

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Dr. Pallavi Deshpande & Mr. Rajesh Deshpande

Commercial Shop No. Shop No 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India.

Latitude Longitude: 19°13'31.8"N 72°58'50.2"E

Intended User:

Cosmos Bank

Naupada

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded

Aurangabad
Pune

Mumbai

♥ Thane♥ Nashik

Open Ahmedabad Open Delhi NCR

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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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Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/07/2024/009952/2307288 18/24-292-JABS

Date: 18.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. Shop No 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India belongs to Dr. Pallavi Deshpande & Mr. Rajesh Deshpande.

Boundaries of the property

North Dhokali - Balkum Road

South : Shruti Park

East Satyavandan CHSL

Shruti Park Gate West

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 ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three 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.

Director Auth. Sign.

Manoj Chalikwar

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

Encl.: Valuation report





Our Pan India Presence at:

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Commercial Shop No. Shop No 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, 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 18.07.2024 for MSME Loan Purpose.
1	Date of inspection	17.07.2024
3	Name of the owner / owners	Dr. Pallavi Deshpande & Mr. Rajesh Deshpande
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: Commercial Shop No. Shop No 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India. Contact Person: Dr. Pallavi Deshpande (Owner) Contact No. 9819505449
6	Location, Street, ward no	Kolshet Road Village - Balkum, District - Thane
7	Survey / Plot No. of land	Village - Balkum New Survey No - 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 179.12 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 150.00 (Area As Per Agreement for sale)



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Roads, Streets or lanes on which the land is abutting	Village - Balkum, Taluka - Thane, District - Thane, Pin - PIN - 400 0607				
If freehold or leasehold land	Free Hold.				
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.				
Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents				
Are there any agreements of easements? If so, attach a copy of the covenant	Information not available				
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				
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available				
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					
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				
Is the building owner occupied/ tenanted/ both?	Owner Occupied - Dr. Pallavi Deshpande				
If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied				
What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible - As per TMC not Percentage actually utilized – Details not available.					
RENTS					
(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Dr. Pallavi Deshpande				
(ii) Portions in their occupation	Fully Owner Occupied				
(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	20,000.00 (Expected rental income per month)				
	If freehold or leasehold land 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 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. Are there any agreements of easements? If so, attach a copy of the covenant 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. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied/ tenanted/ both? If the property owner occupied/ specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? RENTS (i) Names of tenants/ lessees/ licensees, etc (iii) Portions in their occupation				



Since 1989





			,
	(iv)	Gross amount received for the whole property	N.A.
27		of the occupants related to, or close to 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	-	dispute between landlord and tenant regarding nding in a court of rent?	N. A.
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALES		
37	locality address	stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and land sold.	As per sub registrar of assurance records
38	Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Commercial in a building. The rate is considered as composite rate.
39		nstances are not available or not relied up on, is 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 – 1995 (Approx.)
42		ras the method of construction, by contract/By ing Labour directly/ both?	N. A.



Valuers & Appraisers
Architects & British State of State

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: As per Agreement Built-up Area is 150.00 Sq. Ft. and as considered least area i.e. Agreement Built-up area for variable.	s per measurement Carpet area is 179.12 Sq. Ft. We have aluation purpose.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 18.07.2024 for Commercial Shop Commercial Shop No. Shop No. 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India belongs to Dr. Pallavi Deshpande.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.2661/2015 Dated 16.03.2015 between Mr. Shubhashchandra Hubraj Maurya & Mr. Harishchandra Hubraj Maurya(The Transferor) And Dr. Pallavi Deshpande & MR. Rajesh Deshpande(The Transferee).
2)	Copy of Electricity Bill Consumer No.000010819032 Dated 06.06.2024.
3)	Copy of Commencement Certificate No.88010 Dated 05.04.1989 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Balkum, Taluka - Thane, District - Thane, PIN - 400 0607. The property falls in Shop Zone. It is at a traveling distance 5 km. from Thane Railway Station.

