

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Rajesh Shankar Parab & Mrs. Ruchira Rajesh Parab

Residential Flat No. 226, 2nd Floor, Building No B-2, "Umiya Complex Phase II, A-3, A-4, B-2 Coop. Hsg. Soc. Ltd.", Ganesh Mandir Road, Village - Titwala, Municipality Ward No. 1, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605, State - Maharashtra, India.

Latitude Longitude: 19°17'49.8"N 73°13'19.4"E

Intended User:

Cosmos Bank

Naupada

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



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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.

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Vastu/Mumbai/08/2024/010423/2307623 09/8-101-PNK Date: 09.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 226, 2nd Floor, Building No B-2, **"Umiya Complex Phase II, A-3, A-4, B-2 Co-op. Hsg. Soc. Ltd."**, Ganesh Mandir Road, Village - Titwala, Municipality Ward No. 1, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605, State - Maharashtra, India belongs to **Mr. Rajesh Shankar Parab & Mrs. Ruchira Rajesh Parab**.

Boundaries of the property

North : Road & Shree Ganraya Tower

South : Open Plot

East : Umiya Complex - A5

West : 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 ₹ 24,82,200.00 (Rupees Twenty Four Lakhs Eighty Two 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.

Director Auth. Sign.



Manoj Chalikwar

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

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



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Residential Flat No. 226, 2nd Floor, Building No B-2, "Umiya Complex Phase II, A-3, A-4, B-2 Co-op. Hsg. Soc. Ltd.", Ganesh Mandir Road, Village - Titwala, Municipality Ward No. 1, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605,

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 09.08.2024 for Housing Loan Purpose.				
1	Date of inspection	08.08.2024				
3	Name of the owner / owners	Mr. Rajesh Shankar Parab & Mrs. Ruchira Rajesh Parab				
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. 226, 2 nd Floor, Building No B-2, "Umiya Complex Phase II, A-3, A-4, B-2 Co-op. Hsg. Soc. Ltd.", Ganesh Mandir Road, Village - Titwala, Municipality Ward No. 1, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605, State - Maharashtra, India. Contact Person: Mr. Rajesh Shankar Parab (Owner) Contact No. 8108335893				
6	Location, Street, ward no	Municipality Ward No - 1, Ganesh Mandir Road Village - Titwala, Titwala (East) District - Thane				
7	Survey / Plot No. of land	Village - Titwala New Survey No - 114, Hissa No. 6/1, Survey No. 182, Hissa No. 3				
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. = 387.42 (Area as per Site measurement)				
		Built Up Area in Sq. Ft. = 525.00 (Area As Per Agreement)				



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13	Roads, Streets or lanes on which the land is abutting	Village - Titwala, Titwala (East)Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 605		
14	If freehold or leasehold land	Free Hold.		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.		
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents		
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available		
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available		
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available		
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No		
	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Vacant		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant		
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	RENTS			
	(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	5,000/- Expected rental income per month		





	(iv)	Gross amount received for the whole property	N.A.		
27		of the occupants related to, or close to ss 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	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				
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 ra	ate 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 comple	commencement of construction and year of tion	Year of Completion – 2008 (As Per Part Occupancy Certificate)		
42	What was the method of construction, by contract/By employing Labour directly/ both?		N. A.		



