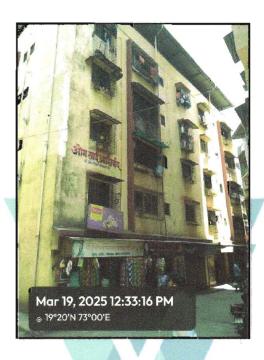


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Sheetal Omesh Melgiri

Residential Flat No. 303, 3rd Floor, Wing - A, "Om Sai Ashirwad Co-Op. Hsg. Soc. Ltd. ", Opp. Sai Shrushti, Pakhadi, Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India.

Latitude Longitude: 19°12'14.0"N 73°0'8.9"E

Intended User:

Cosmos Bank Colaba Branch

8, SHree Sadan ,Lala Nigam Road, Coloba Mumbai 400005



Our Pan India Presence at:

Nanded Mumbai

💡 Aurangabad 👂 Pune

 Thane Nashik Rajkot

♀Indore

Raipur

Regd. Office

B1-00), U/B Floor, BOOMERANG, Chandivali Farm Raad, Powai, Andheri East, Mumbai: 400072, (M.S), India

+91 2247495919

🌌 mumbai@vastukala.ca.in mww.vastukala.ca.in



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/03/2025/014368/2311165 21/5-362-PRBSNR Date: 21.03.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 303, 3rd Floor, Wing - A, "Om Sai Ashirwad Co-Op. Hsg. Soc. Ltd. ", Opp. Sai Shrushti, Pakhadi, Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN -400 605, State - Maharashtra, Country - India belongs to Mrs. Sheetal Omesh Melgiri.

Boundaries of the property

North Gulmohor CHSL

South Jay Vighnaharta Apartment

East : Kartik CHSL

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 ₹ 23,65,875.00 (Rupees Twenty Three Lakhs Sixty Five Thousands Eight Hundred And Seventy 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

Director

Auth. Sian.



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



Our Pan India Presence at:

Nanded

Nashik

 Ahmedabad
 Pelhi NCR Raipur

Regd. Office

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

** +91 2247495919

🌌 mumbal@vastukala,co.in www.vastukala.co.in



Residential Flat No. 303, 3rd Floor, Wing - A, "Om Sai Ashirwad Co-Op. Hsg. Soc. Ltd.", Opp. Sai Shrushti, Pakhadi, Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India Form 0-1

(See Rule 8 D)

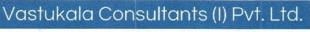
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 21.03.2025 for Housing Loan Purpose.			
1	Date of inspection	19.03.2025			
3	Name of the owner / owners	Mrs. Sheetal Omesh Melgiri			
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. 303, 3 rd Floor, Wing - A, "Om Sai Ashirwad Co-Op. Hsg. Soc. Ltd.", Opp. Sai Shrushti, Pakhadi, Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India. Contact Person: Mrs. Sheetal Omesh Melgiri (Owner) Contact No. 7710880128			
6	Location, Street, ward no	Opp. Sai Shrushti, Pakhadi Village - Kharegaon, Kalwa District - Thane			
7	Survey / Plot No. of land	Village - Kharegaon New Survey No - 82/4			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area			
9	Classification of locality-high class/ middle class/poor class	Middle Class			
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity			
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars			
	LAND				
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 295.37 (Area as per Site measurement) Built Up Area in Sq. Ft. = 375.00 (Area As Per Agreement for sale)			
13	Roads, Streets or lanes on which the land is abutting	Village - Kharegaon, Kalwa Taluka - Thane, District - Thane, Pin - PIN - 400 605			
14	If freehold or leasehold land	Free Hold.			