Building

The building under reference is having Ground + 9 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 Commercial purpose. Ground is having 12 Commercial Shop. The building is having 1 lift.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground. The Composition of Commercial Shop (used as Clinic) with toilet block This Commercial Shop is Vitrified tiles flooring, MS Rolling Shutter, Aluminium Sliding Window, Concealed plumbing with C.P. fittings. Concealed Electrical wiringetc.

Valuation as on 18th July 2024

The Built Up Area of the Commercial Shop	:	150.00 Sq. Ft.
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Deduct Depreciation:



Since 1989





Year of Construction of the building	:	1995 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	29 Years
Cost of Construction	:	150.00 Sq. Ft. X ₹ 2,800.00 = ₹ 4,20,000.00
Depreciation {(100 - 10) X (29 / 60)}	:	43.50%
Amount of depreciation	:	₹ 1,82,700.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,29,700/- per Sq. M. i.e. ₹ 12,050/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,01,715/- per Sq. M. i.e. ₹ 9,450/- per Sq. Ft.
Value of property as on 18th July 2024	:	150.00 Sq. Ft. X ₹ 40,000 = ₹60,00,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 18th July 2024	:	₹ 60,00,000.00 - ₹ 1,82,700.00 = ₹ 58,17,300.00
Total Value of the property	:	₹₹ 58,17,300.00
The realizable value of the property		₹52,35,570.00
Distress value of the property	:	₹46,53,840.00
Insurable value of the property (150.00 X 2,800.00	X	₹4,20,000.00
Guideline value of the property (150.00 X 9450.00)	\:\ \:	₹14,17,500.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop Commercial Shop No. Shop No. 1, Ground Floor, "Shrey-Anand Co-op. Hsg. Soc. Ltd.", New/Current Survey No. 128/1(pt), 129/1-2, 129/4, 129/5/1, 129/7-8 & 130, Kolshet Road, Dhokali, Village - Balkum, Taluka - Thane, District - Thane, Thane (West), PIN - 400 0607, State - Maharashtra, India for this particular purpose at ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three Hundred Only) as on 18th July 2024

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 18th July 2024 is ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three
 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.



Valuers & Appraisers
Architects de sidemer Designers
Lender's Engineer
Lander's Engineer

MH2010 07 Ct 19

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

	i .		_	
1	No. of floors and heigh	nt of each floor	:	Ground + 9 Upper Floors
2	Plinth area floor wise	as per IS 3361-1966	:	N.A. as the said property is a Commercial Shop Situated on Ground Floor
3	Year of construction		:	1995 (Approx.)
4	Estimated future life			31 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- frame/ steel frame	oad bearing walls/RCC		R.C.C. Framed Structure
6	Type of foundations		\vee	R.C.C. Foundation
7	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		:/	MS Rolling Shutter, Aluminium Sliding Window , .
10	Flooring		/:	Vitrified tiles flooring.
11	Finishing		:	Cement Plastering.
12	Roofing and terracing		:	R.C.C. slab.
13	Special architectural c	r decorative features, if any		No
14		ing – surface or conduit ings: Superior/Ordinary/	:	Concealed plumbing with C.P. fittings. Concealed Electrical wiring



Technical details

Main Building

15	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 f white/ordi	ittings: Superior colored / superior inary.	:	
17	Compoun Height an Type of co		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	s and capacity	:	1Lift (TM)
19	Undergro constructi	und sump – capacity and type of ion	:	Connected to Municipal Sewerage System
20	Over-hea Location, Type of co		:	Connected to Municipal Sewerage System
21	Pumps- n	o. and their horse power		May be provided as per requirement
22		d paving within the compound ate area and type of paving	į	Chequred tiles in open spaces, etc.
23	•	disposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs











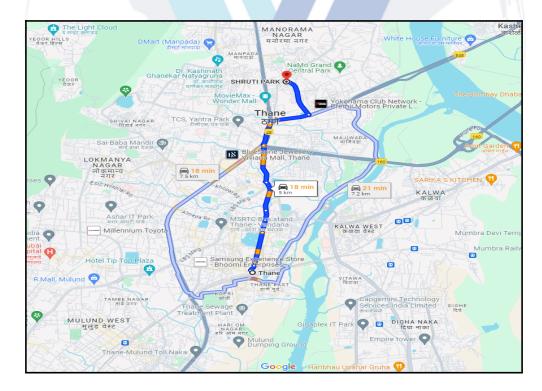




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°13'31.8"N 72°58'50.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 5 km.).