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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, Naupada Branch to assess Fair Market Value as on 09.08.2024 for Residential Flat No. 226, 2nd Floor, Building No B-2, **"Umiya Complex Phase II, A-3, A-4, B-2 Co-op. Hsg. Soc. Ltd."**, Ganesh Mandir Road, Village - Titwala, Municipality Ward No. 1, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605, State - Maharashtra, India belongs to **Mr. Rajesh Shankar Parab & Mrs. Ruchira Rajesh Parab**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.7779/2006 Dated 21.12.2006 between M/s. Umiya Enterprises(The Builder) And Mr. Rajesh Shankar Parab & Mrs. Ruchira Rajesh Parab(The purchaser).
2)	Copy of Society Maintenance Bill Document No.7820 Dated 01.06.2024.
3)	Copy of Property Tax Bill Document No.374941 Dated 01.05.2024 And Rajesh Shankar Parab (The purchaser) issued by Kalyan Dombivli Municipal Corporation.
4)	Copy of Part Occupancy Certificate Document No.K.D.M.C. / NRV / CC / KV / 656 Dated 25.01.2008 issued by Kalyan Dombivli Municipal Corporation.
5)	Copy of Commencement Certificate Document No.K.D.M.C. / NRV / BP / KV / 679 - 282 Dated 27.03.2003 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Municipality Ward No - 1, Village - Titwala, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605. The property falls in Residential Zone. It is at a traveling distance 2.4 Km. from Titwala Railway Station.

<u>Building</u>

The building under reference is having Ground + 3 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. 2nd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Passage + Bathroom + WC. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



Valuers & Appraisers
Valuers & Engineers (i)
Chartered Engineers (i)
Lender's Engineer
Valuers & Engineers (ii)
Valuers & Engineers (ii)
Valuers & Engineers (iii)
Valuers & E

Valuation as on 9th August 2024

The Built Up Area of the Residential Flat	:	525.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building	:	2008 (As Per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	16 Years
Cost of Construction	:	525.00 Sq. Ft. X ₹ 2,800.00 = ₹ 14,70,000.00
Depreciation {(100 - 10) X (16 / 60)}	:	24.00%
Amount of depreciation		₹ 3,52,800.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	•	₹ 47,500/- per Sq. M. i.e. ₹ 4,413/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 41,708/- per Sq. M. i.e. ₹ 3,875/- per Sq. Ft.
Value of property as on 9th August 2024	:	525.00 Sq. Ft. X ₹ 5,400 = ₹28,35,000.00

(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 9th August 2024	\forall	₹ 28,35,000.00 - ₹ 3,52,800.00 = ₹ 24,82,200.00
Total Value of the property		₹₹ 24,82,200.00
The realizable value of the property	ŀ	₹22,33,980.00
Distress value of the property	:	₹19,85,760.00
Insurable value of the property (525.00 X 2,800.00	;	₹14,70,000.00
Guideline value of the property (525.00 X 3875.00)	:	₹18,39,600.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 226, 2nd Floor, Building No B-2, "Umiya Complex Phase II, A-3, A-4, B-2 Co-op. Hsg. Soc. Ltd.", Ganesh Mandir Road, Village - Titwala, Municipality Ward No. 1, Titwala (East), Taluka - Kalyan, District - Thane, PIN Code - 421 605, State - Maharashtra, India for this particular purpose at ₹ 24,82,200.00 (Rupees Twenty Four Lakhs Eighty Two Thousands Two Hundred Only) as on 9th August 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 9th August 2024 is ₹ 24,82,200.00 (Rupees Twenty Four Lakhs Eighty Two 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



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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 + 3 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 2 nd Floor
3	Year of construction	X	2008 (As Per Part Occupancy Certificate)
4	Estimated future life		44 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	1	6" Thk. Brick Masonery.
9	Doors and Windows		Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, .
10	Flooring	• •	Ceramic Tile Flooring.
11	Finishing	•	Cement Plastering.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No





Technical details

Main Building

14	(i)	Internal wiring – surface or conduit Class of fittings: Superior/Ordinary/	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	(")	Poor.		
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/ord	fittings: Superior colored / superior dinary.	-	Ordinary
17	_	nd wall nd length construction		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided
19	Underground sump – capacity and type of construction			Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction		1	Connected to Municipal Sewerage System
21	Pumps- no. and their horse power			May be provided as per requirement
22		nd paving within the compound nate 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



