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15	lease, and ter (i) (ii)	chold, the name of Lessor/lessee, nature of date of commencement and termination of lease rms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.		
16		e any restriction covenant in regard to use of f so, attach a copy of the covenant.	As per documents		
17	1	ere any agreements of easements? If so, attach of the covenant	Information not available		
18	Planni	he land fall in an area included in any Towning Scheme or any Development Plan of ment or any statutory body? If so, give plars.	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		7/33/		
22	1	plans and elevations of all structures standing land and a lay-out plan.	Information not available		
23		sh technical details of the building on a ate sheet (The Annexure to this form may be	Attached		
24	Is the	building owner occupied/ tenanted/ both?	Owner Occupied - Mrs. Sheetal Omesh Melgiri		
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied		
25		s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available		
26	RENT	s			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Sheetal Omesh Melgiri		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	5,600.00 (Expected rental income per month)		
	(iv)	Gross amount received for the whole property	y N.A.		
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available		



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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 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 – 1998 (As per site information)		
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.		



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CONSTITUTION OF THE PROPERTY O

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, Colaba Branch Branch to assess Fair Market Value as on 21.03.2025 for Residential Flat No. 303, 3rd Floor, Wing - A, **"Om Sai Ashirwad Co-Op. Hsg. Soc. Ltd. "**, Opp. Sai Shrushti, Pakhadi, Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India belongs to **Mrs. Sheetal Omesh Melgiri**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.8003 / 2025 Dated 18.03.2025 between Smt. Shakila Jayaram Shetty, Mr. Dhiraj Jayaram Shetty & Ms. Deeksha Jayaram Shetty(The Transferor) And Mrs. Sheetal Omesh Melgiri(The Transferee).
2)	Copy of Occupancy Certificate No.1997 / 192 / TMC / TDD / 1903 Dated 15.06.2000 issued by Thane Municipal Corporation.
3)	Copy of Commencement Certificate No.1997 / 192 / TMC / TDD / 889 Dated 18.09.1999 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN - 400 605. The property falls in Residential Zone. It is at a traveling distance 2.00 Km. from Kalva Railway Station.

Building

The building under reference is having Ground + 4 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 4 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 1 Bedroom + Living Room + Kitchen + WC + Bathroom. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Casing Capping Electrical wiringetc.

Valuation as on 21st March 2025

The Built Up Area of the Residential Flat	:	375.00 Sq. Ft.	
---	---	----------------	--

Deduct Depreciation:

Year of Construction of the building	:	1998 (As per site information)
Expected total life of building	:	60 Years



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Age of the building as on 2024	:	27 Years
Cost of Construction		375.00 Sq. Ft. X ₹ 2,200.00 = ₹ 8,25,000.00
Depreciation {(100 - 10) X (27 / 60)}	:	40.50%
Amount of depreciation	:	₹ 3,34,125.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 52,105/- per Sq. M. i.e. ₹ 4,841/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 41,790/- per Sq. M. i.e. ₹ 3,882/- per Sq. Ft.
Value of property	:	375.00 Sq. Ft. X ₹ 7,200 = ₹27,00,000
Total Value of property as on 21st March 2025	:	₹27,00,000.00

(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 21st March 2025	:	₹ 27,00,000.00 - ₹ 3,34,125.00 = ₹ 23,65,875.00
Total Value of the property	:	₹ 23,65,875.00
The realizable value of the property	A :	₹21,29,288.00
Distress value of the property	;	₹18,92,700.00
Insurable value of the property (375.00 X 2,200.00)	١:	₹8,25,000.00
Guideline value of the property (375.00 X 3882.00)	N	₹14,55,750.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3rd Floor, Wing - A, "Om Sai Ashirwad Co-Op. Hsg. Soc. Ltd.", Opp. Sai Shrushti, Pakhadi, Village - Kharegaon, Kalwa, Taluka - Thane, District - Thane, PIN - 400 605, State - Maharashtra, Country - India for this particular purpose at ₹ 23,65,875.00 (Rupees Twenty Three Lakhs Sixty Five Thousands Eight Hundred And Seventy Five Only) as on 21st March 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 21st March 2025 is ₹ 23,65,875.00 (Rupees Twenty Three Lakhs Sixty Five Thousands Eight Hundred And Seventy 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.



