

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Sachin Dhanraj Kulkarni & Ujwala Sachin Kulkarni**

Residential Flat No. 208, 2nd Floor, Building No A, "**Gyan Ganga Apartment**", Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, India.

Latitude Longitude : 19°17'19.0"N 73°57.8"E

Intended User:

Cosmos Bank
Ghodbandar Road


Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane West 400 610


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Regd. Office

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

 **+91 2247495919**

 **mumbai@vastukala.co.in**

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 208, 2nd Floor, Building No A, "**Gyan Ganga Apartment**", Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, India belongs to **Sachin Dhanraj Kulkarni & Ujwala Sachin Kulkarni**.

Boundaries of the property

North : Road
South : Wing - B
East : Open Plot
West : Yogi Sadan Building

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 **₹ 27,60,000.00 (Rupees Twenty Seven Lakhs Sixty Thousands Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

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. 208, 2nd Floor, Building No A, "**Gyan Ganga Apartment**", Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi,
District - Thane, PIN Code - 421 302, 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 18.09.2024 for Housing Loan Purpose.
1	Date of inspection	03.09.2024
3	Name of the owner / owners	Sachin Dhanraj Kulkarni & Ujwala Sachin Kulkarni
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. 208, 2 nd Floor, Building No A, " Gyan Ganga Apartment ", Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, India. Contact Person : Sujata Singh (Tenant) Contact No. 9334947262
6	Location, Street, ward no	Village - Bhadwad, Bhiwandi District - Thane
7	Survey / Plot No. of land	Village - Bhadwad New Survey No - 69 / 1 / 7
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. = 433.08 (Area as per Site measurement) Carpet Area in Sq. Ft. = 368.00 (Area As Per Agreement (4 pages from the document)) Built Up Area in Sq. Ft. = 404.80 (Carpet Area + 10%)

13	Roads, Streets or lanes on which the land is abutting	Village - Bhadwad, Bhiwandi Taluka - Bhiwandi, District - Thane, Pin - PIN Code - 421 302
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?	Tenant Occupied - Sujata Singh
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per BNMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Sujata Singh
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	6,500/- Present rental income per month

	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26		SALES	
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 – 2023 (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.
<p>Remark: As per Approved Building Plan, the composition of flat is 1 Bedroom + Living Room + Kitchen + 1 Toilet (i.e. 1BHK Flat). But as per Site Inspection, Kitchen area converted into Bedroom & Bedroom area converted into Kitchen cum Bedroom. At present, the composition of flat is 2 Bedrooms + Living room + Kitchen + 1 Toilet (i.e. 2BHK Flat).</p>		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghodbandar Road Branch to assess Fair Market Value as on 18.09.2024 for Residential Flat No. 208, 2nd Floor, Building No A, "**Gyan Ganga Apartment**", Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, India belongs to **Sachin Dhanraj Kulkarni & Ujwala Sachin Kulkarni**.

We are in receipt of the following documents:

1)	Copy of Index - II Document No.5266/2021 Dated 30.03.2021 between M/s. Infini Landmark(The Developers) And Sachin Dhanraj Kulkarni & Ujwala Sachin Kulkarni(The purchaser).
2)	Copy of Agreement (4 pages from the document) Dated 30.03.2021 between M/s. Infini Landmark(The Developers) And Sachin Dhanraj Kulkarni & Ujwala Sachin Kulkarni(The purchaser).
3)	Copy of RERA Certificate Document No.P51700022422 Dated 08.09.2021 issued by Maharashtra Real Estate Regulatory Authority.
4)	Copy of Commencement Certificate Document No.B. P. C. 28 / 2020 - 2021 - Case No. N.R.V. / 9258 Dated 17.12.2020 issued by Bhiwandi Nizampur City Municipal Corporation.
5)	Copy of Occupancy Certificate Document No.BNMC / FO / 2023 / APL / 00008 Dated 10.11.2023 issued by Bhiwandi Nizampur City Municipal Corporation.
6)	Copy of Approved Building Plan Document No.B. P. C. 28 / 2020 - 2021 - Case No. N.R.V. / 9258 Dated 17.12.2020 issued by Bhiwandi Nizampur City Municipal Corporation.

Location

The said building is located at Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302. The property falls in Residential Zone. It is at a traveling distance 11.7 Km. from Kalyan Junction Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Residential purpose. 2nd Floor is having 8 Residential Flat. The building is having 1 lift.

