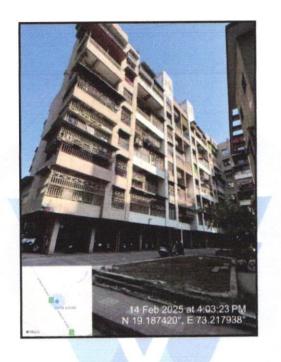
MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Shri, Sunil Devchand Marathe

Residential Flat No. 103, 1st Floor, Wing - C, "Neelkanth Royale Palms", Near Rugi Colonia, Village - Chikhloli, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 505, State -Maharashtra, India.

Latitude Longitude : 19°11'14.8"N 73°13'5.8"E

Intended User:

Cosmos Bank

Ambarnath Branch Panvelkar Pride, Shop no 1 to 4, Plot no 63-64, C T S NO 4740, Near Hutatma Chawk Ambernath (East)



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA Regd. Office Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at : ♀ Thane ♀ Ahmedabad ♀ Delhi NCR Nanded **Raipur** ♀ Nashik ♀ Rajkot O Mumbai **9** Jaipur 💡 Aurangabad 🛛 💡 Pune 9 Indore

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Page 2 of 20

Vastu/Thane/02/2025/014284/2310720 24/6-370-PSRJ Date: 24.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 103, 1st Floor, Wing - C, **"Neelkanth Royale Palms"**, Near Rugi Colonia, Village - Chikhloli, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 505, State - Maharashtra, India belongs to **Shri. Sunil Devchand Marathe**.

Boundaries of the property	
North	: Open Plot
South	: Wing - D
East	: Open Plot
West	: Internal Road / Rugi Colonia

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 ₹ 32,93,794.00 (Rupees Thirty Two Lakhs Ninety Three Thousands Seven Hundred And Ninety Four 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 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: 2025.02.2415:11:50 +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



 Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
 R

 Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621
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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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Residential Flat No. 103, 1st Floor, Wing - C, "Neelkanth Royale Palms", Near Rugi Colonia, Village - Chikhloli, Taluka -Ambernath, District - Thane, Ambernath (West), PIN Code - 421 505, 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 24.02.2025 for Housing Loan Purpose.
1	Date of inspection	14.02.2025
3	Name of the owner / owners	Shri. Sunil Devchand Marathe
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. 103, 1 st Floor, Wing - C, "Neelkanth Royale Palms", Near Rugi Colonia, Village - Chikhloli, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 505, State - Maharashtra, India. <u>Contact Person :</u> Ms. Twinkle Marathe (Owner's Daughter) Contact No. 9028846956
6	Location, Street, ward no	Village - Chikhloli, District - Thane
7	Survey / Plot No. of land	Village - Chikhloli New Survey No - 111/2
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	Carpet Area in Sq. Ft. = 712.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 456.00 Open Terrace Area in Sq. Ft.= 162.00 Flowerbed Area in Sq. Ft.= 18.00 Balcony Area in Sq. Ft.= 76.00 Carpet Area in Sq. Ft. = 511.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 613.20 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Chikhloli, Taluka - Ambernath, District - Thane, Pin - PIN Code - 421 505
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



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24	Is the	building owner occupied/ tenanted/ both?	Owner Occupied - Shri. Sunil Devchand Marathe
		property owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied
25		is the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per AMC norms Percentage actually utilized – Details not available
26	REN7	rs	
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Shri. Sunil Devchand Marathe
	(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		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	fixture range	parate amount being recovered for the use of es, like fans, geysers, refrigerators, cooking es, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29	1	details of the water and electricity charges, If any, borne by the owner	N. A.
30		he tenant to bear the whole or part of the cost rs and maintenance? Give particulars	N. A.
31		t is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32	- C	ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	lightin	has to bear the cost of electricity charges for ng of common space like entrance hall, stairs, age, compound, etc. owner or tenant?	N. A.
34		is the amount of property tax? Who is to bear it? details with documentary proof	Information not available
35	1	building insured? If so, give the policy no., ant for which it is insured and the annual premium	Information not available
36		y dispute between landlord and tenant regarding bending in a court of rent?	N. A.
37		any standard rent been fixed for the premises r any law relating to the control of rent?	N. A.
26	SALE	ES	



