

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Sandeep Nyalchand Thosani & Mrs. Sonal Sandeep Thosani

Residential Flat No. 201, 2nd Floor, Building No B-17, "Amar Chhaya Shantinagar Co-op. Hsg. Soc. Ltd.", Sector VII, Shantinagar, Village - Penkarpada, Taluka - Thane, District - Thane, Mira Road (East), PIN - 401 107, State - Maharashtra, India.

Latitude Longitude: 19°16'36.4"N 72°51'48.0"E

Intended User:

Cosmos Bank

Borivali Branch (West)

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

Thane Nashik Ahmedabad Opelhi NCR

Rajkot 💡 Raipur Jaipur

Regd. Office

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

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CIN: U74120MH2010P



Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/02/2025/014528/2310746 25/10-396-JASH Date: 25.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, Building No B-17, "Amar Chhaya Shantinagar Co-op. Hsg. Soc. Ltd.", Sector VII, Shantinagar, Village - Penkarpada, Taluka - Thane, District -Thane, Mira Road (East), PIN - 401 107, State - Maharashtra, India belongs to Mr. Sandeep Nyalchand Thosani & Mrs. Sonal Sandeep Thosani.

Boundaries of the property

North Building No. 18

South Harmony Office

East Jay Ambe Marg

West Water Tank

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 ₹ 72,45,000.00 (Rupees Seventy Two Lakhs Forty Five Thousands 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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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India



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Residential Flat No. 201, 2nd Floor, Building No B-17, "Amar Chhaya Shantinagar Co-op. Hsg. Soc. Ltd.", Sector VII, Shantinagar, Village - Penkarpada, Taluka - Thane, District - Thane, Mira Road (East), PIN - 401 107, State - Maharashtra,

<u>India</u>

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 25.02.2025 for Housing Loan Purpose.		
1	Date of inspection	24.02.2025		
3	Name of the owner / owners	Mr. Sandeep Nyalchand Thosani & Mrs. Sonal Sandeep Thosani		
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. 201, 2 nd Floor, Building No B-17, "Amar Chhaya Shantinagar Co-op. Hsg. Soc. Ltd.", Sector VII, Shantinagar, Village - Penkarpada, Taluka - Thane, District - Thane, Mira Road (East), PIN - 401 107, State - Maharashtra, India. Contact Person: Mr. Jay Thosani (Owners Son) Contact No. 8898985949		
6	Location, Street, ward no	Shantinagar Village - Penkarpada, District - Thane		
7	Survey / Plot No. of land	Village - Penkarpada New Survey No - 213(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. = 494.24 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale)		
13	Roads, Streets or lanes on which the land is abutting	Village - Penkarpada, Taluka - Thane, District - Thane, Pin - PIN - 401 107		





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. Sandeep Nyalchand Thosani & Mrs Sonal Sandeep Thosani		
	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 MBMC norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Sandeep Nyalchand Thosani & Mrs. Sonal Sandeep Thosani		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	16,000.00 (Expected rental income per month)		





	(iv)	Gross amount received for the whole property	N.A.		
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available		
28	fixtures ranges,	rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking built-in wardrobes, etc. or for services s? If so, give details	N. A.		
29		etails of the water and electricity charges, If any, orne by the owner	N. A.		
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np 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, e, compound, etc. owner or tenant?	N. A.		
34		the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		uilding insured? If so, give the policy no., 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 comple	commencement of construction and year of tion	Year of Completion – 2000 (As per occupancy certificate)		
42	What was the method of construction, by contract/By employing Labour directly/ both?		N. A.		





