 2nd Floor, Building No 5, Wing - A, "Arpan Residency", Village - Nilemore, Taluka - Vasai, District - Palghar, Nallasopara (West), PIN - 401 203, State - Maharashtra, India belongs to Mrs. Jyotsana Dhanji Purabiya.

We are in receipt of the following documents:

	- State Control of Victorial Assessment Control of Cont	
1)	Copy of Occupancy Certificate No. VVCMC/TP/OC/VP-0041/55/2022-23 Dated 27.06.2022 issued by Vasai Virar City Municipal Corporation.	
2)	Copy of Agreement for sale Registration No. 7078/2021 between Akash Developers(The Promoter) And Mrs. Jyotsana Dhanji Purabiya & Mr. Dhanji Chelabhai Purabiya(The Allottee)21/05/2021.	
3)	Copy of Revised Development Permission Document No. VVCMC/TP/RDP/VP-0041/268/2019-20 Dated 31.12.2019 issued by Vasai Virar City Municipal Corporation.	
4)	Copy of RERA Certificate No. P990000538 Dated 10.01.2022.	

Location

The said building is located at Village - Nilemore, Taluka - Vasai, District - Palghar, PIN - 401 203. The property falls in Residential Zone. It is at a traveling distance 2.4 km. from Nallasopara Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 12 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. Basement Floor is having 6 Residential Flat. The building is having 2 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 2nd: Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage.+ Flowerbed + Dry Balcony & Balcony Area(i.e. 1 BHK) This Residential Flat is Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 12th February 2025



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The Carpet Area of the Residential Flat	:	332.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2022 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2025	:	3 Years
Cost of Construction	:	365.20 Sq. Ft. X ₹ 2,500.00 = ₹ 9,13,000.00
Depreciation {(100 -) X (3 / 60)}	:	N.A. Age of Property below 5 year
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 62,000/- per Sq. M. i.e, ₹ 5,760/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property	:	332.00 Sq. Ft. X ₹ 8,600 = ₹28,55,200
Total Value of property as on 12th February 2025	:	₹28,55,200.00

(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 12th February 2025		₹ 28,55,200.00 - ₹ 0.00 = ₹ 28,55,200.00
Total Value of the property	:	₹ 28,55,200.00
The realizable value of the property	:	₹25,69,680.00
Distress value of the property		₹22,84,160.00
Insurable value of the property (365.20 X 2,500.00)		₹9,13,000.00
Guideline value of the property (365.20 X 7560.00)	:	₹27,60,912.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 205, 2nd Floor, Building No 5, Wing - A, "Arpan Residency", Village - Nilemore, Taluka - Vasai, District - Palghar, Nallasopara (West), PIN - 401 203, State - Maharashtra, India for this particular purpose at ₹ 28,55,200.00 (Rupees Twenty Eight Lakhs Fifty Five Thousands Two Hundred Only) as on 12th February 2025

NOTES

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value
 of the property as on 12th February 2025 is ₹ 28,55,200.00 (Rupees Twenty Eight Lakhs Fifty Five Thousands Two
 Hundred Only) Value varies with time and purpose and hence this value should not be referred for any purpose other
 than mentioned in this report.
- 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.



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3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.







PART III- VALUATION

I, hereby declare that

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

ANNEXURE TO FORM 0-1

Technical details

Main Building

			-	
1	No. of floors and height of each floor	:	Part Ground + Part Stilt + 12 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 2 nd Floor	
3	Year of construction	:	2022 (As per occupancy certificate)	
4	Estimated future life		57 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 flush shutters, Powder coated Aluminum sliding windows, .	
10	Flooring	1	Vitrified tiles flooring.	
11	Finishing		Cement Plastering + POP Finish.	
12	Roofing and terracing		R.C.C. slab.	
13	Special architectural or decorative features, if any		: No	
14	(i) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Electrical wiring with	
	(ii) Class of fittings: Superior/Ordinary/ Poor.		concealed	





Technical details

Main Building

15	Sanitary in	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	Superior White
17	Compound Height and Type of co		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	and capacity	:	2 Lifts
19	Undergrou construction	und sump – capacity and type of on	:	RCC Tank
20	Over-head Location, Type of co		:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power	1	May be provided as per requirement
22	1	d paving within the compound ate area and type of paving		Chequred tiles in open spaces, etc.
23	_	isposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





Actual Site Photographs

























Route Map of the property



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



Longitude Latitude: 19°25'42.7"N 72°48'58.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Nallasopara - 2.4 km.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	62000	_		
No Increase/Decrease On Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	62,000.00	Sq. Mtr.	5,760.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	-			
The difference between land rate and building rate(A-B=C)	-			
Percentage after Depreciation as per table(D)	-			
Rate to be adopted after considering depreciation [B + (C X D)]	62,000.00	Sq. Mtr.	5,760.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors



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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	