Actual Site Photographs







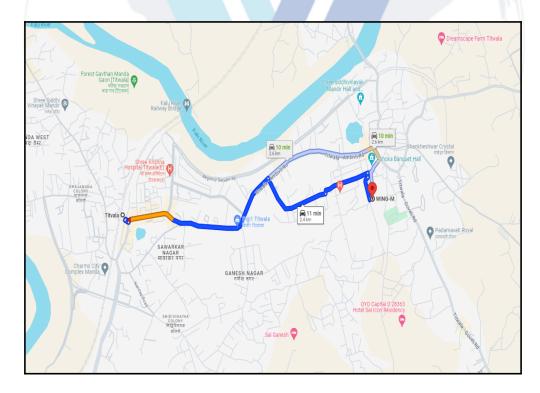




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°17'49.8"N 73°13'19.4"E

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



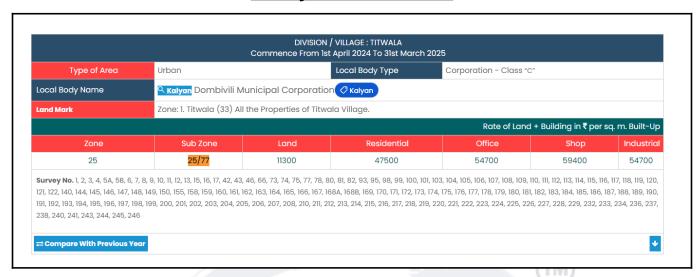
Valuers & Appraisers

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Lander's Engineer (1)

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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	47500			
Decrease by 10% on Flat Located on 2 nd Floor	4750			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	42,750.00	Sq. Mtr.	3,972.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	11300	_ /		
The difference between land rate and building rate(A-B=C)	31,450.00			
Percentage after Depreciation as per table(D)	16%			
Rate to be adopted after considering depreciation [B + (C X D)]	41,708.00	Sq. Mtr.	3,875.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

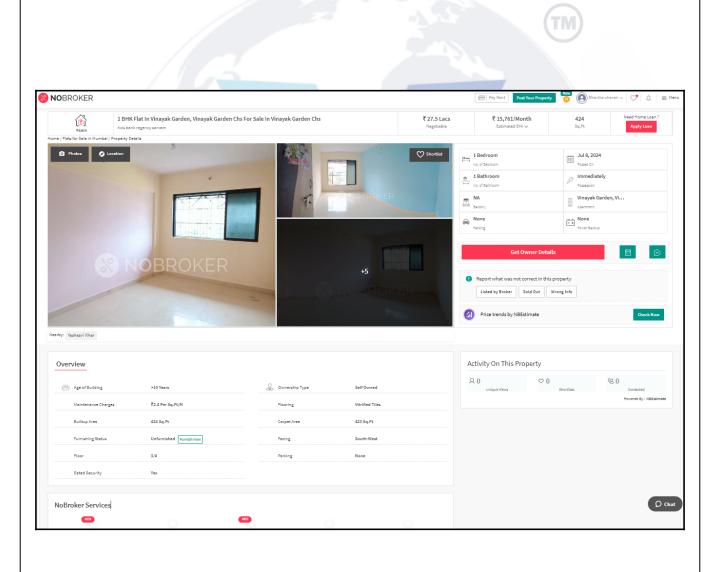
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years		After initial 5 year for every year 1.5% depreciation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





Price Indicators

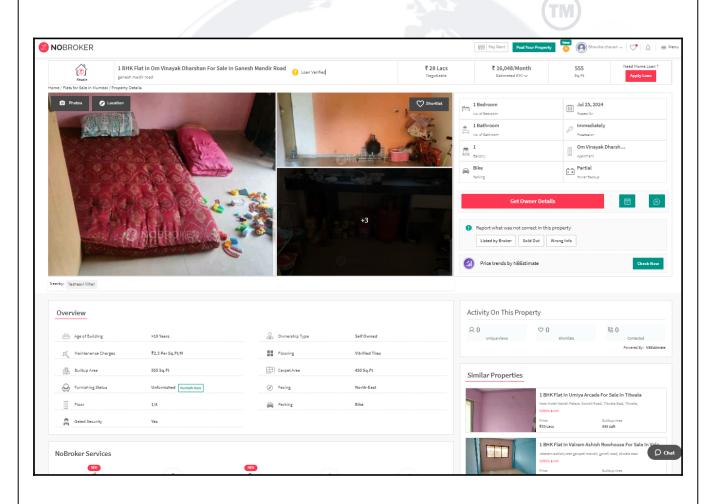
Property	1 BHK Flat In Vinayak Garden In Titwala, Thane		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	423.00	507.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,501.00	₹5,418.00	-







