

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Alpesh Rajnikant Shah & Geeta Alpesh Shah

Residential Flat No. 701, 7th Floor, Wing - C, "Amber Star", Village - Kanchangaon, Taluka - Kalyan, District - Thane, Thakurli (East), PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude: 19°13'23.3"N 73°6'37.3"E

Intended User:

Cosmos Bank

Dombivali (East)

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka Kalyan, 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:

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Raipur

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

+91 2247495919

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

CIN: U74120MH2010PTC207869

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Vastu/Thane/03/2025/014708/2310920 07/18-117-PSRJ Date: 07.03.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 701, 7th Floor, Wing - C, "Amber Star", Village -Kanchangaon, Taluka - Kalyan, District - Thane, Thakurli (East), PIN Code - 421 301, State - Maharashtra, India belongs to Alpesh Rajnikant Shah & Geeta Alpesh Shah.

Boundaries of the property

North

Shree Shankheshwar Park Apartment

South

Yashraj Bungalow

East

Internal Road

West

Sunrise Residency Apartment

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 ₹ 51,64,200.00 (Rupees Fifty One Lakhs Sixty Four Thousands Two Hundred 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

DN: cn=Manoj Chalikwar, o=Vastukala

DN: cn=Manoj Chalikwar, o=Vastukala

DN: cn=Manoj Chalikwar

DN: cn=Mano Date: 2025.03.07 18:04:09 +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

Encl.: Valuation report

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

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Residential Flat No. 701, 7th Floor, Wing - C, "Amber Star", Village - Kanchangaon, Taluka - Kalyan, District - Thane, Thakurli (East), PIN Code - 421 301, 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:

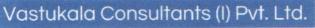
1	Purpose for which the valuation is made	To assess Fair Market Value as on 07.03.2025 for Housing Loan Purpose.			
1	Date of inspection	04.03.2025			
3	Name of the owner / owners	Alpesh Rajnikant Shah & Geeta Alpesh Shah			
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available			
		Address: Residential Flat No. 701, 7th Floor, Wing - C "Amber Star", Village - Kanchangaon, Taluka - Kalyan District - Thane, Thakurli (East), PIN Code - 421 301, State Maharashtra, India. Contact Person: Mr. Pratham Shah (Owner's Son) Contact No. 8779053523			
6	Location, Street, ward no	Village - Kanchangaon, District - Thane			
7	Survey / Plot No. of land	Village - Kanchangaon New Survey No - 29 (Pt)Old Survey No - 101			
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. = 496.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 420.00 Balcony Area in Sq. Ft. = 16.00 Dry Balcony Area in Sq. Ft. = 13.00 Terrace Area in Sq. Ft. = 47.00 Carpet Area in Sq. Ft. = 492.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 590.40 (Carpet Area + 20%)		
13	Roads, Streets or lanes on which the land is abutting	Village - Kanchangaon, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301		
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		
Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)		Attached		



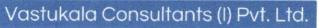




24			Owner Occupied - Alpesh Rajnikant Shah & Geeta Alpesh Shah		
			Fully Owner Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available		
26	RENT	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Alpesh Rajnikant Shah & Geeta Alpesh Shah		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	11,300.00 (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 ess 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	10.77	dispute between landlord and tenant regarding ending 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				



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37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records		
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.		
39 If sale instances are not available or not relied up on, the basis of arriving at the land rate		N. A.		
40	COST OF CONSTRUCTION			
41	Year of commencement of construction and year of completion	Year of Completion – 2015 (Building Completion 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, Dombivali (East) Branch to assess Fair Market Value as on 07.03.2025 for Residential Flat No. 701, 7th Floor, Wing - C, "Amber Star", Village - Kanchangaon, Taluka - Kalyan, District - Thane, Thakurli (East), PIN Code - 421 301, State - Maharashtra, India belongs to Alpesh Rajnikant Shah & Geeta Alpesh Shah.

