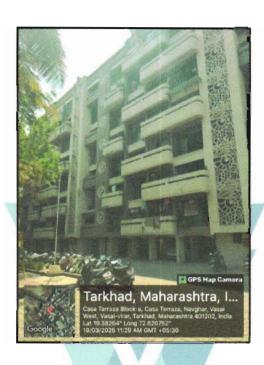


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Shubham Maurya & Mrs. Shila Devi

Residential Flat No. 502, 5th Floor, Wing - B, "Casa Terraza", 100 Feet Road, Near St. Francis High School, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State -Maharashtra, India.

Latitude Longitude: 19°22'56.8"N 72°49'15.8"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.



Our Pan India Presence at:

💡 Aurangabad 🔝 Piume:

Nanded Mumbai Thane Nashik

PAhmedabad PDelhi NCR **9**Rajkot

Pindore

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.wgstukala.colin



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 19

Vastu/Mumbai/03/2025/014989/2311124 20/34-321-JARJ Date: 19.03.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 502, 5th Floor, Wing - B, "Casa Terraza", 100 Feet Road, Near St. Francis High School, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India belongs to Mr. Shubham Maurya & Mrs. Shila Devi.

Boundaries of the property

North Padmashree CHSL

South Internal Road & Open Plot

East : 'A' Wing of Casa Terraza

West : 'C Wing of Casa Terraza

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 ₹ 53,18,700.00 (Rupees Fifty Three Lakhs Eighteen Thousands Seven 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 Consultans (1) Put. Ltd., ou-Mumb

Digitally signed by ManoJ Chalikwar

DN::cn=Manoj Chalikwar, o=Vastukala Date: 2025.03.20 12:08:18 +05'30'

Director

Auth, Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Rea. No. IBBI/RV/07/2018/10366

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

Encl.: Valuation report



Our Pan India Presence at:

Aurangabad Pune

Nanded Mumbai

9 Thane Nashik Ahmedabad
Delhi NCR Rajkot

Raipur Jaipur

Regd. Office

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



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

Residential Flat No. 502, 5th Floor, Wing - B, "Casa Terraza", 100 Feet Road, Near St. Francis High School, Village Diwanman, Taluka - Vasai, District - Palghar, Vasai (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 19.03.2025 for Housing Loan Purpose.		
1	Date of inspection	19.03.2025		
3	Name of the owner / owners	Mr. Shubham Maurya & Mrs. Shila Devi		
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. 502, 5 th Floor, Wing - B, "Casa Terraza", 100 Feet Road, Near St. Francis High School, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India. Contact Person: Mr. Suresh Manker (Agent) Contact No. 9511845322		
6	Location, Street, ward no	100 Feet Road Village - Diwanman, District - Palghar		
7	Survey / Plot No. of land	Village - Diwanman New Survey No - 9/1, 13/4A, 14//5/A & 5B		
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. = 396.07 (Area as per Site measurement) Carpet Area in Sq. Ft. = 332.77 Balcony Area in Sq. Ft. = 39.24 Dry Balcony Area in Sq. Ft. = 11.98 Flowerbed Area in Sq. Ft. = 12.08 Carpet Area in Sq. Ft. = 349.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 418.80 (Carpet Area + 20%)	
13	Roads, Streets or lanes on which the land is abutting	Village - 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	



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24	Is the building owner occupied/ tenanted/ both?		Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Vacant
25		s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per VVCMC norms Percentage actually utilized – Details not available
26	RENT	s	
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant
	(ii)	Portions in their occupation	Fully Vacant
	(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		dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALE	s	





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 – 2017 (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:	/7/3/		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, VASAI (WEST) BRANCH Branch to assess Fair Market Value as on 19.03.2025 for Residential Flat No. 502, 5th Floor, Wing - B, "Casa Terraza", 100 Feet Road, Near St. Francis High School, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India belongs to Mr. Shubham Maurya & Mrs. Shila Devi.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No. 3859/2025 Dated 12.03.2005 between Mrs. Megha Shailesh Bansode & Mr. Shailesh Sampat Bansode(The Transferor) And Mr. Shubham Maurya & Mrs. Shila Devi(The Transferee).
2)	Copy of Occupancy Certificate No. VVCMC/TP/POC/VP-4651/19/2017-18 Dated 09.06.2017 issued by Vasai Virar City Municipal Corporation.
3)	Copy of Revised Development Permission No. VVCMC/TP/RDP/VP-465/049/2014-15 dated 29/05/2014 issued by Vasai Virar City Municipal Corporation.