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

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali Branch (West) to assess Fair Market Value as on 25.02.2025 for Residential Flat No. 201, 2nd Floor, Building No B-17, **"Amar Chhaya Shantinagar Co-op. Hsg. Soc. Ltd."**, Sector VII, Shantinagar, Village - Penkarpada, Taluka - Thane, District - Thane, Mira Road (East), PIN - 401 107, State - Maharashtra, India belongs to **Mr. Sandeep Nyalchand Thosani & Mrs. Sonal Sandeep Thosani**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No. 4256/2012 Dated 30.04.2012 between Mr. Nilesh Nathalal Deshai & Mr. Nathalal Muljibhai Deshai(The Vendor) And Mr. Sandeep Nyalchand Thosani & Mrs. Sonal Sandeep Thosani(The Purchaser).
2)	Copy of Occupancy Certificate No. NP/NR/752/3586/2000-2001 Dated 03.09.2000 issued by Mira Bhayander Municipal Corporation.

Location

The said building is located at Sector - VII, Village - Penkarpada, Taluka - Thane, District - Thane, PIN - 401 107. The property falls in Residential Zone. It is at a traveling distance 1.2 km. from Mira Road 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. 2nd Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC.(i.e. 2 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. At the time of site visit, we observed in flat, plaster is pulled out at some places.

Valuation as on 25th February 2025

The Built Up Area of the Residential Flat	:	560.00 Sq. Ft.
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Deduct Depreciation:



Since 1989





Year of Construction of the building	:	2000 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building	:	25 Years
Cost of Construction	:	560.00 Sq. Ft. X ₹ 2,300.00 = ₹ 12,88,000.00
Depreciation {(100 - 10) X (25 / 60)}	:	37.50%
Amount of depreciation	:	₹ 4,83,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 85,050/- per Sq. M. i.e. ₹ 7,901/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 72,888/- per Sq. M. i.e. ₹ 6,772/- per Sq. Ft.
Value of property	:	560.00 Sq. Ft. X ₹ 13,800 = ₹77,28,000.00
Total Value of property as on 25th February 2025	:	₹77,28,000.00

(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 25th February 2025	:	₹ 77,28,000.00 - ₹ 4,83,000.00 = ₹ 72,45,000.00
Total Value of the property		₹ 72,45,000.00
The realizable value of the property	9	₹65,20,500.00
Distress value of the property	Y	₹57,96,000.00
Insurable value of the property (560.00 X 2,300.00)	(;	₹12,88,000.00
Guideline value of the property (560.00 X 6772.00)	:\	₹37,92,320.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 201, 2nd Floor, Building No B-17, "Amar Chhaya Shantinagar Co-op. Hsg. Soc. Ltd.", Sector VII, Shantinagar, Village - Penkarpada, Taluka - Thane, District - Thane, Mira Road (East), PIN - 401 107, State - Maharashtra, India for this particular purpose at ₹72,45,000.00 (Rupees Seventy Two Lakhs Forty Five Thousands Only) as on 25th 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 25th February 2025 is ₹ 72,45,000.00 (Rupees Seventy Two Lakhs Forty Five Thousands 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.



Since 1989



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Architects &
Machiners (1)

Chert Consultants

Lender's Engineer

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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 $2^{\mbox{\tiny nd}}$ Floor	
3	Year of construction	:	2000 (As per occupancy certificate)	
4	Estimated future life	:	35 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of construction- load bearing walls/RCC frame/ steel frame	:: 2	R.C.C. Framed Structure	
6	Type of foundations	7	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	:	Vitrified tiles 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. Electrical wiring with	
	(ii) Class of fittings: Superior/Ordinary/ Poor.		concealed	
	ļ		1	



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/ord	ittings: Superior colored / superior inary.	:	Superior White
17	Compour Height an Type of c		: #	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	s and capacity	:	Not Provided TM
19	Undergro construct	und sump – capacity and type of ion	:	RCC Tank
20	Over-hea Location, Type of c	- 101/11	:	RCC Tank on Terrace
21	Pumps- n	o. and their horse power		May be provided as per requirement
22		nd paving within the compound ate area and type of paving	G	Chequred tiles in open spaces, etc.
23		disposal – whereas connected to public septic tanks provided, no. and capacity	1	Connected to Municipal Sewerage System