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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 + 4 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° Floor		
3	Year of construction		1998 (As per site information)		
4	Estimated future life	:	33 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	1	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	7	Ceramic 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) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Casing Capping		
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring		
			5		





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	fittings: Superior colored / superior dinary.	:	Ordinary	
17	_	und wall and length construction	:	All external walls are 9" thick and partition walls are 6" thick	
18	No. of lit	fts and capacity	:	Not Provided	
19	Underground sump – capacity and type of construction		:	RCC Tank	
20	1	ad tank n, capacity construction	:	RCC Tank on Terrace	
21	Pumps-	no. and their horse power		May be provided as per requirement	
22	1	and paving within the compound mate area and type of paving		Chequred tiles in open spaces, etc.	
23	1 -	disposal – whereas connected to public if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System	



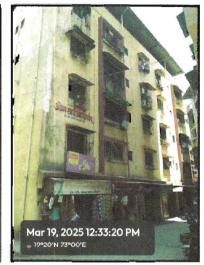




Actual Site Photographs



















Actual Site Photographs



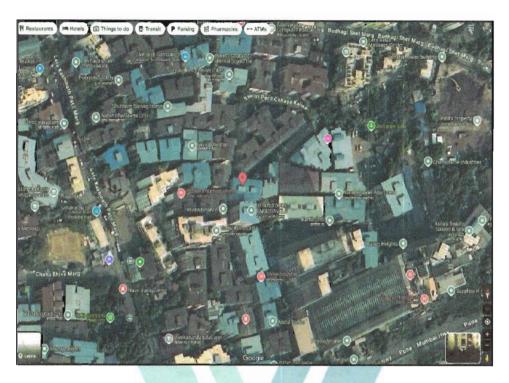








Route Map of the property



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



Longitude Latitude: 19°12'14.0"N 73°0'8.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kalva - 2.00 Km.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	61300			
Decrease by 15% on Flat Located on 3 rd Floor	9195			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	52,105.00	Sq. Mtr.	4,841.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	13900			
The difference between land rate and building rate(A-B=C)	38,205.00			
Percentage after Depreciation as per table(D)	27%			
Rate to be adopted after considering depreciation [B + (C X D)]	41,790.00	Sq. Mtr.	3,882.00	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%



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c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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%	9.5%	
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	

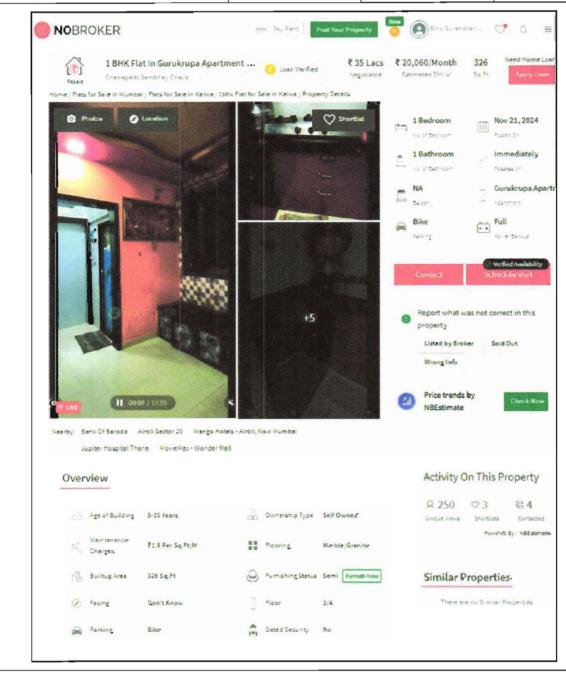






Price Indicators

Property	Residential Flat		
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	271.67	326.00	391.20
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹12,883.00	₹10,736.00	₹8,947.00