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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 of commencement of construction and year of completion	Year of Completion – 2014 (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: 1. The carpet area mentioned in the Agreement is 511.00 Sq. Ft. but as per site inspection, the Carpet area is 712.00 Sq. Ft. (Including Open Terrace, Flowerbed and Balcony Area) only. Hence, For the purpose of valuation, we have considered the least area i.e., 511.00 Sq. ft. as per agreement. Hence, to give proper weightage to the value of the property, higher rate i.e. 7,000.00 per Sq. Ft. on Carpet Area is considered. 2. As per site inspection, the Terrace area converted into Bedroom which is covered with A.C. sheet roofing at top.			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambarnath Branch Branch to assess Fair Market Value as on 24.02.2025 for Residential Flat No. 103, 1st Floor, Wing - C, **"Neelkanth Royale Palms"**, Near Rugi Colonia, Village - Chikhloli, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 505, State - Maharashtra, India belongs to **Shri. Sunil Devchand Marathe**.

We are in receipt of the following documents:

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1)	Copy of Agreement for sale No.4376/2014 Dated 25.06.2014 between M/s. Neelkanth Associates (The Promoter) And Shri. Sunil Devchand Marathe(The purchaser).
2)	Copy of Commencement Certificate No.ANP / NRV / BP / 2010 - 2011 / 1731 / 1946 /114 Dated 21.03.2011 issued by Ambernath Municipal Council.
3)	Copy of Part Occupancy Certificate No.ANP / NRV / 2014 - 2015 / 944 Dated 14.11.2014 issued by Ambernath Municipal Council.

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Location

The said building is located at Village - Chikhloli, Taluka - Ambernath, District - Thane, PIN Code - 421 505. The property falls in Residential Zone. It is at a traveling distance 4.7 Km from Ambernath Railway Station.

Building

The building under reference is having Stilt + 7 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. 1st Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 1st Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet + 4 Passage + Cupboard + 2 Balcony. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 24th February 2025

The Carpet Area of the Residential Flat	:	511.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2014 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building	:	11 Years
Cost of Construction	:	613.20 Sq. Ft. X ₹ 2,800.00 = ₹ 17,16,960.00
Depreciation {(100 - 10) X (11 / 60)}	:	16.50%
Amount of depreciation	:	₹ 2,83,206.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 50,400/- per Sq. M. i.e. ₹ 4,682/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 45,952/- per Sq. M. i.e. ₹ 4,269/- per Sq. Ft.
Value of property	:	511.00 Sq. Ft. X ₹ 7,000 = ₹35,77,000
Total Value of property as on 24th February 2025	:	₹35,77,000.00

(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 24th February 2025	:	₹ 35,77,000.00 - ₹ 2,83,206.00 = ₹ 32,93,794.00	
Total Value of the property	:	₹ 32,93,794.00	
The realizable value of the property	:	₹29,64,415.00	
Distress value of the property	:	₹26,35,035.00	
Insurable value of the property (613.20 X 2,800.00)	:	₹17,16,960.00	

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Guideline value of the property (613.20 X 4269.00)	:	₹26,17,751.00	
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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 103, 1st Floor, Wing - C, "Neelkanth Royale Palms", Near Rugi Colonia, Village - Chikhloli, Taluka - Ambernath, District - Thane, Ambernath (West), PIN Code - 421 505, State - Maharashtra, India for this particular purpose at ₹ 32,93,794.00 (Rupees Thirty Two Lakhs Ninety Three Thousands Seven Hundred And Ninety Four Only) as on 24th 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 24th February 2025 is ₹ 32,93,794.00 (Rupees Thirty Two Lakhs Ninety Three Thousands Seven Hundred And Ninety Four 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.
- 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 Stilt + 7 Upper Floors No. of floors and height of each floor ÷ 1 2 Plinth area floor wise as per IS 3361-1966 N.A. as the said property is a Residential Flat Situated on 1st Floor 2014 (As per occupancy certificate) 3 Year of construction 49 Years Subject to proper, preventive periodic maintenance 4 Estimated future life & structural repairs R.C.C. Framed Structure 5 Type of construction- load bearing walls/RCC frame/ steel frame R.C.C. Foundation 6 Type of foundations All external walls are 9" thick and partition walls are 6" Thk. 7 Walls Brick Masonery. 8 Partitions 6" Thk. Brick Masonery. 9 Doors and Windows Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, . Vitrified Tile Flooring. 10 Flooring 11 Cement Plastering with POP false Celling. Finishing 12 R. C. C. Slab. Roofing and terracing : 13 Special architectural or decorative features, if any : No 14 Internal wiring - surface or conduit (i) Concealed plumbing with C.P. fittings. Electrical wiring with concealed (ii) Class of fittings: Superior/Ordinary/ Poor.