We are in receipt of the following documents:

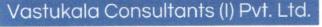
1) Copy of Agreement for sale No.902/2016 Dated 29.03.2016 between M/s. Amber Corporation (The Developers) Alpesh Rajnikant Shah & Geeta Alpesh Shah(The purchaser).			
2)	Copy of Commencement Certificate No.KDMC / NRV / BP / DOV / 2012 - 2013 / 78 Dated 17.10.2012 issued by Kalyan Dombivli Municipal Corporation.		
3)	Copy of Building Completion Certificate No.KDMC / NRV / CC / DOV / 64 Dated 26.06.2015 issued by Kalyan Dombivli Municipal Corporation.		

Location

The said building is located at Village - Kanchangaon, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Residential Zone. It is at a traveling distance 2.4 Km from Thakurli Railway Station.

Building







The building under reference is having Ground + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 7th Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 7th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + 2 Passage + Cupboard + Balcony. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 7th March 2025

The Carpet Area of the Residential Flat	:	492.00 Sq. Ft.

Deduct Depreciation:

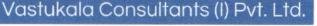
Year of Construction of the building	:	2015 (Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building	:	10 Years
Cost of Construction	:	590.40 Sq. Ft. X ₹ 2,800.00 = ₹ 16,53,120.00
Depreciation {(100 - 10) X (10 / 60)}	1	15.00%
Amount of depreciation	:	₹ 2,47,800.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 35,700/- per Sq. M. i.e. ₹ 3,317/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 32,850/- per Sq. M. i.e. ₹ 3,052/- per Sq. Ft.
Value of property	:	492.00 Sq. Ft. X ₹ 11,000 = ₹54,12,000
Total Value of property as on 7th March 2025	1	₹54,12,000.00

(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 7th March 2025	:	₹ 54,12,000.00 - ₹ 2,47,800.00 = ₹ 51,64,200.00
Total Value of the property	:	₹ 51,64,200.00
The realizable value of the property	:	₹46,47,780.00
Distress value of the property	:	₹41,31,360.00
Insurable value of the property (590.40 X 2,800.00)	:	₹16,53,120.00
Guideline value of the property (590.40 X 3052.00)	:	₹18,01,901.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 701, 7th Floor, Wing - C, "Amber Star", Village - Kanchangaon, Taluka - Kalyan, District - Thane, Thakurli (East), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at ₹ 51,64,200.00 (Rupees Fifty One Lakhs Sixty Four Thousands Two







Hundred Only) as on 7th March 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 7th March 2025 is ₹ 51,64,200.00 (Rupees Fifty One Lakhs Sixty Four Thousands Two
 Hundred 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	:	Ground + 7 Upper Floors		
2	Plinth area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 7 th Floor		
3	Year of cons	struction	:	2015 (Building Completion Certificate)		
4	Estimated for	uture life	;	50 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of con frame/ steel	struction- load bearing walls/RCC frame	:	R.C.C. Framed Structure		
6	Type of four	ndations	:	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, Powder coated Aluminum sliding windows, .		
10	Flooring		:	Vitrified Tile Flooring.		
11	Finishing		:	Cement Plastering with POP false Celling.		
12	Roofing and terracing		:	R. C. C. Slab.		
13	Special architectural or decorative features, if any		:	No		
14	(i) I	(i) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Electrical wiring with		
	11 ' '	Class of fittings: Superior/Ordinary/		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			
	(iv) No. of sink			
16	Class of fittings: Superior colored / superior white/ordinary.	or	:	
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 (1797)
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		September 11	Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to sewers, if septic tanks provided, no. and contact the sewers of the sewers		.1	Connected to Municipal Sewerage System