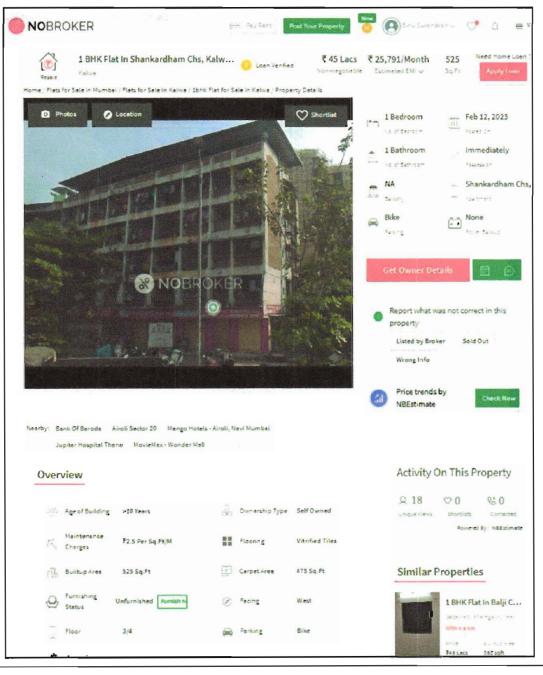






Price Indicators

Property	Residential Flat		
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	437.50	525.00	630.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹10,286.00	₹8,571.00	₹7,143.00







Sale Instances

Property	Residential flat			
Source	Index no.2	Index no.2		
Floor				
	Carpet	Built Up	Saleable	
Area	475.00	570.00	684.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹8,173.00	₹6,811.00	₹5,675.00	

376974 08-02-2025

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुय्यम निर्वधक ः सह दुः नि.ठाणे २ दस्त क्रमांक : 3769/2025 नोटणी :

Regn:63m

गावाचे नाव: पारसिक

(1)विलेखाचा प्रकार	करारनामा
(2)मोबढला	3600000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	2818004
(4) भू-मापन्,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका नं. 302 तिसरा मजला.ए विग,श्री सिध्दीविनायक अपार्टमेंट,श्री सिध्दीविनायक विंग ए बी सी को-ऑप.ही.सो.लि., घोलाई नगर,पारसिक, खारेगांव, कळवा,ठाणे, सदनिकेचे क्षेत्रफळ 570 चौ.फुट बांधीव((GAT NUMBER : Gut No. 168 ;))
(5) क्षेत्रफळ	570 चौ.फूट
(६)आकारणी किंवा जुडी देण्यात असेत तेव्हा	
(7) द्वस्तपेवज करून देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	. 1): नाव:-प्रताय महादेव चव्हाण वय:-70 पत्ता:-प्तॉट ने: रुम ने. 47, माळा ने: तिसरा मजता , इमारतीचे नाव: न्यू बिल्डींग, ब्लॉक ने: भायकला फायर ब्रीज, बायुराव जगताय मार्ग, रोड ने: भायकला, मुंबई , महाराष्ट्र, मुम्बई , पिन कोड -400008 पेन नेAAMPC8133G
(६)ढस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायातयाचा हुकूमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव:-अजयकुमार अशोककुमार पाठक वय:-38, पत्ता:-प्टॉट ने: ., माळा ने: ., हमारतीचे नाव: जय भारत चाळ, ब्टॉळ ने: . रोड ने: अपोलो जिम जवळ पौडपाडा, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन ने:- BOZPP5579M
(४) दस्तरेवज करुन दिल्याचा दिनांक	05/02/2025
(10)दस्त नोंद्रणी केल्याचा दिनांक	05/02/2025
(11)अनुक्रमांक,खंड व पृष्ठ	3769/2025
(12)बाजारभावाप्रमाणे मुझक शुल्क	252000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेरा	
मुल्पाकनासाठी विचारात घेतलेला तपशील:-	
मुझक गुल्क आकारताना निवडतेला अनुखेद	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



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Sale Instances

Property	Residential Flat		
Source	Index no.2	Index no.2	
Floor	-		
	Carpet	Built Up	Saleable
Area	375.00	450.00	540.00
Percentage		20%	20%
Rate Per Sq. Ft.	₹9,867,00	₹8,222.00	₹6,852.00