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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 white/or	f fittings: Superior colored / superior dinary.	:	
17	Height a	und wall and length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of li	fts and capacity	:	1Lift (TM)
19	Undergr construc	round sump – capacity and type of ction	:	RCC Tank
20	Location	ead tank n, capacity construction	:	RCC Tank on Terrace
21	Pumps-	no. and their horse power	:	May be provided as per requirement
22		and paving within the compound mate area and type of paving	:	Chequred tiles in open spaces, etc.
23		e disposal – whereas connected to public if septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System



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Actual Site Photographs



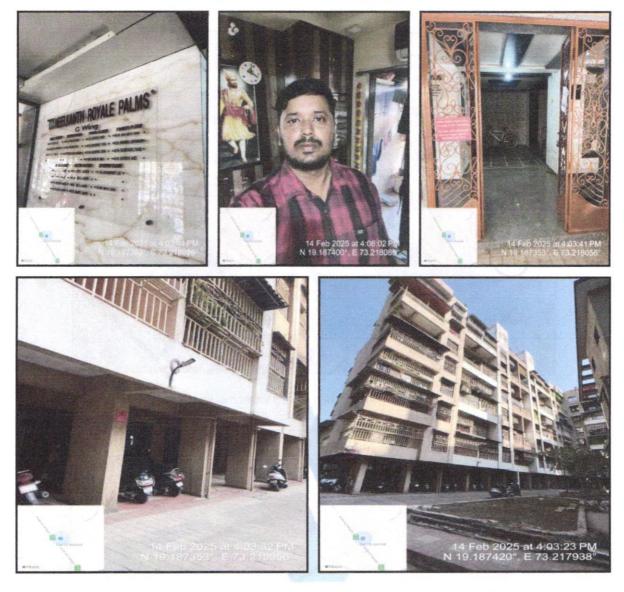


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Actual Site Photographs

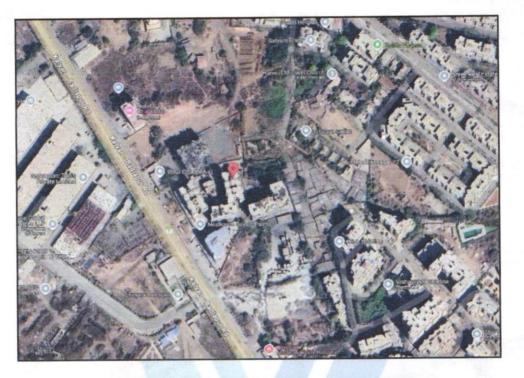




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Route Map of the property

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



Longitude Latitude: 19°11'14.8"N 73°13'5.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Ambernath - 4.7 Km).



Ready Reckoner Rate

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	Open Land Residence 5960 59430	Office Shop 58060 74690	lisdustry 58000	Unit Square Meter Contra	
		Next			

Percentage after Depreciation as per table(D) Rate to be adopted after considering depreciation [B + (C X D)]	11% 45,952.00	Sq. Mtr.	4,269.00	Sq. Ft.
The difference between land rate and building rate(A-B=C)	40,440.00			
Stamp Duty Ready Reckoner Market value Rate for Land (B)	9960			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	50,400.00	Sq. Mtr.	4,682.00	Sq. Ft.
Flat Located on 1 st Floor	-			
Stamp Duty Ready Reckoner Market Value Rate for Flat	50400			