Actual Site Photographs















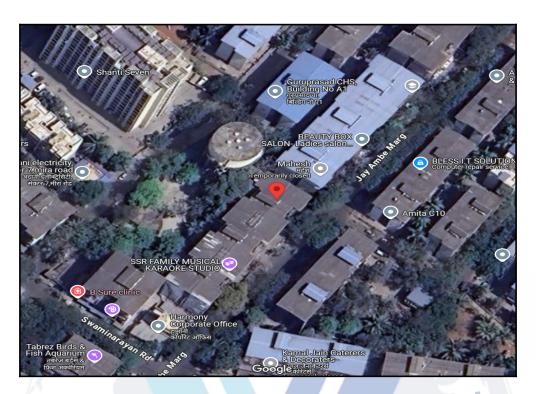




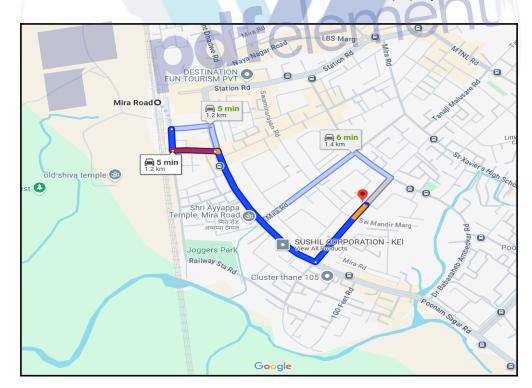




Route Map of the property



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

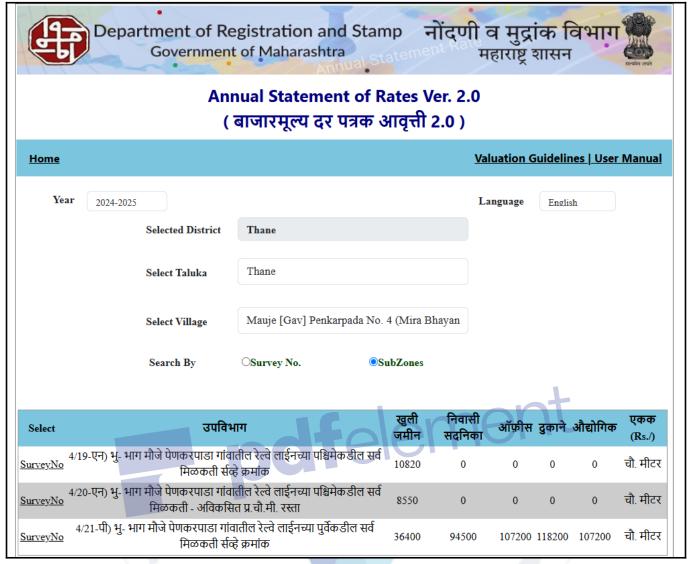


Longitude Latitude: 19°16'36.4"N 72°51'48.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mira Road - 1.2 km.).



Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	94500		mal.	
	94300	-/1		
Decrease by 10% on Flat Located on 2 nd Floor	9450			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	85,050.00	Sq. Mtr.	7,901.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	36400			
The difference between land rate and building rate(A-B=C)	48,650.00			
Percentage after Depreciation as per table(D)	25%			
Rate to be adopted after considering depreciation [B + (C X D)]	72,888.00	Sq. Mtr.	6,772.00	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%



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г			
-	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	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	



