

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Jitendra Gangaram Ayare

Residential Flat No. A/4, Ground Floor, Wing - A, "Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd.", Vasant Karishma Complex, Ambadi Road, Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India.

Latitude Longitude: 19°23'4.7"N 72°49'34.4"E

Intended User:

Cosmos Bank VASAI (WEST) BRANCH

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



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Regd. Office

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

+91 2247495919

🔀 mumbai@vastukala.co.in www.vastukala.co.in



Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/02/2025/014393/2310695 22/3-345-JASH Date: 22.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A/4, Ground Floor, Wing - A, "Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd.", Vasant Karishma Complex, Ambadi Road, Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India belongs to Mr. Jitendra Gangaram Ayare.

Boundaries of the property

North : Cross Lane Number 6

South : Internal Road & Garden

East : B & C Wing of Vasant Karishma Shantivan CHSL

West : Kamvan Vasant Karishma CHSL

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 ₹ 55,34,250.00 (Rupees Fifty Five Lakhs Thirty Four Thousands Two Hundred And Fifty 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.

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

💡 Aurangabad 🛛 🦞 Pune

Encl.: Valuation report



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mumbai@vastukala.co.in
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Residential Flat No. A/4, Ground Floor, Wing - A, "Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd.", Vasant Karishma Complex, Ambadi Road, Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202,

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 22.02.2025 for Housing Loan Purpose.		
1	Date of inspection	18.02.2025		
3	Name of the owner / owners	Mr. Jitendra Gangaram Ayare		
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. A/4, Ground Floor, Wing - A, "Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd.", Vasant Karishma Complex, Ambadi Road, Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India. Contact Person: Mr. Jitendra Gangaram Ayare (Owner) Contact No. 9324089240		
6	Location, Street, ward no	Ambadi Road Village - Navghar & Diwanman, District - Palghar		
7	Survey / Plot No. of land	Village - Navghar & Diwanman New Survey No - 13, 16 & 18		
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. = 438.61 (Area as per Site measurement) Carpet Area in Sq. Ft. = 423.24 Dry Area in Sq. Ft. = 15.37 Built Up Area in Sq. Ft. = 500.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, Pin - PIN - 401 202
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Jitendra Gangaram Ayare
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied





25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available		
26	RENT	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Jitendra Gangaram Ayare		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each		13,000.00 (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 es? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, sorne by the owner	N. A.		
30		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		s the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		puilding insured? If so, give the policy no., at for which it is insured and the annual premium	Information not available		
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.		
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.		
26	SALES				
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records		
38	Land rate adopted in this valuation		N. A. as the property under consideration is a Residential flat in a building. The rate is considered as composite rate.		





39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1998 (As Per Part 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: At the time of visit, The residential flat used as	commercial purpose.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, VASAI (WEST) BRANCH to assess Fair Market Value as on 22.02.2025 for Residential Flat No. A/4, Ground Floor, Wing - A, "Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd.", Vasant Karishma Complex, Ambadi Road, Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India belongs to Mr. Jitendra Gangaram Ayare.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No. 158/2021 Dated 31.12.2020 between Mr. Jignesh Dhanesh Fifadra(The Transferor) And Mr. Jitendra Gangaram Ayare(The Transferee).
2)	Copy of Part Occupancy Certificate No. CIDCO/VVSR/BP-785/W Dated 04.12.1998 issued by City and Industrial Developement Corp Of Maharashtra ltd
3)	Copy of Commencement Certificate No. CIDCO/VVSR/BP-783/II/2306 Dated 18.02.1993 issued by City and Industrial Developement Corp Of Maharashtra ltd
4)	Copy of Electricity Bill Consumer No. 001690506455 Dated 21.01.2025.
5)	Copy of Maintenance Bill Document No.436 Dated 31.01.2025 in the name of Mr. Jeetendra Ayare issued by Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd

Location

The said building is located at Village - Navghar & Diwanman, Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 900m from Vasai Road Railway Station.

Building

The building under reference is having Ground + 3 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and



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6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. Ground Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + WC + Bathroom + Passage.+ Dry Area (The residential flat used as commercial purpose,) This Residential Flat is Vinyl Flooring / Carpet, 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 22nd February 2025

The Built Up Area of the Residential Flat	:	500.00 Sq. Ft.