Actual Site Photographs















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Route Map of the property



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



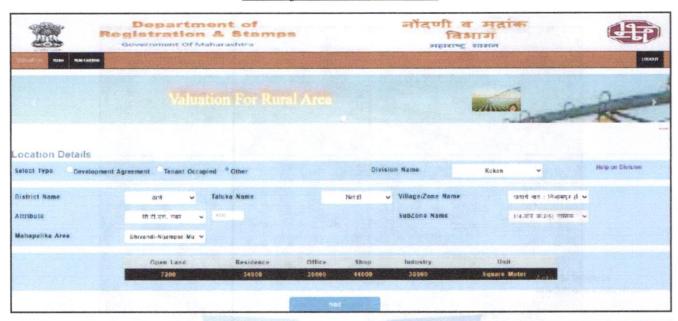
Longitude Latitude: 19°13'23.3"N 73°6'37.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thakurli - 2.4 Km).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	34000			
Increase by 5% on Flat Located on 7th Floor	1700			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	35,700.00	Sq. Mtr.	3,317.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	7200			
The difference between land rate and building rate(A-B=C)	28,500.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	32,850.00	Sq. Mtr.	3,052.00	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:

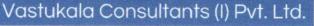
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 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% 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	Residential Flat Nobroker.com -		
Source Floor			
	Area	400.00	480.00
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,000.00	₹10,000.00	-





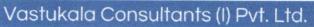


Price Indicators

Property	Residential Flat	Residential Flat	
Source	Nobroker.com	Nobroker.com	
Floor	-		
	Carpet	Built Up	Saleable
Area	555.00	666.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹13,514.00	₹11,261.00	-









Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	418.00	501.60	-	
Percentage		20%	-	
Rate Per Sq. Ft.	₹9,328.00	₹7,773.00	-	

089338	सूची क्र.2	दुय्यम निबंधक सह दू. नि.कल्पाण ४
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ा।वितेखाच प्रकार	करारनामा	
(2)मो ब दला	3650000	
(3) बाजारभाक भाडेपटटयाच्या बाबतितप्यटराकार आकारणी देतो की पटटेदार ते नमुद करावे।	2664000	
(४) भू-मापन, पोटहिस्सा व परक्रमांक(असत्यास)	येथील स.न. २९(पै)हिस्सा न. १/३ पै	शिइतर वर्णन इतर माहिती: मोजे कांचन गाव यावरील अंबर स्टार को ऑप हो सोसा मधील विग क्षेत्र 418 ची. फूट कॉपेंट((Survey 1/3 पै :))
(5) क्षेत्रफळ	418 ची.फूट	
151-आकारणी किया जुडी देण्यात असेल तेव्हा		
(१) दस्तऐवल करून देणा.या तिहुन ठेवला.या पक्षकप्ताचे नाव किंवा दिवाणी न्याणतपाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1) नाव -अदिही सचिन घोलप उर्फ आदिती प्रकाश बढ़े - वय -33 पता -व्हॉट नं - माळा नं - इमारतीचे नाव - ब्लॉक नं - रोड नं 202 बी विग अंबर स्टार को आप ही सोसा भोईर वाडी कांचनगाव ठाकुली पु. महाराष्ट्र, ठाले. पिन कोंड -421201 पैन नं -AQDERTY751. 2) नाव -सचिन पोपट घोलप - वय -34 पता-व्लीट नं - माळा नं - इमारतीचे नाव - ब्लॉक नं - रोड नं 202 बी विग अंबर स्टार को आप ही सोसा भोईर वाडी कांचनगाव ठाकुली पु. महाराष्ट्र, ठाले. पिन कोंड-421201 पैन नं -ANLPG4210G	
(६)दस्तऐका करून पेणा.या पक्षकाराचे व किंवा दिवाणी न्यापालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	शः नाव नवग्रील सहयवान निमकर वय११ पता. व्यांट नं माळा नं इमारतीचे नाव ब्लॉव नं रोड नं २ न्यू खारवाला चाळ काजूपाडा पाईप लाईन कुर्ला प . महाराष्ट्र मुख्बई पिन कोंड400072 पैन नं	
(१) दसाऐका करन दिल्याचा दिनांक	16/04/2019	
(10)दस्त नोंदणी केल्याच दिनांक	16/04/2019	
(11)-अनुक्रमांक,खंड व पृष्ठ	5089:2019	
(12)बाजरभावाप्रमाने मुद्रांक शुरक	219000	
(13)बाजरभावाप्रमाने नॉदणी शुल्क	30000	
१(4)घेरा		
मृत्यांकनासाठी विधारात घेतलेला तपशील		
मुद्रांक शुरक आकारताना निवडलेला अनुष्ठेदः	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