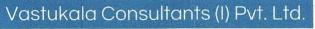
Location

The said building is located at Village - Diwanman, Taluka - Vasai, District - Palghar, PIN - 401 202. The property falls in Residential Zone. It is at a traveling distance 1.9 km. from Vasai Road Railway Station.

Building



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The building under reference is having Stilt + 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. 5th Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 5th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + 2 Toilet + Cupboard.+ Balcony + Dry Balcony + Flowerbed Area. 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.

Valuation as on 19th March 2025

The Carpet Area of the Residential Flat	:	349.00 Sq. Ft.
· '		·

Deduct Depreciation:

Year of Construction of the building	:	2017 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	8 Years
Cost of Construction	:	418.80 Sq. Ft. X ₹ 2,500.00 = ₹ 10,47,000.00
Depreciation {(100 - 10) X (8 / 60)}	:	12.00%
Amount of depreciation	:	₹ 1,25,700.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	V	₹ 62,265/- per Sq. M. i.e. ₹ 5,785/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 58,524/- per Sq. M. i.e. ₹ 5,437/- per Sq. Ft.
Value of property		349.00 Sq. Ft. X ₹ 15,600 = ₹54,44,400
Total Value of property as on 19th March 2025		₹54,44,400.00

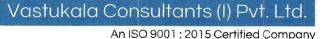
(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 19th March 2025	:	₹ 54,44,400.00 - ₹ 1,25,700.00 = ₹ 53,18,700.00
Total Value of the property	:	₹ 53,18,700.00
The realizable value of the property	:	₹47,86,830.00
Distress value of the property	:	₹42,54,960.00
Insurable value of the property (418.80 X 2,500.00)	:	₹10,47,000.00
Guideline value of the property (418.80 X 5437.00)	:	₹22,77,016.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 502, 5th Floor, Wing - B, "Casa Terraza", 100 Feet Road, Near St. Francis High School, Village - Diwanman, Taluka - Vasai, District - Palghar, Vasai (West), PIN - 401 202, State - Maharashtra, India for this particular purpose at ₹ 53,18,700.00 (Rupees Fifty Three



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Lakhs Eighteen Thousands Seven Hundred Only) as on 19th 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 19th March 2025 is ₹ 53,18,700.00 (Rupees Fifty Three Lakhs Eighteen Thousands Seven
 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	:	Stilt + 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 5 th Floor		
3	Year of construction	:	2017 (As per occupancy certificate)		
4	Estimated future life	:	52 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 door frame with flush shutters, Powder coated Aluminum sliding windows, .		
10	Flooring		Vitrified tiles 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 with		
	(ii) Class of fittings: Superior/Ordinary/ Poor.		concealed		





Technical details

Main Building

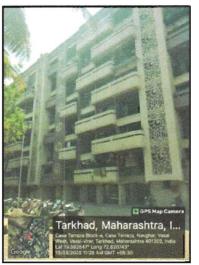
15	Sanitary installations		:	As per Requirement	
	(i)	No. of water closets			
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16	Class of white/or	fittings: Superior colored / superior dinary.	:	Superior White	
17		and wall and length construction		6'.0" High, R.C.C. column with B. B. masonry wall	
18	No. of lif	fts and capacity	:	1Lift	
19	Undergr construc	ound sump – capacity and type of stion	:	RCC Tank	
20		ad tank n, capacity construction	:	RCC Tank on Terrace	
21	Pumps-	no. and their horse power	:	May be provided as per requirement	
22	1	and paving within the compound mate area and type of paving		Chequred tiles in open spaces, etc.	
23	_	disposal – whereas connected to public if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System	

