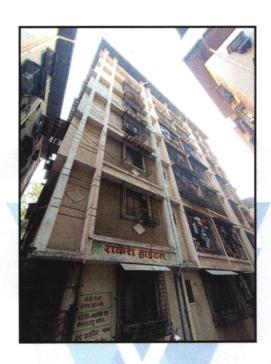


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Rameshchandra R. Yadav & Mrs. Sanjudevi Rameshchandra Yadav

Residential Flat No. 405, 4th Floor, "Rakesh Heights", Near Bharat Ratna Atal Bihari Vajpayee Park, Mhatre Nagar, Village - Ayare, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India.

Latitude Longitude: 19°12'39.1"N 73°4'57.3"E

Intended User:

Cosmos Bank Dombivali (East)

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka Kalvan, District Thane - 400605, State - Maharashtra, Country - India.



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:

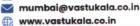
O Thane Ahmedabad O Delhi NCR Mumbai Aurangabad Pune

Nashik
Rajkot

Raipur

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







Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Thane/02/2025/014573/2310791 28/11-441-PSVS Date: 28.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 405, 4th Floor, "Rakesh Heights", Near Bharat Ratna Atal Bihari Vajpayee Park, Mhatre Nagar, Village - Ayare, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India belongs to Mr. Rameshchandra R. Yadav & Mrs. Sanjudevi Rameshchandra Yadav.

Boundaries of the property

North Residential Building

South Rajganga Society

Om Sai Society East

West New Ayre 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 ₹ 35,49,000.00 (Rupees Thirty Five Lakhs Forty Nine 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.

Manoj Chalikwar

:n=Manoj Chalikwar, o=Va: :ultants (I) Pvt. Ltd., ou=Mu email=manoj@vastukala.org, c=lN Date: 2025.02.28 15:59:44 +05'30'

Auth. Sign.



Manoj Chalikwar

Director

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 Email:thane@vastukala.co.in | Tel: 80978 82976 / 90216 05621

Our Pan India Presence at:

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Raipur Regd. Office

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





Residential Flat No. 405, 4th Floor, "Rakesh Heights", Near Bharat Ratna Atal Bihari Vajpayee Park, Mhatre Nagar, Village Ayare, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India Form 0-1

(See Rule 8 D)

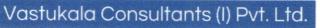
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