Deduct Depreciation:

	$\overline{}$	
Year of Construction of the building	:	1998 (As Per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building	:	27 Years
Cost of Construction	:	500.00 Sq. Ft. X ₹ 2,300.00 = ₹ 11,50,000.00
Depreciation {(100 - 10) X (27 / 60)}	:	40.50%
Amount of depreciation	1	₹ 4,65,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 66,100/- per Sq. M. i.e. ₹ 6,141/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 53,110/- per Sq. M. i.e. ₹ 4,934/- per Sq. Ft.
Value of property	À	500.00 Sq. Ft. X ₹ 12,000 = ₹60,00,000
Total Value of property as on 22nd February 2025	:,	₹60,00,000.00

(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 22nd February 2025	1:	₹ 60,00,000.00 - ₹ 4,65,750.00 = ₹ 55,34,250.00
Total Value of the property	:	₹ 55,34,250.00
The realizable value of the property	:	₹49,80,825.00
Distress value of the property	:	₹44,27,400.00
Insurable value of the property (500.00 X 2,300.00)	:	₹11,50,000.00
Guideline value of the property (500.00 X 4934.00)	:	₹24,67,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A/4, Ground Floor, Wing - A, "Vasant Karishma Shantivan Co-op. Hsg. Soc. Ltd.", Vasant Karishma Complex, Ambadi Road, Village -Navghar & Diwanman, Taluka - Vasai, District - Palghar, Vasai Road (West), PIN - 401 202, State - Maharashtra, India for this particular purpose at ₹ 55,34,250.00 (Rupees Fifty Five Lakhs Thirty Four Thousands Two Hundred And Fifty Only) as on



Vastukala Consultants (I) Pvt. Ltd.

22nd 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 of the property as on 22nd February 2025 is ₹ 55,34,250.00 (Rupees Fifty Five Lakhs Thirty Four Thousands Two Hundred And Fifty 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 floors and height of each floor	1:	Ground + 3 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on Ground Floor		
3	Year of construction	:	1998 (As Per Part Occupancy Certificate)		
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	V	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	:	Vinyl Flooring / Carpet.		
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 (ii) Class of fittings: Superior/Ordinary/ Poor.	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed		



Technical details

Main Building

15	Sanitary i	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 f white/ordi	ittings: Superior colored / superior nary.	:	Superior White
17	Compoun Height an Type of co		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided TM
19	Undergro constructi	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		May be provided as per requirement
22		d paving within the compound ate area and type of paving	į	Chequred tiles in open spaces, etc.
23	•	disposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs























Actual Site Photographs



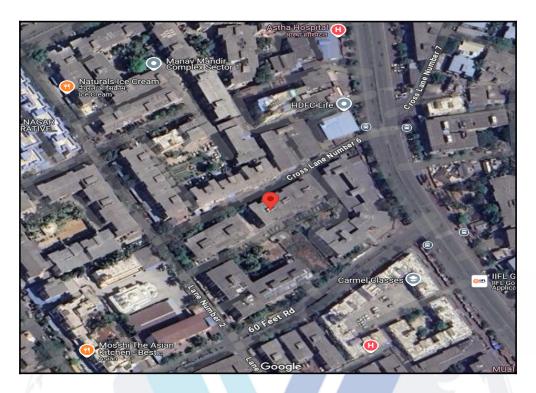




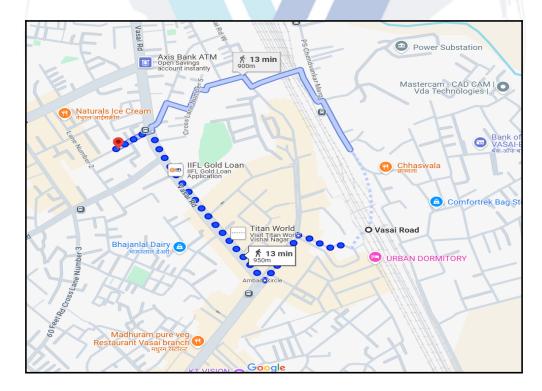




Route Map of the property



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



Longitude Latitude: 19°23'4.7"N 72°49'34.4"E

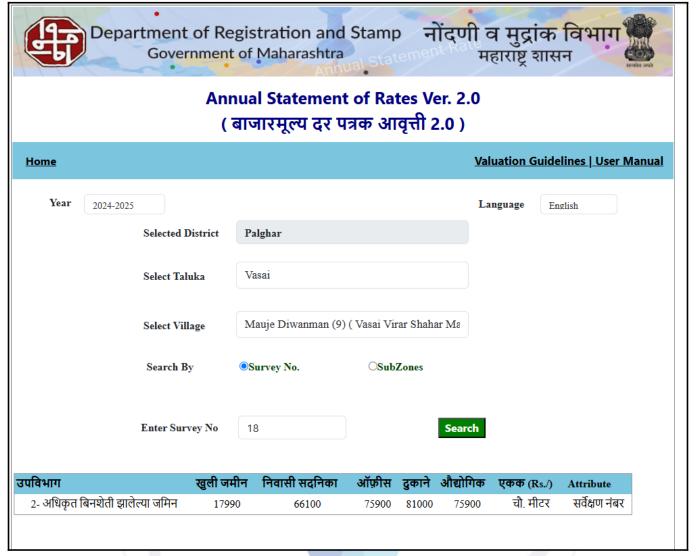
Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 900m).