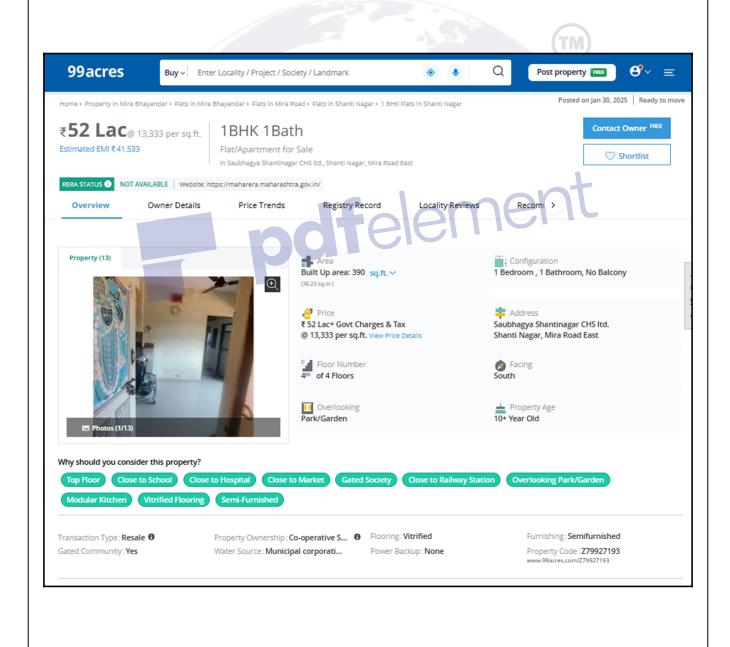




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Price Indicators

Property	Shantinagar, Mira Road		
Source	https://www.99acres.com/	https://www.99acres.com/	
Floor	4th		
	Carpet	Built Up	Saleable
Area	325.00	390.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,000.00	₹13,333.00	-



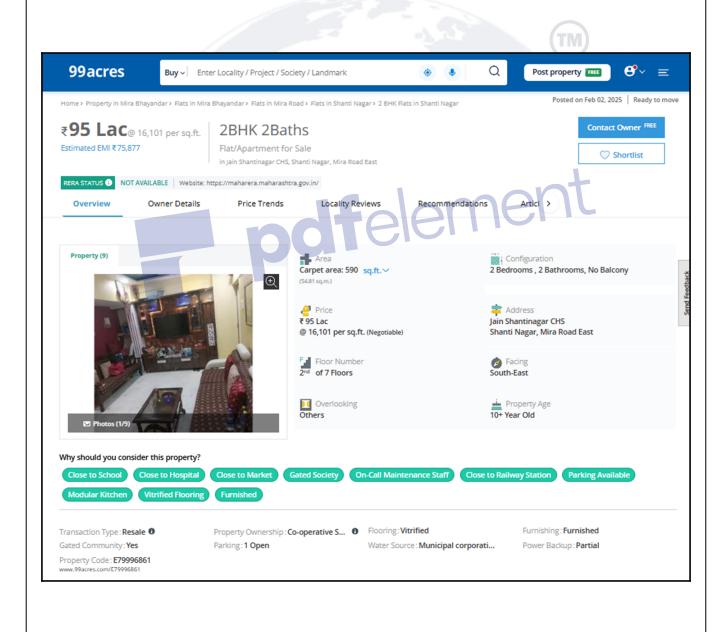




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Price Indicators

Property	Shantinagar, Mira Road		
Source	https://www.99acres.com/	https://www.99acres.com/	
Floor	2nd		
	Carpet	Built Up	Saleable
Area	590.00	708.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,102.00	₹13,418.00	-







Sale Instances

Property	Shantinagar, Mira Road	Shantinagar, Mira Road	
Source	Index no.2	Index no.2	
Floor	3rd	3rd	
	Carpet	Built Up	Saleable
Area	323.33	388.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹16,268.00	₹13,557.00	-