Heights", Near Bharat Ratna Atal Bihari Vajpayee Mhatre Nagar, Village - Ayare, Taluka - Kalyan, Dis Thane, Dombivli (East), PIN Code - 421 201, S Maharashtra, India. Contact Person: Mr. Ajilal Wahid (Tenant) Contact No. 9867774287 Location, Street, ward no Village - Ayare, District - Thane Tysurey / Plot No. of land CTS No - 3239 & 3240 of Village - Ayare Residential Area Residential Area Middle Class Classification of locality-high class/ middle class/poor class Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. Means and proximity to surface communication by which the locality is served LAND Area of Unit supported by documentary proof. Shape, dimension and physical features Residential Area Middle Class All the amenities are available in the vicinity Served by Buses, Taxies, Auto and Private Cars (Area as per Site measurement) Built Up Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	1	Purpose for which the valuation is made	To assess Fair Market Value as on 28.02.2025 for Housing Loan Purpose.		
Rameshchandra Yadav	1	Date of inspection	27.02.2025		
share of each such owner. Are the shares undivided? Brief description of the property Address: Residential Flat No. 405, 4th Floor, "Rateights", Near Bharat Ratna Atal Bihari Vajpayee Mhatre Nagar, Village - Ayare, Taluka - Kalyan, Dis Thane, Dombivli (East), PIN Code - 421 201, S Maharashtra, India. Contact Person: Mr. Ajilal Wahid (Tenant) Contact No. 9867774287 Location, Street, ward no Survey / Plot No. of land Survey / Plot No. of land Is the property situated in residential/ commercial/ mixed area/ Residential area? Classification of locality-high class/ middle class/poor class Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. Means and proximity to surface communication by which the locality is served LAND Area of Unit supported by documentary proof. Shape, dimension and physical features Village - Ayare, District - Thane CTS No - 3239 & 3240 of Village - Ayare Residential Area Middle Class All the amenities are available in the vicinity Served by Buses, Taxies, Auto and Private Cars Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Village - Ayare, District - Thane, Pin -	3	Name of the owner / owners			
Heights", Near Bharat Ratna Atal Bihari Vajpayee Mhatre Nagar, Village - Ayare, Taluka - Kalyan, Dis Thane, Dombivli (East), PIN Code - 421 201, S Maharashtra, India. Contact Person: Mr. Ajilal Wahid (Tenant) Contact No. 9867774287 6 Location, Street, ward no Village - Ayare, District - Thane 7 Survey / Plot No. of land CTS No - 3239 & 3240 of Village - Ayare 8 Is the property situated in residential/ commercial/ mixed area/ Residential area? 9 Classification of locality-high class/ middle class/poor class 10 Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. 11 Means and proximity to surface communication by which the locality is served LAND 12 Area of Unit supported by documentary proof. Shape, dimension and physical features 13 Roads, Streets or lanes on which the land is abutting Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	4				
Survey / Plot No. of land CTS No - 3239 & 3240 of Village - Ayare Residential Area Residential Area Residential Area Classification of locality-high class/ middle class/poor class Classification of locality-high class/ middle class/poor class Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. All the amenities are available in the vicinity Means and proximity to surface communication by which the locality is served LAND Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	5	Brief description of the property	Contact Person : Mr. Ajilal Wahid (Tenant)		
Is the property situated in residential/ commercial/ mixed area/ Residential area? Classification of locality-high class/ middle class/poor class Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. Means and proximity to surface communication by which the locality is served LAND Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Roads, Streets or lanes on which the land is abutting Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	6	Location, Street, ward no	Village - Ayare, District - Thane		
mixed area/ Residential area? 9 Classification of locality-high class/ middle class/poor class 10 Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. 11 Means and proximity to surface communication by which the locality is served 12 Area of Unit supported by documentary proof. Shape, dimension and physical features 13 Roads, Streets or lanes on which the land is abutting Middle Class All the amenities are available in the vicinity Served by Buses, Taxies, Auto and Private Cars Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	7	Survey / Plot No. of land	CTS No - 3239 & 3240 of Village - Ayare		
Class 10 Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. 11 Means and proximity to surface communication by which the locality is served 12 Area of Unit supported by documentary proof. Shape, dimension and physical features 13 Roads, Streets or lanes on which the land is abutting All the amenities are available in the vicinity Served by Buses, Taxies, Auto and Private Cars Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	8		Residential Area		
Units, market, cinemas etc. 11 Means and proximity to surface communication by which the locality is served LAND 12 Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	9		Middle Class		
which the locality is served LAND Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Roads, Streets or lanes on which the land is abutting Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	10		All the amenities are available in the vicinity		
Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Ft. = 381.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00 (Area As Per Agreement for sale) Roads, Streets or lanes on which the land is abutting Village - Ayare, Taluka - Kalyan, District - Thane, Pin -	11		Served by Buses, Taxies, Auto and Private Cars		
dimension and physical features (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 - Ayare, Taluka - Kalyan, District - Thane, Pin -		LAND			
Things Tyles, Falland Thaife, Things The Thaife, Thin	12		(Area as per Site measurement) Built Up Area in Sq. Ft. = 560.00		
0000 121 201	13	Roads, Streets or lanes on which the land is abutting	Village - Ayare, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 201		
14 If freehold or leasehold land Free Hold.	14	If freehold or leasehold land	Free Hold.		



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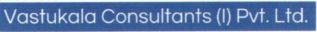


Value & Approximately Value & Approximately

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		e any restriction covenant in regard to use of If so, attach a copy of the covenant.	As per documents
17		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 Town ng Scheme or any Development Plan of nment or any statutory body? If so, give ulars.	Information not available
19		ny contribution been made towards development ny demand for such contribution still nding?	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 The state of th
	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 I	building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Ajilal Wahid
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available
26	RENT	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Ajilal Wahid
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	7,700.00 (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





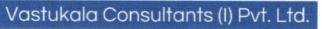




28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant 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	/ 3 / 4 / 4 / 4 / 4 / 4 / 4 / 4 / 4 / 4
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 – 2018 (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.



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Volume A Approper
Volume A App

44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: The loading between measured Carpet area to Built up a valuation we have considered loading factor and adjuste	area mentioned in the agreement is 46% For the purpose of d the rate accordingly.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess Fair Market Value as on 28.02.2025 for Residential Flat No. 405, 4th Floor, **"Rakesh Heights"**, Near Bharat Ratna Atal Bihari Vajpayee Park, Mhatre Nagar, Village - Ayare, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India belongs to **Mr. Rameshchandra R. Yadav & Mrs. Sanjudevi Rameshchandra Yadav**.