CONSULTANZO
Valuers & Appraisers
Architects
Architects
First Charles
Control Consultants
Lander's Engineers (1)

MH2010 VIV.

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	66100	A		
No Increase onFlat Located on Ground Floor	-		//	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	66,100.00	Sq. Mtr.	6,141.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	17990			
The difference between land rate and building rate(A-B=C)	48,110.00			
Percentage after Depreciation as per table(D)	27%			
Rate to be adopted after considering depreciation [B + (C X D)]	53,110.00	Sq. Mtr.	4,934.00	Sq. Ft.

Building not having lift

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

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



Valuers & Appraisers
Architects &
Interior Designers
MY Consultants
Lender's Engineer
MY 2010 PT CV

	F. d. Fl	000/
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%	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	

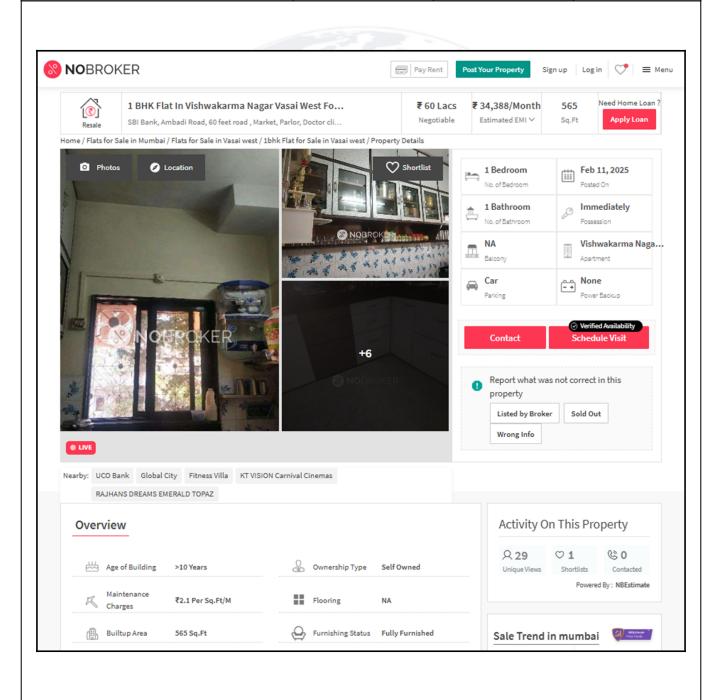






Price Indicators

Property	Ambadi Road, Vasai West		
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	470.83	565.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,743.00	₹10,619.00	-

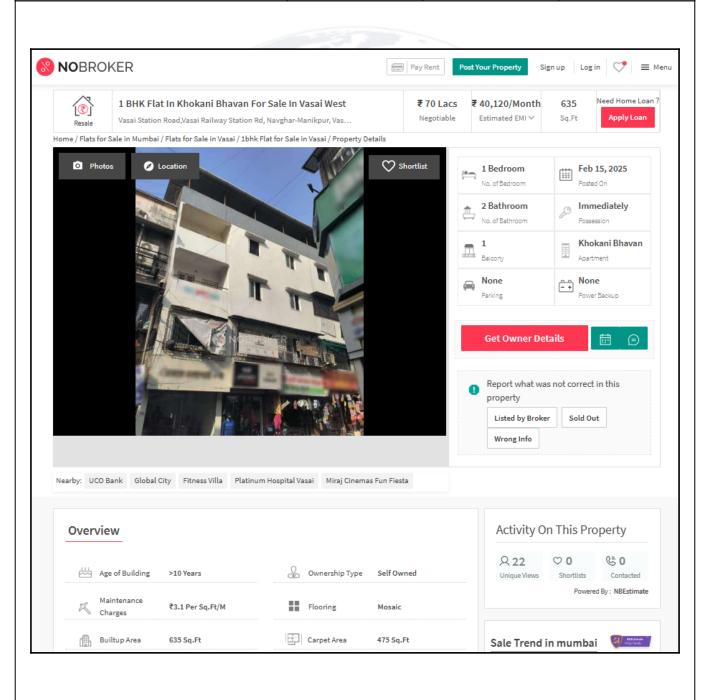






Price Indicators

Property	Ambadi Road, Vasai West		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	475.00	570.00	635.00
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,737.00	₹12,281.00	₹11,024.00







Sale Instances

Property	Ambadi Road, Vasai West		
Source	Index no.2		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	445.83	535.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,439.00	₹9,533.00	-