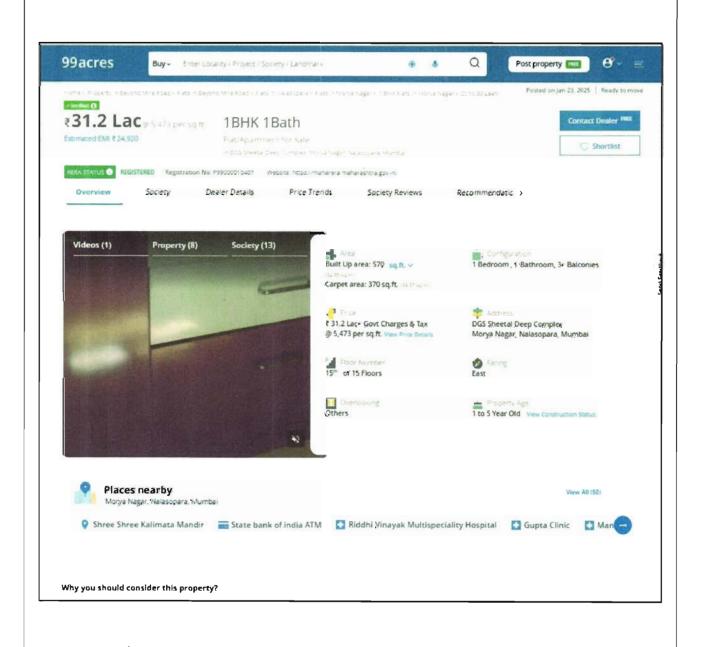






Price Indicators

Property	Flat	Flat		
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	370.00	407.00	-	
Percentage	•	10%	-	
Rate Per Sq. Ft.	₹8,432.00	₹7,666.00	-	

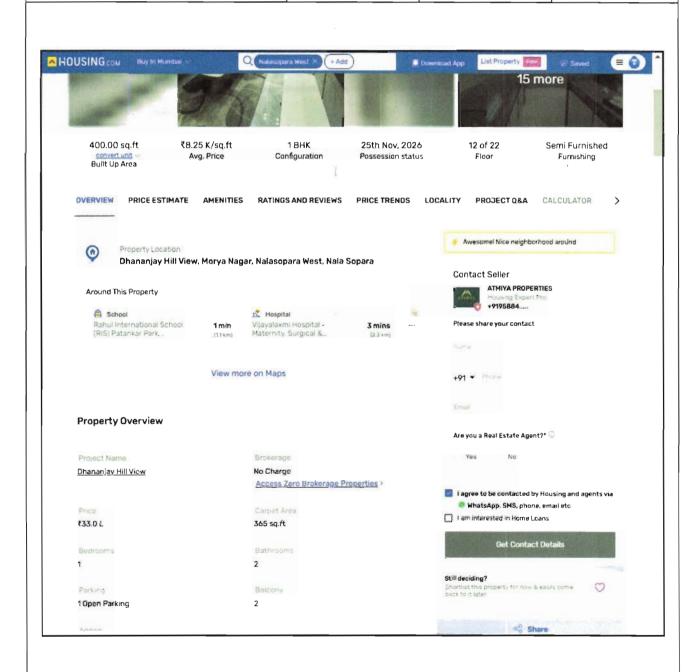






Price Indicators

Property	Flat	Flat		
Source	Housing _i Com	HousingiCom		
Floor	-			
	Carpet	Built Up	Saleable	
Area	365.00	401.50	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹9,041.00	₹8,219.00	-	

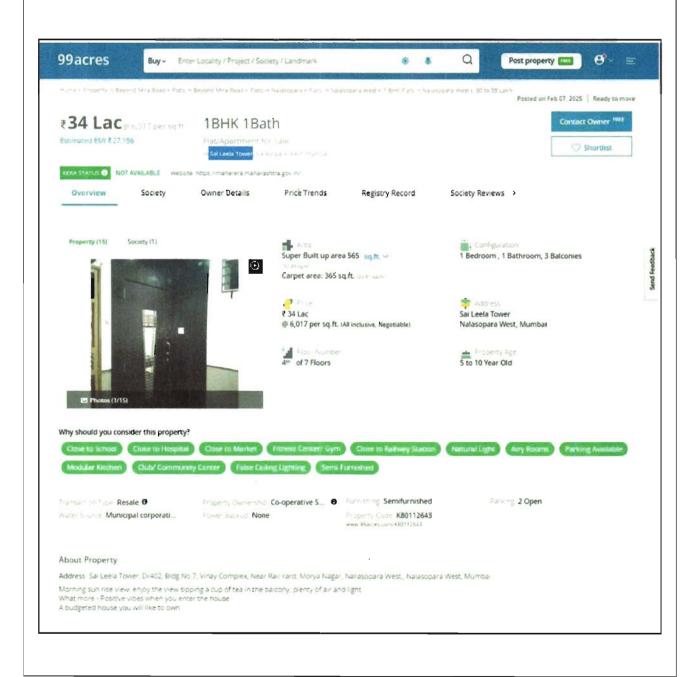






Price Indicators

Property	Flat			
Source	https://www.99acres.com	https://www.99acres.com/		
Floor	- ,			
	Carpet	Built Up	Saleable	
Area	370.00	407.00	-	
Percentage		10%	-	
Rate Per Sq. Ft.	₹9,189.00	₹8,354.00	-	







Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	360.00	396.00	-	
Percentage	-	10%	-	
Rate Per Sq. Ft.	₹7,778.00	₹7,071.00	-	

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(2)मोबदला	2800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी दंतो की पटटेदार है नमुद कराते)	2222000	
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(5) क्षेत्रफळ	33.46 चौ.मीटर	
(6)आकारणी किवा जुडी देण्यात असेल तेव्हा.	1): नाव:-मणेश डी परमार वण:-3% पत्ता:-फॉट नं: शोपडी नं 1:86, भाळा नं इमारतीचे नाव:	
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(४)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	5): नारु-विनोद कुमार यादव वय:-33; नं: हनुमान नगर बरीगाव:बदलपुर, महुःक्षा कोड:-222165 मॅन-नं:-ASC:PY0206D	यत्ताः-प्लॉट नं: 150. माळा नं: इमारतीये नाव: -, ब्लॉ री , रोड नं: जौनपूर . उत्तर प्रदेश, जोनशुर. पिन
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(12)बाजसभावाप्रमाणे मुद्रांक शुल्क	196000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	28000	
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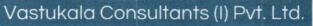
Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	5th Floor	5th Floor		
	Carpet	Built Up	Saleable	
Area	533.00	586.30	-	
Percentage	• :	10%	-	
Rate Per Sq. Ft.	₹8,255.00	₹7,505.00	-	

19350	सूची क्र.2	दुय्यम् निबंधकः सह दु.नि.वसई 3	
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ote:-Generated Through eSearch		दस्त क्रमांक : 219/2025	
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britad concern sixto onice.			
	गावाचे नाव: निळेमोरे	t	
(I)विलेखाचा प्रकार	करारनामा		
(2)मोबदसा	4400000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितयटटाकार आकारणी देती की पटटेदार ते नमुद करावे)	4382000		
(4) भू-मापन्,पोटहिस्सा व घरक्रमांका असल्यास)	1) पालिकचे नाव:पालघरइतर वर्णनं :सदिनका नं: बी/504,बी दिंग, माळा नं: पाचवा मजला, इमारतीचे नाव: श्री सिद्धी विनायक टॉवर की-ऑप.ही.सो.लि., ब्लॉक नं: बिल्डींग नं. 1, इतर भाहिती: सदिनकचे क्षेत्र 58.64 चौ.मी. रेरा कारपेट,गाव मौजे निळेमीरे,विभाग क्र. 6,(31 मार्च 2021 चे शासन आदेशानुसार या दस्तऐवजास महिला खरेदीदारास 1% मुद्रांक शुल्काची सवलत देण्यात आली आहे)((Survey Number: 11,12,13,16;))		
(5) क्षेत्रफळ	70.36 चौ.भीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तारेवज करुन देणा-या-लिहून ठेवणा-या पक्षकाराचे नाव किया दिवाणी न्यायालयाचा हुकुभनाम्य किवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता.	1): नातः धनंजय राज्यराम राज्यत तर्फे कु मू, श्रीकांत श्रीयकांत वव्हाण वयः 49 पताः प्लांट नं: -, माळा नं: -, इमारतीचे नावः धनंजघ प्रुप ऑफीस, ब्लांक नं: -, रोड नं: हेमाली हाल जवळ, निळेमोरे नालासोपारा प., तालुका वसई, जिल्हा पालघर, महाराष्ट्र, ठाणे. पिन कोड: -401203 पॅन नं: AAOPR9071J		
(8)दस्तऐवज करून घेणा-पा पक्षकाराचे व किंवा दिवाणी न्याधालयाचा हुकुभनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अपमी दीपक सावर्डेकर वय:-24, पत्ता:-प्रबॉट नं: सी/306, माळा नं: इमारतीचे नाव: ओम त्रिमुर्ती को-ऑप.ही.सी., ब्लॉक नं: रीड नं: सेंट्रल पार्क, पेट्रोल पंप समोर. नातासोपारा पूर्व. तालुका वसई, जिल्हा पालघर, महाराष्ट्र, ठाणे. चिन कोंड:-401209 फैंन नं:-LAQP\$6582Q		
(9) दस्तऐवज करुन दिल्याचा दिनांक	03/01/2025		
(10)दस्त गोंदणी केल्याच दिनांक	03/01/2025		
(॥)अनुक्रमांक खंड व पृष्ठ	219 2025		
(१२)बाजारभावाप्रमाणे मुद्रांक शुल्क	264000		
(13)बाजारभावाप्रपाणं नौदाणीः युल्कः	30000		
(१.4)शेरा			
मुल्यांक-ग्रसाठी विचारात ध्रेतलेला तपदीत:-:			
मुद्रांक शुल्क आकारताना निवडक्तेला अनुकोद:-:	(i) within the limits of any Mu	nicipal Corporation or any Cantonment	



Since 1989





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 12th 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.
- 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 ₹ 28,55,200.00 (Rupees Twenty Eight Lakhs Fifty

Five Thousands Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj

Chalikwar Consultant email=mair Date: 2025

Director

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2025.02.12 13:50:11 +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