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	गावाचे नाव : पेणकरपाड	т
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	5260000	
(3) बाजारभाव(भाडेपटटयाच्या	3424680	1
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(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	मोजे पेणकरपाडा क्रमांक ४,उपविभ 303,तीसरा मजला,बिल्डिंग क्र. सी - लि.,बिल्डिंग क्र. सी - 16/17,सेक्टर र	गड़तर वर्णन :, इतर माहिती: , इतर माहिती: गणचे नाव - 4 /21 - पी भाग, सदनिका क्र. 16,अरुणोदया शांतीनगर को. हो. सो. क्र. 8,शांतीनगर, मीरा रोड पूर्व, जुना सर्वे क्र. कळ 36.24 चौ. मी. बिल्ट अप((Survey नवीन सर्वे क्र. 42/44 ;))
(5) क्षेत्रफळ	36.24 चौ.मीटर	
(६)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.	16, माळा नं: तीसरा मजला, इमारतीचे नाव: बिल्डिंग क्र. सी - 16/17, सेक्टर क्र. 8, शांती कोड:-401107 पॅन नं:-AMAPC9215B 2): नाव:-हंसा रावजी चौहान वय:-62 पत्ता:-	6 पता:-प्लॉट नं: सदनिका क्र. 303, , बिल्डिंग क्र. सी - अरुणोदया शांतीनगर को, हो. सो. लि.,, ब्लॉक नं: नगर, रोड नं: मीरा रोड पूर्व, महाराष्ट्र, ठाणे. पिन प्लॉट नं: 205, बिल्डिंग क्र. टी-17, माळा नं: दूसरा ब्लॉक नं: प्रतिक्षा नगर , रोड नं: सायन , महाराष्ट्र, 289478
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	मजला , इमारतीचे नाव: पूनम नगर बिल्डिंग	ता:-प्लॉट नं: 403, बिल्डिंग क्र. सी-23 , माळा नं: चवथा क्र. सी-23/24 को. हो. सो. लि., ब्लॉक नं: फेस - 3, र्व , महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-
(9) दस्तऐवज करून दिल्याचा दिनांक	23/01/2025	
(10)दस्त नोंदणी केल्याचा दिनांक	23/01/2025	
(11)अनुक्रमांक,खंड व पृष्ठ	1868/2025	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	368200	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		





Sale Instances

Property	Shantinagar, Mira Road		
Source	Index no.2	Index no.2	
Floor	3rd		
	Carpet	Built Up	Saleable
Area	466.67	560.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹15,000.00	₹12,500.00	-

2/2025, 11:54	igr_22212	
2221276 16-12-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. ठाणे ४ दस्त क्रमांक : 22212/2024 नोदंणी : Regn:63m
	गावाचे नाव : पेणकरपाडा	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	7000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5163669	ment
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	वॉर्ड पी,विभाग 4/21, सदनिका क्र. 303,	
(5) क्षेत्रफळ	52.04 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.	बी-12, इमारतीचे नाव: अपूर्वा शांतीनगर को-ऑ सेक्टर-7, शांती नगर, रोड नं: मिरा रोड पूर्व, ठाणे A SBPG3306N 2): नाव:-हंसाबाई नानजी गोहिल वय:-63 पर	ो , महाराष्ट्र, ठाणे. पिन कोड:401 107 पॅन नं:- ता:प्लॉट नं: 303, माळा नं: तिसरा मजला, बिल्डिंग ऑपरेटीव हाउसिंग सोसायटी लिमीटेड, ब्लॉक नं:
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-हिरेन लालजीभाई सेंजलिया वय:-2 इमारतीचे नाव: अष्टविनायक शांतीनगर को-ऑप सेक्टर 7, शांती नगर, राधा कृष्णा हॉटेल, रोड नं: कोड:-401107 पॅन नं:-FFOPS5823B	9; पत्ता:-प्लॉट नं: 304, माळा नं: बिल्डिंग नं. बी-2: रेटीव हाउसिंग सोसायटी लिमीटेड, ब्लॉक नं: मिरा रोड पूर्व, ठाणे , महाराष्ट्र, ठाणे. धिन
(9) दस्तऐवज करुन दिल्याचा दिनांक	09/11/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	09/11/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	22212/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	490000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th February 2025

The term Value is defined as:

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 72,45,000.00 (Rupees Seventy Two Lakhs Forty Five Thousands 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