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		

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Price Indicators

Property		Residential Flat	Residential Flat		
Source		https://www.99acres.co	https://www.99acres.com/		
loor		-			
		Carpet	Built Up	Saleable	
rea		564.00	676.80	-	
Percentage		-	20%	-	
Rate Per Sq. Ft.		₹7,624.00	₹6,353.00	-	
99acres				a	
SSACLES	Buy • Enter Locality / Project / Society / La		en an		
				Konster Generatives and Merce 25 to 30 Linkh Posted on Feb 08, 2025 ¹ Under Content	
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				anthere are a set	
			Carpet area. 364 up.br.w Carpet	2 Bedrooms, 2 Baltonies	
			Cerpet area 364 uptit M Carpet	2 Bedraoms, 2 Bathrooms, 2 Balconies	
			Arrag Cerpet area: 364 up brow Caroon 49 Lace Gost Charges & Tax 107,624 per sq ft. Okegosiader)	2 Bedrooms, 2 Bathrooms, 2 Balconies Rugi Colonia Ambernath West, Thane	
			Corpet area. 364 up.br.w Corpet area. 364 up.br.w Corpet 2 Algues E Algues Gost Charges & Tax	Contiguiardo 2 Bedrooms, 2 Bathrooms, 2 Balcories \$ Kdonest Rugi Colonia	
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		Property (3) Society (12)	Arrag Cerpet area: 364 up th M Caripan 41 Lace Gost Charges & Tax 19 7 524 per sq ft. Originitater 16 th of 34 Hoors	2 Bedrooms, 2 Bathrooms, 2 Balconies 2 Bedrooms, 2 Bathrooms, 2 Balconies Rugi Colonia Ambernath West, Thane	
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		Property (3) Society (12)	Arrag Cerpet area: 364 up th M Caripan 41 Lace Gost Charges & Tax 19 7 524 per sq ft. Originitater 16 th of 34 Hoors	2 Bedrooms, 2 Bathrooms, 2 Balconies 2 Bedrooms, 2 Bathrooms, 2 Balconies Rugi Colonia Ambernath West, Thane	
		Property (3) Society (12)	Arrag Cerpet area: 364 up th M Caripan 41 Lace Gost Charges & Tax 19 7 524 per sq ft. Originitater 16 th of 34 Hoors	2 Bedrooms, 2 Bathrooms, 2 Balconies 2 Bedrooms, 2 Bathrooms, 2 Balconies Rugi Colonia Ambernath West, Thane	



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Price Indicators

roperty		Residential Flat		
ource		https://www.99acres.co	m/	
loor		-		
		Carpet	Built Up	Saleable
rea		399.00	478.80	-
ercentage		-	20%	-
ate Per Sq. Ft.		₹8,078.00	₹6,731.00	-
99acres	inter cotality (Project (Society) Landmark			@ # Q
				Public on an 07, 2025
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	Videos (1) P	roperty (3) Society (1.2)	Carpetarea: 37.11 (a),m. V Proc. F 32,23 Lac @ 86,849 per sg.m. (At inclusive, Negotative Proc. Notificer	1 Bedroom, 2 Bathrooms, 2 Balcones
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	Videos (1)	troperty (3) Society (12)	Carpet area: \$7.11 sp/m. V 2 Proc. 7 52 25 Lac 8 56 540 per 53 m. ski inclusive, Registrative 10° of 13 Floors Connocemp	1 Bedroom , 2 Bathrooms, 2 Balcones Properts Rug Colonia Ambernath West, Thane Propertion



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Sale Instances

perty	Residential Flat	Residential Flat		
irce	Index no.2	Index no.2		
or	-			
	Carpet	Built Up	Saleable	
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Since 1989