We are in receipt of the following documents:

	The state of the s
1)	Copy of Agreement for sale No.11241/2021 Dated 22.10.2021 between M/s. Rajendra Developers (The Developers) And Mr. Rameshchandra R. Yadav & Mrs. Sanjudevi Rameshchandra Yadav(The purchaser).
2)	Copy of Amended Commencement Certificate No.KDMC / NRV / BP / DOV / 2017 - 2018 / 57 Dated 28.06.2017 issued by Kalyan Dombivli Municipal Corporation.
3)	Copy of Occupancy Certificate No.KDMC / NRV / NRV / CC / DOV / 102 Dated 06.08.2018 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Village - Ayare, Taluka - Kalyan, District - Thane, PIN Code - 421 201. The property falls in Residential Zone. It is at a traveling distance 500 M from Kopar Railway Station.

Building

The building under reference is having Ground + 6 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. 4th Floor is having 8 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + 2 WC + Passage. This Residential Flat is Vitrified Tile Flooring, Teak Wood / Glass Door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

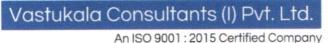
Valuation as on 28th February 2025

The Built Up Area of the Residential Flat	: 560.00 Sq. Ft.	
The Ball op Alea of the Residential Flat		

Deduct Depreciation:



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Year of Construction of the building	:	2018 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building	:	7 Years
Cost of Construction	:	560.00 Sq. Ft. X ₹ 2,500.00 = ₹ 14,00,000.00
Depreciation {(100 - 10) X (7 / 60)}	:	10.50%
Amount of depreciation	:	₹ 1,47,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 67,600/- per Sq. M. i.e. ₹ 6,280/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 64,814/- per Sq. M. i.e. ₹ 6,021/- per Sq. Ft.
Value of property	:	560.00 Sq. Ft. X ₹ 6,600 = ₹36,96,000
Total Value of property as on 28th February 2025	:	₹36,96,000.00

(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 28th February 2025	:	₹ 36,96,000.00 - ₹ 1,47,000.00 = ₹ 35,49,000.00
Total Value of the property	:	₹ 35,49,000.00
The realizable value of the property	:	₹31,94,100.00
Distress value of the property	:	₹28,39,200.00
Insurable value of the property (560.00 X 2,500.00)	:	₹14,00,000.00
Guideline value of the property (560.00 X 6021.00)		₹33,71,760.00

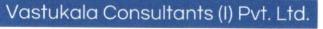
Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4th Floor, "Rakesh Heights", Near Bharat Ratna Atal Bihari Vajpayee Park, Mhatre Nagar, Village - Ayare, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 201, State - Maharashtra, India for this particular purpose at ₹ 35,49,000.00 (Rupees Thirty Five Lakhs Forty Nine Thousands Only) as on 28th 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 28th February 2025 is ₹ 35,49,000.00 (Rupees Thirty Five Lakhs Forty Nine 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.



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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	1:	Ground + 6 Upper Floors	
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 4 th Floor	
3	Year of construction	1:	2018 (As per occupancy certificate)	
4	Estimated future life		53 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure	
6	Type of foundations		R.C.C. Foundation	
7	Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.	
8	Partitions		6" Thk. Brick Masonery.	
9	Doors and Windows		Teak Wood / Glass Door, Powder coated Aluminum sliding windows, .	
10	Flooring		Vitrified Tile Flooring.	
11	Finishing	:	Cement Plastering + POP Finish.	
12	Roofing and terracing		R. C. C. Slab.	
13	Special architectural or decorative features, if any		No	
14	(i) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Electrical wiring wi	
	(ii) Class of fittings: Superior/Ordinary/ Poor.		concealed	





Technical details

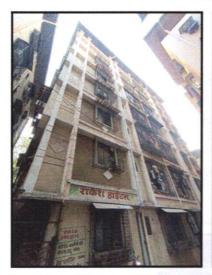
Main Building

15	Sanitary installations	:	As per Requirement
	(i) No. of water closets		
	(ii) No. of lavatory basins		
	(iii) No. of urinals		71 27 1
	(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	:	Ordinary
17	Compound wall Height and length Type of construction	:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	:	1Lift (TM)
19	Underground sump – capacity and type of construction	:	RCC Tank
20	Over-head tank Location, capacity Type of construction	:	RCC Tank on Terrace
21	Pumps- no. and their horse power	:	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving		Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System