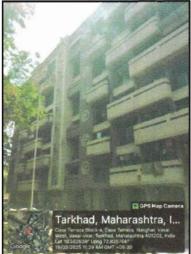


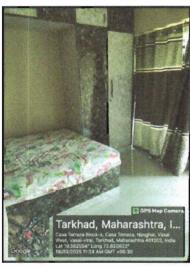


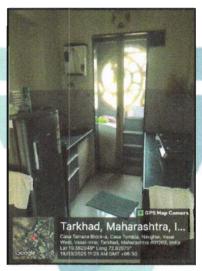
Actual Site Photographs

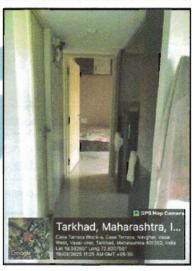




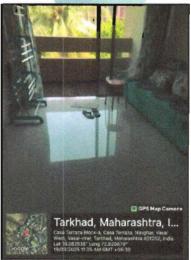
















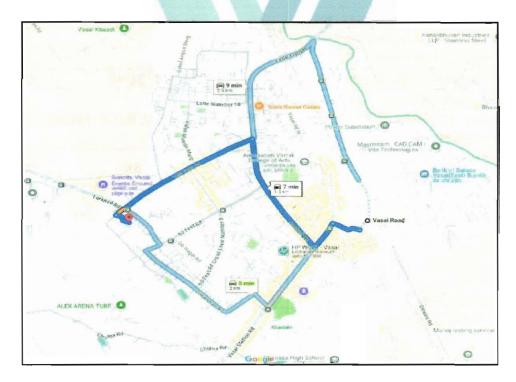
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Route Map of the property



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



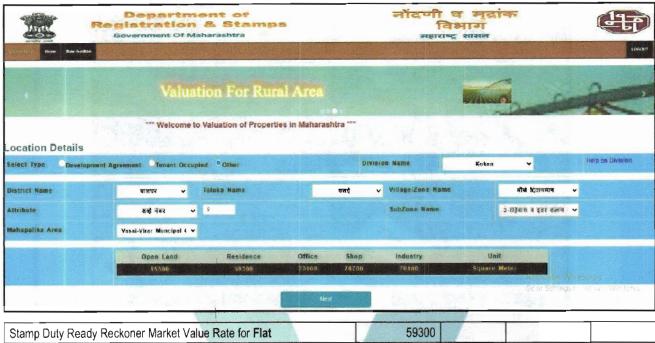
Longitude Latitude: 19°22'56.8"N 72°49'15.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Vasai Road - 1.9 km.).





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	59300			
Increase by 5% on Flat Located on 5th Floor	2965			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	62,265.00	Sq. Mtr.	5,785.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	15500			
The difference between land rate and building rate(A-B=C)	46,765.00			
Percentage after Depreciation as per table(D)	8%			
Rate to be adopted after considering depreciation [B + (C X D)]	58,524.00	Sq. Mtr.	5,437.00	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		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	585.00	702.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,094.00	₹14,245.00	-



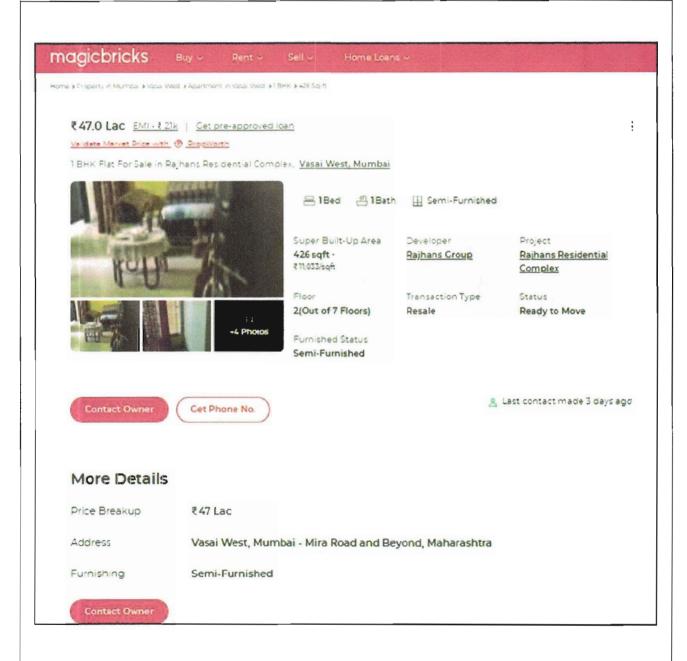






Price Indicators

Property	Residential Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	296.00	355.00	426.00
Percentage	-	%	-
Rate Per Sq. Ft.	₹15,878.00	₹13,239.00	₹11,033.00