Sale Instances

operty	Residential Flat	Residential Flat Index no.2		
ource	Index no.2			
oor	-			
	Carpet	Built Up	Saleable	
ea	850.00	1,020.00	-	
ercentage	COMPANY CONTRACTOR	20%	-	
te Per Sq. Ft.	₹6,146.00	₹5,122.00	-	
859339 18-03-2024 Note -Generated Through eSearch Module,For original report please contact concern SRO office	सूचा क्र.2	दुष्यम निवधक : सह दु.ान.उत्हा दस्त क्रमोक : 859/2024 नोदर्ण : Regn:63m	् सनगर 3	
	गावाचे नावः चिखलोली			
ा विलेखाचा प्रकार	करारनामा			
(2)मोबटना	4900000			
 (3) वावारभाव(भाडेपटटपाच्या वावतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे) 	3635000			
(4) भू मायम् प्रोटहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव-अंबरनायहतर वर्णन :, इतर मा 111.हिस्सा न 2.ए विंग,नीलकठ रॉयल पाल्म्स बि चौ मीटर कारपेट पैकी 47.50 चौ मीटर कारपेट HISSA NUMBER : 2 :))	रिडेग,मधील पहिल्या मजल्यावरीत,निवासी	सदनिका न 102 क्षेत्र 79	
(5) සිංගත	79 ची मीटर			
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तपेवज करून देणाः या,लिहून ठेवणाः या यक्षकाराचे नाव किंवा दिवाणी न्यायालपाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व एसा.	 माव-पराग प्रकाश बाढठेकर वय-44 पत्ता-प्तौट इग्रास्तिंग सोसायटी . स्तॉक ने: टिकोर्जिने वाडी खबळ प्र कोड:-400607 पैंग ने:-AKXP87518H नाव:-स्योति पराग बावठेकर वय-67 पत्ता:-प्लॉट र झाऊसिंग सोसायटी तिमिटेठ . स्तॉक ने: टिकोर्जिनि वार्ड कोड:-400607 पैंग ने:-AKXP82475R 	गनपाडा ठावे वस्थिम . रेड न	IANE पिन इ. गार्हन व्हीव को ऑप	
(8) दस्तऐवज करुन घेणा- या पश्चकाराचे व किंवा दिवाणी	 मातः सागरं रामदास जाधवं वयः 31: यत्ताः प्रतीदं में 			
न्यायालयाचा मुकुमनामा किंवा आदेग असल्यस,प्रतिवादिचे नाव व पसा	जवल साई वावा मंदिर भास्कर नगर अंवरनाथ प्रह्रिम, री AREPUT2T88 2): नाव: शेखर रामद्रास जाधव वय-29, पत्ता:-प्तॉट जवल साई वावा मंदिर भास्कर नगर अंवरनाथ प्रह्रिम, न AEMPUOPTSA 3): नाव-रोहित रामद्रास जाधव वय-27, पत्ता:-प्लॉट	ने: घर में 4699 , माळा में:, इमारतीचे मंब रोठ में:, महाराष्ट्र, THANE – पिम कोठ:-42	् स्तंक ने शिवसेन शासे 1505 उँन न स्तांक न. शिवसेना शाखे	
	विवेक सहि कोको मादिर मास्क्रार नगर अवरनाय पाक्षम, न			
	जिवळ साह काका माढर मास्वार नगर जवरनाय पाक्षम , 1 BMEPJ5957Q			
৩। তল্যইয়াৰ কমন টিম্যাহা তিনাক	вмери5957Q 18/01/2024			
(10)दस्त मोटणी केल्याचा दिमाक	BMEPJ59570 18/01/2024 18/01/2024			
(10)दस्त मोदणी केल्पाचा दिनाक (11) अनुक्रमांक खंड व पृष्ठ	BMEPJ59570 18/01/2024 18/01/2024 859/2024			
(10)दन्त मोटणी केल्याचा दिनाक (11) अनुक्रमांक खंड व एष्ठ (12) बाजारभावाप्रमाणे मुझांक युल्क	BMEPJ\$9570 18/01/2024 18/01/2024 859/2024 294000			
(10)दस्त मोदणी केल्पाचा दिनाक (11) अनुक्रमांक खंड व पृष्ठ	BMEPJ59570 18/01/2024 18/01/2024 859/2024			



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 24th 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.

Since 1989

The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

Vastukala Consultants (I) Pvt. L





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 ₹ 32,93,794.00 (Rupees Thirty Two Lakhs Ninety Three Thousands Seven Hundred And Ninety Four Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD. Manoj Chalikwar Manoj Chalikwar ^{DN: cn=Manoj Chalikwar, o=Vastukala} Consultants (I) Pvt. Ltd., ou=Mumbal. email=manoj@vastukala.org, c=IN Date: 2025.02.24 15:12:04 +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



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