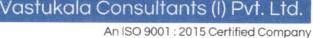


Sale Instances

Property	Residential Flat		viragetty
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	448.00	537.60	- 150
Percentage		20%	- Thus
Rate Per Sq. Ft.	₹8,976.00	₹7,480.00	-

898.138 8-05-2024 lote:-Generated Through eSearch lodule.For original report please ontact concern SRO office	सूची क्र.2	दुव्यम निक्षंत्रक , सह दू नि.कल्पाण ४ दश कमोक , 6598-2020 नोदणी Regn 63m
	गावाचे नाव: कांचनगा	ব
ा,वितेखाचा प्रकार	करारनामा	
(2)मोबदसा	3875000	
 बाजारभाद, भाडेपटटयाच्या बाब्दितवपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे। 	3240885.627	
(४) भू-माधन,पोटहिस्सा व धरक्रमोकः असत्यासः	1) पालिकेचे नाव कल्याण-डॉबिवलीइतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग नं : 10:43, फ्लॅट नं : 604, बी. विग, बील्डींग नं : 3, सहावा मजला, क्षेत्र 448 चै। फूट कारपेट, सर्वोदय मंगल सोसायटी, कांचन गाव, खांबाल पाडा, ठाकूर्ली पूर्व((Survey Number : Old Survey No. 66, New Survey No. 6, Hissa No. 2, & Old Survey No. 94, New Survey No. 5, Hissa No. 4;))	
(5) बेनफ ल	448 चौ.फूट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(१) दस्तरोवण करून देणाऱ्या तिहून ठेवणाऱ्या पञ्चकाराचे नाव किंवा दिवाणी न्यायांत्रपाचा हुकुमनामा किंवा अदिश असत्यास प्रतिवादिचे नाव व पता	1) नाव -सुरेखा छरद महाजन - वय-60 पत्ता प्रतिट नं माळा नं इमारतीचे नाव सर्वोदय मंगल संसायटी, ब्लॉक नं फलेट नं 604 बी.विंग, बील्डींग नं 3., रोड नं कांचन गाव ठाकूर्ती पूर्व महाराष्ट्र. ठावं चिन कोड-421201 पैन नं -AFHPM95333 2) नाव -कोस्तुम छरद महाजन - वय 36 पत्ता प्रतिट नं माळा नं इमारतीचे नाव सर्वोदय मंगल सोसायटी, ब्लॉक नं फ्लेट नं 604 बी.विंग, बील्डींग नं 3, रोड नं कांचन गाव , टाकुर्ती पूर्व, महाराष्ट्र ठाणे पिन कोड-421201 पैन नं -ANNPM81948	
(६) दस्तरेवज करून पेणा. या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता)। नाव-विविध सदानंद प्रैरू वय-28, यशा-व्यटि नं -, माळा नं -, इमारतीचे नाव-जयराम निवास, व्यक्ति नं 4, रोड नं स्टेशन रोड, ठाकूर्सी पूर्व, महाराष्ट्र THANE - पिन कोड 421201 पैन नं -BIDPP 1468P	
(२) दस्तऐकज करन दिल्याचा दिनांक	21:09:2020	
(10)दस्त नोंदनी केन्याच दिनांक	21/09/2020	
(11)अनुक्रमांक,श्रंड व पृष्ठ	6598/2020	
(१२)बाजारभावाप्रमाणे मुद्रांक शुल्क	116300	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)धेरी		
मृत्यांकनासाठी विचारात घेतलेला लपशील -		-
मुद्रोक शुक्क आकारताना निवडलेला अनुकोद	(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 7th 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

- 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 ₹ 51,64,200.00 (Rupees Fifty One Lakhs Sixty Four Thousands Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Cons

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbal, email=manoj@vastukala.org, c=IN Date: 2025.03.07 18.04:19 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



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