Actual Site Photographs









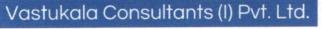








Since 1989





Actual Site Photographs







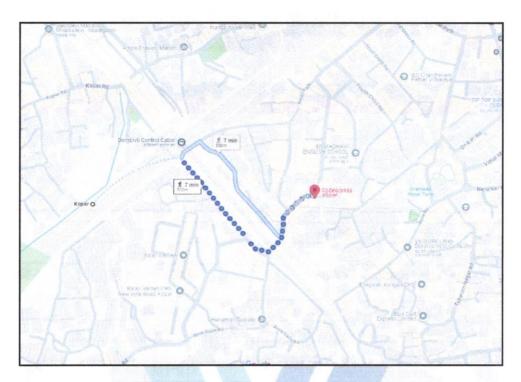


Consultants

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Route Map of the property



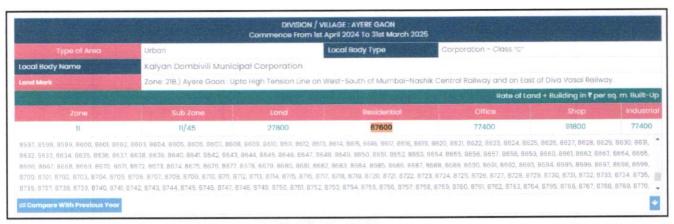
Longitude Latitude: 19°12'39.1"N 73°4'57.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Kopar - 500 M).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	67600		1	
Flat Located on 4th Floor	-		(TM)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	67,600.00	Sq. Mtr.	6,280.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	27800			
The difference between land rate and building rate(A-B=C)	39,800.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	64,814.00	Sq. Mtr.	6,021.00	Sq. Ft.

Multi-Storied building with Lift

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

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

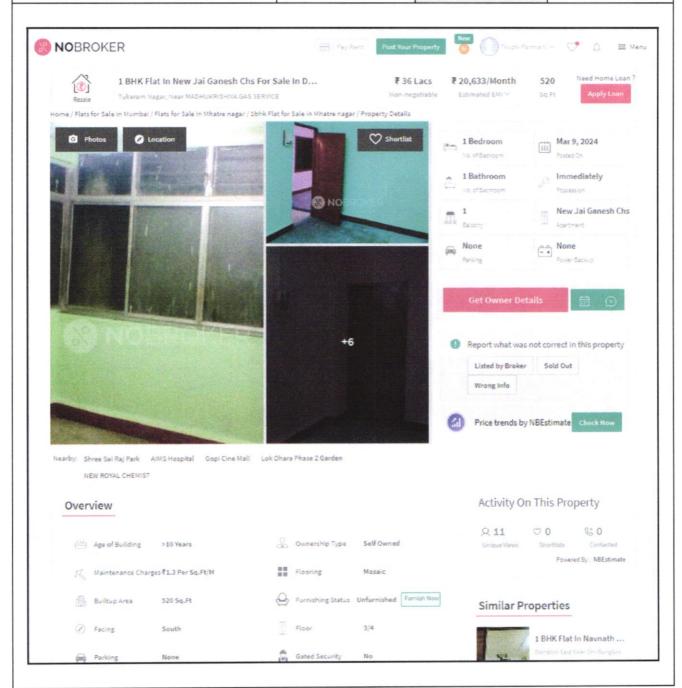
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate





Price Indicators

Property	Flat	Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	356.16	520.00	-	
Percentage	-	46%	-	
Rate Per Sq. Ft.	₹10,108.00	₹6,923.00	-	

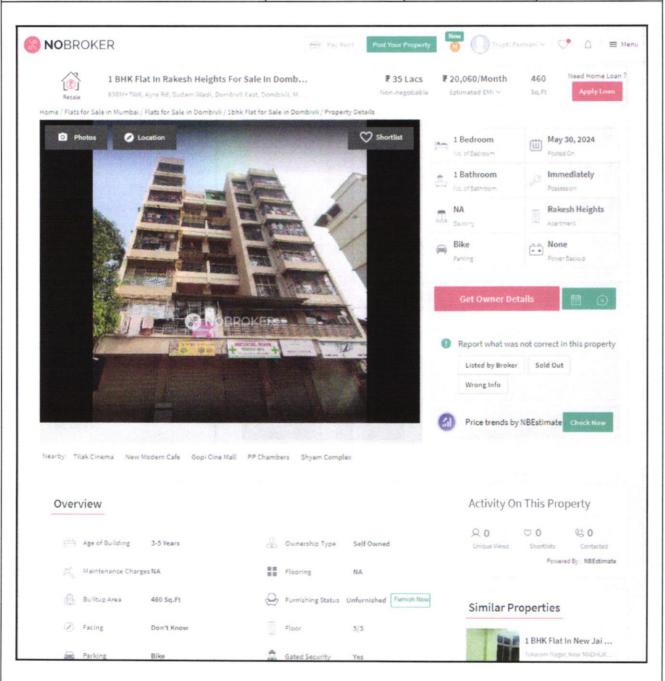






Price Indicators

Property	Flat	Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	315.07	460.00	-	
Percentage	-	46%	-	
Rate Per Sq. Ft.	₹11,109.00	₹7,609.00	-	