Property	1 BHK Flat In Om Vinayak Dharshan, Titwala, Thane		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	450.00	540.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,222.00	₹5,185.00	-







Sale Instances

Property	Aryan Paradise, Titwala, Thane		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	573.61	688.33	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,163.00	₹5,136.00	-

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(2)मोबदला	3535000	
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किंवा आदेश असल्यास,प्रतिवादिचे नाव	महाराष्ट्र, THANE. पिन कोड्:-421505 1	
व पत्ता	2): नाव:-रविद्र शिवराम दराणे वय:-32 नं: जोड नं: प्रजन्म १०६६/२० १०नंडे ने	2; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक गर, खामकर वाडी, भवानी चौक, खुंटवली, अंबरनाथ,
	महाराष्ट्र, ठाणे. पिन कोड:-421505 पॅन न	ने:-BQEPD9910R
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	20/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	2028/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	247500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला		nicipal Corporation or any Cantonment
अनुच्छेद :- :	area annexed to it.	





Property	Sadguru Nakshatra, Titwala, Thane		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	423.56	508.27	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹5,725.00	₹4,771.00	-

03170	सूची क्र.2	
6-03-2024	सूचा क्र.2	दुय्यम निबंधक : दु.नि. कल्याण 1
lote:-Generated Through eSearch		दस्त क्रमांक : 1031/2024
Module,For original report please		नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव: टिटवाळा	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2425000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1936000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	118,हिस्सा क्र. 3 या भूखंडावर बांधल्य ओळखल्या जाणाऱ्या इमारतीमधील क्रि.1105,क्षेत्र 29.353 चौ.मी. कार्पेट, ए कपबोर्ड क्षेत्र 1.440 चौ.मी. + 4.425 च	1 सर्व्हे क्र. 120,हिस्सा क्र. 4ए,सर्व्हे क्र. 11 गेलेल्या सद्गुरू नक्षत्र या नावाने वेंग सी,अकराव्या मजल्यावरील,सदनिक क्सकॅलुसिव्ह बाल्कनी क्षेत्र 4.140 चौ.मी
(5) क्षेत्रफळ	29.353 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या:तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	मुंबई नाशीक हायवे शिवसेना ऑफीसच्या मार्ग ठाणे. पिन कोड:-421301 पॅन नं:-BNCPR02	n:-प्तॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक ो बालाजी नगर पडघा ता.भिवंडी, रोड नं: ता.
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पूजा संजय राय वय:-25; पत्ता:-प्तॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: - रोड नं: 101, मंगल मूर्ती अपार्टमेंट, स्टेट बैंक जवळ, म्हारळगाव, ता. कल्याण, जि. ठाणे , महाराष्ट्र ठाणे. पिन कोड:-421301 पॅन नं:-DKMPR6650C 2): नाव:-रेखा संजय राय वय:-47; पत्ता:-प्तॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: - रोड नं: 101, मंगल मूर्ती अपार्टमेंट, स्टेट बैंक जवळ, म्हारळगाव, ता. कल्याण, जि. ठाणे , महाराष्ट्र ठाणे. पिन कोड:-421301 पॅन नं:-BNNPR3369G	
(9) दस्तऐवज करुन दिल्याचा दिनांक	25/01/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	25/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	1031/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	145500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	24250	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :		ipal Council, Nagarpanchayat or any rural area within the limits of the velopment Authority or any other





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 9th August 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.





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 ₹ 24,82,200.00 (Rupees Twenty Four Lakhs Eighty Two Thousands Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