Valuers Assumances
Accades 4
Interior Day 16
The Charters Transport
The Company Company
Limiter & Engineer

Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	349.00	418.80	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹14,266.00	₹11,888.00	-	

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।। वितेखाया प्रकार	करारनामा	
(2)मोबदला	4625000	
(3) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारमी देतो की पटटेदार ते नमुद करावे)	2424000	
(4) भू मापन् पेटहिस्सा व परक्रमाकः असत्यास)	 पालिकेचे नाव:पालघरइतर वर्णन: इतर माहिती: , इतर माहिती: गाव मौजें दिवाणमान,ता वसई,जि पालघर,पेपील सर्वे क्र.9,हिस्सा नं.1,या जिमनीवर बांधलेली इमारत कासा टेरेझा, मधील सदिनका क्र.502,ए-विग,पाववा मजला,ज्याचे क्षेत्र 349 ची फुट म्हणजेच 32.42 ची मी कारपेट हि मिळकता (Survey Number : 9 ;)) 	
(5) क्षेत्रफळ	32.42 ची.मीटर	
(6)-भाकारणी किंवा जुडी देण्यात असेत लेक्:		
(२) दसस्येवज करून देणा-पा लिहून ठेवला-पा पश्चकाराचे नाव किया दिवाणी न्यायालयाचा हुकुमनामा किया आदेश असल्पास,प्रतिवादिचे नाव व पत्ता.	1) नाव -हरीश बुदा कोटियन - वय-४० पता-प्रतेट न -, माळा न -, इमारतीये नाव अमरबहादुर सिंह पात, ब्लॉक न रूम न.15, रोड न -ओम भरत कींडा मंडळ, जवहर नगर, खार ईस्ट पिन कोंड -400051 पेंन न-AMYPKRHHP	
18)ट्रकारेकन करून घेषा-या पक्षकाराचे व किंवा दिवाणी न्यापालपांचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	11 नाव -अधिका अमीन काबरिया - वय-33, प्रताः-काँट न -, माळा न -, इमारतीये नाव सिमरन पॅलेस, क्लॉक न बी-006, रोड ने: अंबाजी रोड, सत्यम विवास सुदरम बिल्डिंग जवळ, अंबाजी रोड, वसई रोड वेस्ट, चिन कोड -401202 पॅन न -AVVEX.259H 21 नाव-कु वि फुळा - वय-36, प्रता-प्यॉट न -, माळा न -, इमारतीये नाव सिमरन पॅलेस, ब्लॉक न बी-006, रोड न अंबाजी रोड, सत्यम शिवम सुदरम बिल्डिंग जवळ, अंबाजी रोड, वसई रोड वेस्ट, पिन कोड-401202 पॅन न -BCCPK.1068B.	
(४) दसर्गवज करन दिल्याचा दिनांक	14/07/2023	
(10)दसा नोदमी केल्यावा दिनांक	14/07/2023	
III >अनुक्रमाक,खंड व पृष्ठ	9561/2023	
(12)बाजारभावाप्रमाणे मुद्राक शुल्क	323750	
(1))बाजारभावधमाने नोदणी गुल्क	30000	
(14)शेरा		
मुत्पाकनासाठी विषासत घेठलेख तपसीत -		
मुद्राक मृत्क आकारताना निवउलेला अनकोद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	349.00	418.80	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹14,361.00	₹11,968.00	-	