Residential Flat:



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The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Toilet. 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 18th September 2024

The Carpet Area of the Residential Flat	:	368.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2023 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	1 Year
Cost of Construction	:	404.80 Sq. Ft. X ₹ 2,500.00 = ₹ 10,12,000.00
Depreciation $\{(100 -) \times (1 / 60)\}$:	N.A. Age of Property below 5 year
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 20,700/- per Sq. M. i.e. ₹ 1,923/- per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. Age of Property below 5 year
Value of property as on 18th September 2024	:	368.00 Sq. Ft. X ₹ 7,500 = ₹27,60,000.00

(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 September 2024	:	₹ 27,60,000.00 - ₹ 0.00 = ₹ 27,60,000.00
Total Value of the property	:	₹ ₹ 27,60,000.00
The realizable value of the property	:	₹24,84,000.00
Distress value of the property	:	₹22,08,000.00
Insurable value of the property (404.80 X 2,500.00)	:	₹10,12,000.00
Guideline value of the property (404.80 X 1923.00)	:	₹7,78,430.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 208, 2nd Floor, Building No A, "**Gyan Ganga Apartment**", Village - Bhadwad, Bhiwandi, Taluka - Bhiwandi, District - Thane, PIN Code - 421 302, State - Maharashtra, India for this particular purpose at **₹ 27,60,000.00 (Rupees Twenty Seven Lakhs Sixty Thousands Only)** as on 18th September 2024

NOTES

1. 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 September 2024** is **₹ 27,60,000.00 (Rupees Twenty Seven Lakhs Sixty Thousands Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.



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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

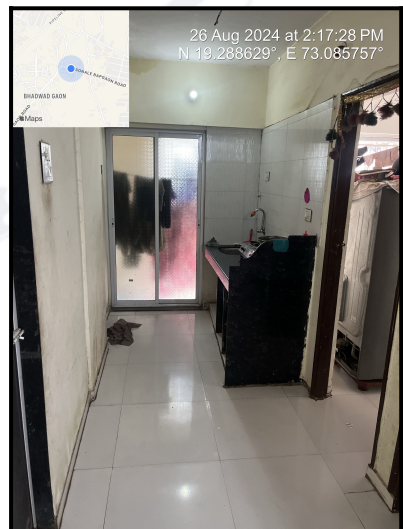
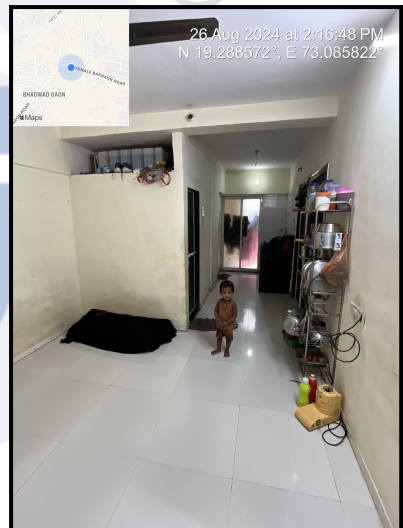
- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details		Main Building	
1	No. of floors and height of each floor	:	Ground + 4 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	:	2023 (As per occupancy certificate)
4	Estimated future life	:	59 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 Solid flush door, Powder coated Aluminum sliding windows, .
10	Flooring	:	Vitrified 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	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Concealed plumbing with C.P. fittings. Electrical wiring with concealed						
(i)	Internal wiring – surface or conduit											
(ii)	Class of fittings: Superior/Ordinary/Poor.											
15	<table border="1"> <tr> <td colspan="2">Sanitary installations</td> </tr> <tr> <td>(i)</td> <td>No. of water closets</td> </tr> <tr> <td>(ii)</td> <td>No. of lavatory basins</td> </tr> <tr> <td>(iii)</td> <td>No. of urinals</td> </tr> <tr> <td>(iv)</td> <td>No. of sink</td> </tr> </table>	Sanitary installations		(i)	No. of water closets	(ii)	No. of lavatory basins	(iii)	No. of urinals	(iv)	No. of sink	: As per Requirement
Sanitary installations												
(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.	: Ordinary										
17	Compound wall Height and length Type of construction	: 6'.0" High, R.C.C. column with B. B. masonry wall										
18	No. of lifts and capacity	: 1Lift										
19	Underground sump – capacity and type of construction	: Connected to Municipal Sewerage System										
20	Over-head tank Location, capacity Type of construction	: Connected to Municipal Sewerage System										
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	: Chequered tiles in open spaces, etc.										
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	: Connected to Municipal Sewerage System										