Valuers & Appraisers

Architects &
MACHINESS (1)

Chartered Engineers (1)

Lender's Engineer

MH2010 PVLD

Ready Reckoner Rate

Department Department	Department of Registration and Stamp नोंदणी व मुद्रांक विभाग Government of Maharashtra Annual Statement महाराष्ट्र शासन									
	Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)									
<u>Home</u>	Home Valuation Guidelines User Manual									
Year 2024-202	5					Language	English	h		
	Selected District	Thane								
	Select Taluka	Thane								
	Select Village	Gavache	e Nav : Bai	kum (Thane N	Mahanagarpal					
	Search By	Survey	No.	○Sub2	Zones					
	Enter Survey No	128			Search					
उपविभाग			खुली जमीन	निवासी सदनिका	ऑफ़ीस दुकाने	औद्योगिक	एकक (Rs./)	Attribute		
9/38-3ई-1) बाळकुम गाव इतर सर्व	ातील उपविभाग "अ" व "व सीटीएस/सर्वे क्रमांक	ष" वगळता	33200	103600	116000 129700	116000	चौ. मीटर	सर्वेक्षण नंबर		

Stamp Duty Ready Reckoner Market Value Rate for Shop	129700			
Shop Located on Ground Floor	129700			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,29,700.00	Sq. Mtr.	12,050.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	33200			
The difference between land rate and building rate(A-B=C)	96,500.00			
Percentage after Depreciation as per table(D)	29%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,01,715.00	Sq. Mtr.	9,450.00	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
--	------



Since 1989





An ISO 9001: 2015 Certified Company

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

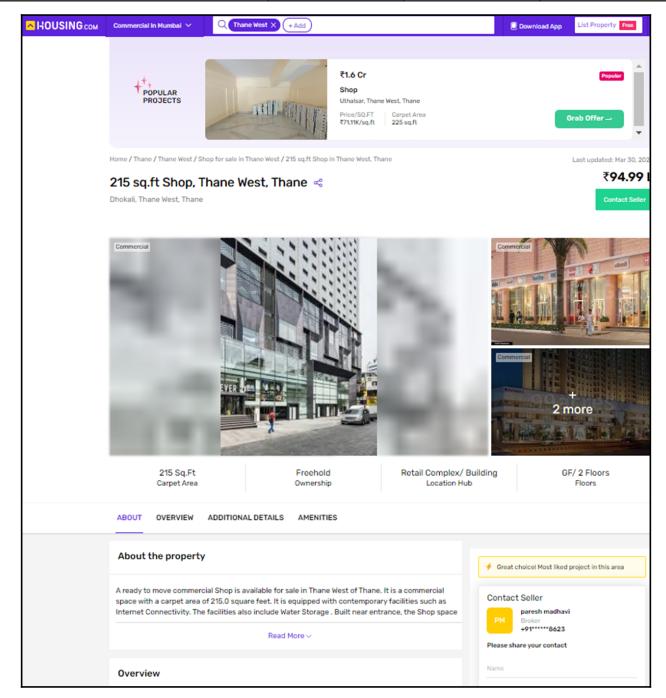
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	