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Sale Instances

Property	Flat	Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	356.16	520.00	-	
Percentage	-	46%	-	
Rate Per Sq. Ft.	₹9,827.00	₹6,731.00	-	

321338	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.कल्याण ४
9-03-2024		दस्त क्रमांक : 2321/2024
lote:-Generated Through eSearch		नोदंगी
lodule, For original report please ontact concern SRO office.		Regn:63m
	गावाचे नाव: आयरे	
(1)विलेखाचा प्रकार	विक्री करारनामा	
(2)मोबदता	3500000	
(३) बाजारभाव(भाडेपटटयान्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3266000	
(4) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकचे नाव:कल्याण-डॉबिवलीइतर वर्णन:, इतर माहिती: विभाग 11/45 रु. 67600/- पर ची. मी. फ्लॅट नं 204.ए विंग,न्यू राजगंगा को. ऑप्. हाऊसिंग सोसायटी लिम्टिंड,न्यू आयरे रोड, डॉबीवली - पूर्व,क्षेत्रफळ 520 ची. फूट बिल्ट अप्((Survey Number: Survey No. 3/A Hissa No. 1 Part.;))	
(১) প্রসক্ত	520 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) हस्तेपेवज करून देणा-या सिहून ठेवणा-या प्रश्वकाराचे नाव किवा दिवाणी न्यायासयाचा हुंकुमनामा किवा आदेश असल्यास,मतिवादिचे नाव व पत्ता.	1): नाव:-मीनाक्षी सुब्रमनिअन वय:-57 घत्ता-प्लॉट नं: 204, ए विंग, माळा नं: 2, हमारतीचे नाव: यू राजगंगा को. ऑप. इतःऽसिंग सोसायटी तिमिटेड , ब्लॉक नं: -, रोठ नं: न्यू आयरे रोठ,डोबीवती पुर्व , सहाराष्ट्र, ठाणे. पिन कोठ:-421201 पॅन नं:-8FXP56401M 2): नाव:-य, सुब्रमनिअन - नय:-60 पत्ताः-अंदि नं: 204, य विंग, माळा नं: 2, हमारतीचे नाव: न्यू रावगंगा की. ऑप. इतःऽसिंग सोसायटी तिमिटेड , ब्लॉक नं: -, रोठ नं: न्यू आयरे रोठ, ठोबीवती-पुर्व , महाराष्ट्र, THANE. पिन कोठ:-421201 पॅन नं:-ACQPA7017D	
(४)दस्तप्टेबज करून पेया-या पक्षकाराचे ब किंवा दिवाणी न्यायातयाचा हुकुमनाया किंवा आदेग असल्यास,प्रतिवाटिचे नाव व पत्ता	1). नाव:-पुजा बासुदेव मौर्या वय:-26; पत्ता:-प्तॉट नं. 2, माळा नं, इमारतीचे नाव: बाळाराम मड़वी चाळ, ब्लॉक नं. राजगंगा बिल्डिंग जवळ, साईनाथ नगर, रोठ नं: न्यू आयरे रोठ, ठॉबीवती - पुर्व , महाराष्ट्र, THANE. ियन कोड:-421201 चॅन नं-FLYPM0787C 2). नाव:-कुत्तटीप वासुदेव मौर्या वय:-22; पत्ता:-प्लॉट नं: 2, माळा नं: -, इमारतीचे नाव: बतराम माधवी चाळ, ब्लॉक नं. राजगंगा बिल्डिंग जवळ, साईनाथ नगर, रोठ नं: न्यू आयरे रोठ,ठॉबीवती- पुर्व , महाराष्ट्र, ठाणे. ियन कोठ:-421201 चॅन नं-FYMPM0684M	
(९) दस्तऐवज करुन दिल्याचा दिनांक	13/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	14/02/2024	
(11)अनुक्रमांक,श्रंड व पृष्ठ	2321/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	245000	
(13)बाजारभावाप्रमाणे नोंद्रणी मुल्क	30000	
(14)शेरा		
मुल्यांक नासाठी विचारात पेतलेला तपशीत:-:		
मुद्रांक शुल्क आकारताना निवज्तेला अनुन्धेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





https://stagling.vastukala.co.in:8889/igrSearch/65f9177ace6e162605c7234c

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th February 2025

The term Value is defined as:

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 35,49,000.00 (Rupees Thirty Five Lakhs Forty Nine Thousands Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2025.02.28 15:59:59 +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