335374 08-02-2025 Note:-Generated Through eSearch Module,For original report please contact concern SRO office सूची क्र.2

दुय्यम् निर्वधकः सह दु.नि.ठाणे २ दस्त क्रमाकः ३३५३/२०२५ नोटणीः Regn:83m

गावाचे नाव: कळवा

(1)विलेखाचा प्रकार	सेत डीड	
(2)मोबदला	3700000	
(3) बाजारभाव(भाकेपटटयाच्या बाबतितपटटाकार आकारणी देतो को पटटेदार ते नमुद्र करावे)	3211776	
(४) भू मापन,पोटिहस्सा व घरक्रमॉक(असल्पास)	1) प्रांतिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: सदनिका क्रं. 404, माळा नं: 4 था मजता,बित्र्जींग नं. बी, इमारतीचे नाव: श्रीकुंज को.ऑप.हो.सो.लि. रोज नं: खारेगांव,पाखाठी,कळवा,ठाणे, इतर माहिती: सदनिकेचे क्षेत्रफळ 450 ची.फुट बित्टअप. करारनामा दस्त क. टनन2-2348-2025,दिनांक 23.01,2025 चे सेत ठि.ड ((Survey Number : Survey No. 73, Hissa No. 5 ;))	
(5) क्षेत्रफळ	450 ਬੀ.ਯੂਟ	
(६) आकारणी किंवा जुड़ी देण्यात असेत तेव्हा.		
(7) दस्तऐवज करून देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असत्यास, प्रतिवादिचे नाव व एता.	1) नाव -श्रीनिवास विद्या ठकेकर वर्च -60 एता अनीट ने सदिनिका के 404 आवळा ने 4 था प्रवता, बिल्डींग ने बी. इमारतीचे नाव: श्रीकृज को औष हो तो ति व्लॉक ने - रोड ने खोरेगांव, कळवा, ठाणे, प्रहाराष्ट्र ठाणे, पिन कोठ:-400805 पैन ने-ABBPT7380C	
	2): नाव -मू-भागी श्रीनिवास ठकेकर वय-56 पत्ता -प्लॉट ने: सदिनिका क्रे. 404, माळा ने: 4 था मजता, बिल्डींग न बी, , इसारतीचे नाव: श्रीकृज को ऑप हो सो. दि. ब्लॉक न -, रोठ ने: खारेगांव, पाखाडी, कळवा, ठाणे , महाराष्ट्र, ठाणे. पिन कोठ-400605 पॅन ने -ADWPT88841.	
(८)उस्तऐवज करन ऐणा-या प्रक्षकाराचे व किंवा दिवाणी न्यायातयाचा तुकूमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-ओमकार तुळशीराम सावळे वय::27: पत्ता-प्लॉट २ -, माळा २ -, इमारतीचे नाव:-, ब्लॉक २ -, चे रोठ २ टशरथ चाळ, लोकमान्य नगर पाठा २ ४, राजा शिवाजी विदयलय, ठाणे, महाराष्ट्र, ठाणे पिन कोठ:-400608 पैन २-KSHPS0550Q	
(ý) टस्तप्रेवज करून दिल्याचा दिनांक	31/01/2025	
(10)दस्त नोंदणी केल्पाचा दिनाक	31/01/2025	
(11) अनुक्रमांक, खंड व पृष्ठ 3353/2025		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)येस		
मुल्पोकनासाठी विचारात घेततेला तप्रशीत:-:	मुत्यांकनाची आवश्यकता नाही कारण दस्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील दस्तप्रकारनुसार आवश्यक नाही	
मुद्रोक गुल्क आकारताना निवडलेता अनुब्छेद - :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 21st March 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

- 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.



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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 ₹ 23,65,875.00 (Rupees Twenty Three Lakhs Sixty Five Thousands Eight Hundred And Seventy Five Only).



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