Price Indicators

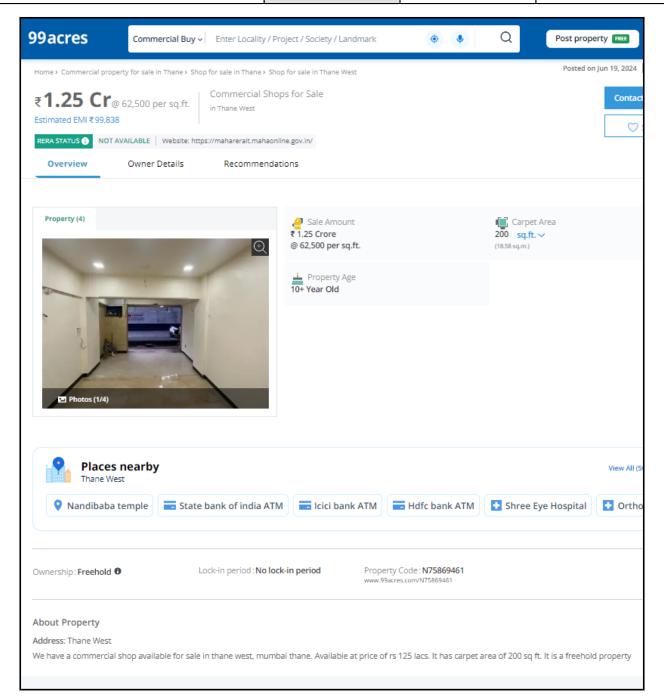
Property	Shop		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	215.00	258.00	309.60
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹44,181.00	₹36,818.00	₹30,682.00





Valuers & Appraisers
Architects &
Architects &
Gharrer Designers ()
E. Gonsultans
Lender's Engineer

Property	Shop		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	200.00	240.00	288.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹62,500.00	₹52,083.00	₹43,403.00







Sale Instances

Property	Shop		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	138.00	151.80	182.16
Percentage	-	10%	20%
Rate Per Sq. Ft.	₹35,507.00	₹32,279.00	₹26,899.00

17273	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे १	
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nodule, For original report please contact oncern SRO office.		Regn:03m	
onoem SRO omoe.			
	गावाचे नाव: ढोकाळी		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	4900000		
(३) बाजारभाव(भाठेपटटयाच्या	2228210.8		
बाबतितपटटाकार आकारणी देतो की पटटेदार			
ते नमुद्र करावे)			
(4) भू-मापन,पोटहिस्सा व	1) पातिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :	सदनिका नं: शॉप नं. 1, माळा नं: तळ	
घरक्रमांक(असल्यास)		हायतॅण्ड गार्डन्स, ब्लॉक नं: ढोकाळी, रोड : ठाणे १	
	इतर माहिती: शॉपचे क्षेत्रफळ 138 चौ फुट	कारपेट((Survey Number : New Survey	
	No. 66/5, 17, 21, 22, 23, 24, 25, 26	, 62/2, 5A, 5B, 8, 9, 11, 12, 13, 14, 63/1,	
	5, 8, 11A, 67, 68/14, 81/1/1, 87/2/1A	A;))	
(5) क्षेत्रफळ	138 चौ.फूट		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या		ॉट नं: ए -401, माळा नं: -, इमारतीचे नाव: जयश्री प्लाझा	
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	ब्लॉक नं: प्लॉट नं 40, सेक्टर 19, नवी मुंबई , रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-400708 पॅन नं:-		
हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे			
नाव व पत्ता.			
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व		ा:-प्लॉट नं: बिल्डिंग नं 8/501, माळा नं: -, इमारतीचे नाव	
किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा	हायलॅण्ड पार्क , ईएमआय कंपाऊंड , ब्लॉक नं: -, रोड नं: कोलशेत रोड, ढोकाळी , ठाणे प , महाराष्ट्र, ठाणे.		
आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	पिन कोड:-400607 पॅन नं:-CDTPK2051D		
		11:-प्लॉट नं: बिल्डिंग नं 8/501 , माळा नं: -, इमारतीचे ना	
	हायलॅण्ड पार्क , ईएमआय कंपाऊंड , ब्लॉक नं: -, रोड नं: कोलशेत रोड, ढोकाळी , ठाणे प , महाराष्ट्र, ठा		
	पिन कोड:-400607) पॅन नं:-AICPK1099D		
(९) दस्तऐवज करुन दिल्याचा दिनांक	27/09/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	27/09/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	7172/2023		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	343000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद	(i) within the limits of any Municip	al Corporation or any Cantonment are	
:- :	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 18th July 2024

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.





An ISO 9001: 2015 Certified Company

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 ₹ 58,17,300.00 (Rupees Fifty Eight Lakhs Seventeen Thousands Three Hundred Only).

Director Auth. Sign.

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