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ा जिलेकाच प्रशा	करारनाम्ब	
्रामेश्यतः 	4700000	
(३) कालाध्यक्तधात्रेयटटचन्त्रः बावतित्रयटटाक्त्रः अकागपि हेत्रं की यटटेवर ते त्युह कराते।	2007500	
(४) भू मान्य पोटबिका व शतक्रमांकः (स्थान्य व)	11 पातिकेचे नाव पात्रधरइतर वर्णन , इतर माहिती , इतर माहिती गाव मीजे दिवागमान,ता. वसई वि. पात्रधर येपील स.न. १/हि. न. १, स.न. १३/हि. नं ४ए, स.न. १४/हि. नं ४-ए व ४-व पा मिळकाती वरीत कासा टेरेझा पा इमारती मधील सदनिका क. ४०२, चैथा मजला,बी विग, क्षेत्रफळ ३२/४२ ची. मीटर(कारपेट)म्हणजेब ३४१ ची.पुट ही मिळकाते । Survey Namber , 9,13,14.) ।	
ा क्षेत्रकात	32.42 घो.मीटर	
(६० अक्टानी किया जुडी देग्यात असेत तथा		NIL-10-2
 (१) व्यव्येक्ट करून वेकान्य सितुन ठेक्कान्य पश्चकाराचे तक क्रिका दिशावी न्यायसम्पद्म शुकुमत्त्राम क्रिका आदेश आत्मारा, प्रतिकृति ने तत्त्व व पत्त्व 	11 नात -रुपार्टी विनय पाठन - तम -40 पता -रुपार न , पाता न - इपारतीचे नात कात टेरे क्षांत न 400 पीच मजता, सी विग, रोड न 100 पतिर रोड, दिशानमान, तमई पतिम, ता नवई पतापर -रुपार कु ताने किन कोड 400,00 पैन न -386,00 18923 21 नात -विनय हुवारन पाठन - तम -41 पता -रुपार न - प्रावत न - इपारतीचे नात काल टेरे क्षांत न 400 पीच मजता, सी विग, रोड न 100 पतिर रोड, दिशानमान, काई पतिम, ता नवई पतापर -रुपार कु ताने किन कोड 400,00 पैन न -AMXPV 55528	
্যতেমধিকৰ কালে টকা-যে যান্তকালেই ব কিবা বিকাশী সময়কালে বুকুনকান কিবা কাইয়া কালেয়াহ প্ৰতিবাধিখ লগে ক দক্ষ:	नात -पर्य यात्रम श्रेष्ठं - तम्प-३४ मतः न्यांट तः , माता तः , प्रमारतिये त्रकः तुरव वितरीर स्वीत तं रूपमा । स् रूप्या मातातः , येव तं ताराव प्रभावतवर मार्गः एतविश्वारत रोठ महित्रः । स्थापकु मुक्कं पित कोठः -४४००३३ मित १-४४८३७४३३४४२ नात -परित्य वात्रम श्रीवं - तमः -४१, मतः -परित्य तं , माता तः - इम्परतिये तावः तुरव वित स्वीत तं रूपमा । स्वीत तं रूपमा । स्वीत मात्र प्रभावत् । स्वीत मात्र प्रभावत् । स्वीत मात्र प्रभावतः । स्वीत स्वीत स्वीत स्वीतः । स्वीत स्वीत स्वीत स्वीतः । स्वीत स्वीत स्वीतः । स्वीत स्वीतः । स्वीतः स्वीतः । स्वीतः स्वीतः । स्वीतः स्वीतः स्वीतः । स्वीतः स्वीतः स्वीतः स्वीतः स्वीतः । स्वीतः स्वीतः स्वीतः स्वीतः स्वीतः स्वीतः स्वीतः । स्वीतः स्वीत	
ে বালটকৰ জনন বিসমাৰ বিশাক	11/01/2022	
।।श्रद्धाः नोहाने केल्पाना दिनाक	11 03 2022	
াা সপুরুষাক প্রান্ত বা বৃষ্ট	3622-2622	
(12/साजरभावप्रयाणे पुराव गूरक	292000	
।।।बाजरभावप्रमाने नोदनी मुल्क	30000	
ाश्चेत		
पुन्पक्तकारी विभागत पेतलेल तप्पतितः		







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 19th 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.
- 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 ₹ 53,18,700.00 (Rupees Fifty Three Lakhs Eighteen Thousands Seven Hundred Only).



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

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