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23-12-2024		दस्त क्रमांक : 15183/2024
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(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5100000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3287000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:वसई विरार महानगरपालिकाइतर वर्णन :, इतर माहिती: गाव मौजे दिवाणमान येथील सर्वे क्र.17/1(पी),17/2(पी),17/6,17/7(पी),18/1(पी),20/5(पी),20/6 व 20/10(पी),वरील सदिनका क्र.के-2/205,दुसरा मजला,जयराज नगर को- ओप.हौ.सो.ली.,मानव मंदिर कॉम्प्लेक्स,अंबाडी रोड,वसई रोड प. 401202(क्षेत्र 535 चौ. फुट सुपर बिल्टअप)((Survey Number : 17/1(P), 17/2(P), 17/6, 17/7(P), 18/1(P), 20/5(P), 20/6 & 20/10(P);))	
(5) क्षेत्रफळ	49.72 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	 नाव:-दयाकृष्णा आर. विश्वनानी वय:-58 पत्ता:-प्लॉट नं: के-2/205 , माळा नं: दुसरा मजला , इमारतीचे नाव: जयराज नगर को-ओप.हौ.सो.ली., , ब्लॉक नं: -, रोड नं: मानव मंदिर कॉम्प्लेक्स, अंबाडी रोड, वसई रोड प. , महाराष्ट्र, ठाणे. पिन कोड:-401202 पॅन नं:-AGKPV7965K 	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	फेज 1 , ब्लॉक नं: -, रोड नं: आचोळे क्रॉर कोड:-401209 पॅन नं:-BLXPB9858E 2): नाव:-उमा जोशी वय:-31; पत्ता:-प्लॉ	ट नं: सी-302 , माळा नं: -, इमारतीचे नाव: अनंत आश्रय इ रोड, नालासोपारा पु., महाराष्ट्र, ठाणे. पिन र्ट नं: सी-302 , माळा नं: -, इमारतीचे नाव: अनंत आश्रय इ रोड, नालासोपारा पु., महाराष्ट्र, ठाणे. पिन
(9) दस्तऐवज करुन दिल्याचा दिनांक	04/11/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	04/11/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	15183/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	357000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





Sale Instances

Property	Ambadi Road, Vasai West		
Source	Index no.2		
Floor	1st		
	Carpet	Built Up	Saleable
Area	458.33	550.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,000.00	₹10,000.00	-

2/2025, 20:31	igr_7	
99479	सूची क्र.2	दुय्यम निबंधक : दु.नि. वसई 1
7-06-2024		दस्त क्रमांक : 7994/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : नवघर	•
(1)विलेखाचा प्रकार	करारनामा	•
(2)मोबदला	5500000	
(-)		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3027000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: गाव मौजे नवघर येथील सर्वे क्र.16,हिस्सा नं.3(पी)वरील सदिनका क्र.107,पहिला मजला,विश्वकर्मा नगर फेज-1 बिल्डिंग नं.5 को-ओप.हा.सो.ली,अंबाडी रोड,नवघर,वसई रोड प 401202(क्षेत्र 550 चौ. फुट बिल्टअप)शासन आदेश क्रमुद्रांक 2021/अनौ. स. क्र. 12/प्र.क्र.107/म-1(धोरण)दिनांक 31/03/2021 अन्वये महिलांना 1% मुद्रांक शुल्क माफी((Survey Number : 16 ;))	
(5) क्षेत्रफळ	51.11 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	बिल्डिंग, ब्लॉक नं: चुलना-भाबोला रोड , कोड:-401202 पॅन नं:-AMCPM3321Q 2): नाव:-फाल्गुनी चेतन मेहता वय:-52 प	प्लॉट नं: ए/403, माळा नं: -, इमारतीचे नाव: स्टार क्लास् , रोड नं: वसई रोड प , महाराष्ट्र, ठाणे. पिन , पत्ता:-प्लॉट नं: ए/403, माळा नं: -, इमारतीचे नाव: स्टार ोला रोड, रोड नं: वसई रोड प , महाराष्ट्र, ठाणे. पिन
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-स्वरूपा स्वप्निल कोरिया वय:- ब्लॉक नं: केदार, नंदाखल, फ वाज़ मार्ग, कोड:-401301 पॅन नं:-ALVPA4142R	35; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सोजवा खोपराड, आगाशी , रोड नं: विरार , महाराष्ट्र, ठाणे. पिन
(9) दस्तऐवज करून दिल्याचा दिनांक	14/06/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/06/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	7994/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	330000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 22nd 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 55,34,250.00 (Rupees Fifty Five Lakhs Thirty Four Thousands Two Hundred And Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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