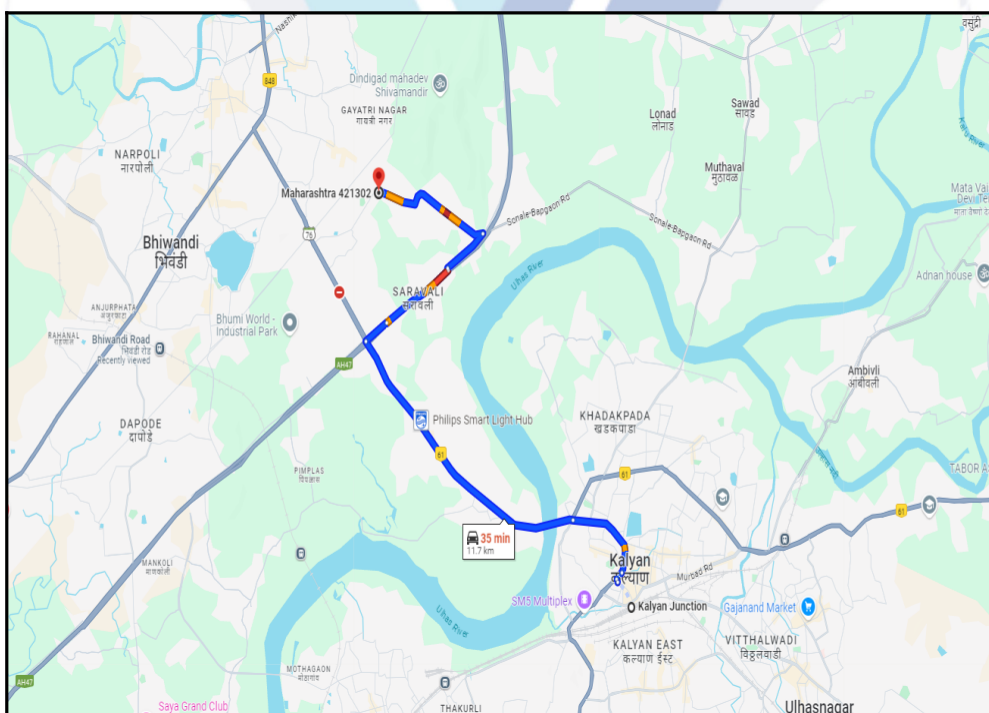
Actual Site Photographs



Route Map of the property




Note: Red marks shows the exact location of the property



Longitude Latitude: 19°17'19.0"N 73°57.8"E


Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan Junction - 11.7 Km.).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year: Language:

Selected District:

Select Taluka:

Select Village:

Vibhag Number: **5**

Assesment Type	Assesment Range	Rate Rs/-	Unit
जिरायत शेत जमीन	0-1.25	697800	हेक्टर
जिरायत शेत जमीन	1.26-2.50	808200	हेक्टर
जिरायत शेत जमीन	2.51-5.00	897900	हेक्टर
जिरायत शेत जमीन	5.01-7.50	949900	हेक्टर
जिरायत शेत जमीन	7.51-10.00	1045600	हेक्टर
जिरायत शेत जमीन	10.01-12.50	1149700	हेक्टर
जिरायत शेत जमीन	12.51-च्या पुढे	1264600	हेक्टर
निवासी	0-0.00	23000	चौरस मीटर

1 2

Stamp Duty Ready Reckoner Market Value Rate for Flat	23000			
Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	23,000.00	Sq. Mtr.	2,137.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	1590			
The difference between land rate and building rate(A-B=C)	21,410.00			
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	20,700.00	Sq. Mtr.	1,923.00	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	Gyan Ganga Apartment, Bhiwandi		
Source	square yards		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	368.00	404.80	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹7,554.00	₹6,868.00	-



square yards
Thane ▾ | Buy ▾ | Rent ▾ | Projects ▾ | Agents ▾ | Services ▾ | Resources ▾ | Sell or Rent Property Intelligence
Advertising [Login](#)

Gyan Ganga Apartment Govt. Registered Recent Transactions


Showing Last 12 Transactions.


All
New Sale
Resale
Lease


Project Name	Date	Floor/Unit	Tower/Wing	Area	Value	Rate/Sq. Ft.	Transaction Type
Gyan Ganga Apartment <small>Bhadwad Gaon , Sonale</small>	2024-02-02	Floor 3, Unit 308	A	368 Sq. Ft.	₹ 25 L	-	-
Gyan Ganga Apartment <small>Bhadwad Gaon , Sonale</small>	2024-01-31	Floor 2, Unit 203	B	375 Sq. Ft.	₹ 23.5 L	₹ 6,267	Sale
Gyan Ganga Apartment <small>Bhadwad Gaon , Sonale</small>	2024-01-24	Floor 3, Unit 301	B	367 Sq. Ft.	₹ 22.54 L	₹ 6,143	Sale
Gyan Ganga Apartment <small>Bhadwad Gaon , Sonale</small>	2024-01-16	Floor 1, Unit 105	A	429 Sq. Ft.	₹ 25.08 L	₹ 5,847	Sale
Gyan Ganga Apartment <small>Bhadwad Gaon , Sonale</small>	2023-12-05	Floor 3, Unit 308	A	368 Sq. Ft.	₹ 27.8 L	₹ 7,554	Sale

Price Indicators


Property	Gyan Ganga Apartment, Bhiwandi		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	450.00	495.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹7,111.00	₹6,465.00	-



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1 BHK Flat In Gyan Ganga Aptm Bhi...
sonale road



Loan Verified

₹ 32 Lacs
Negotiable

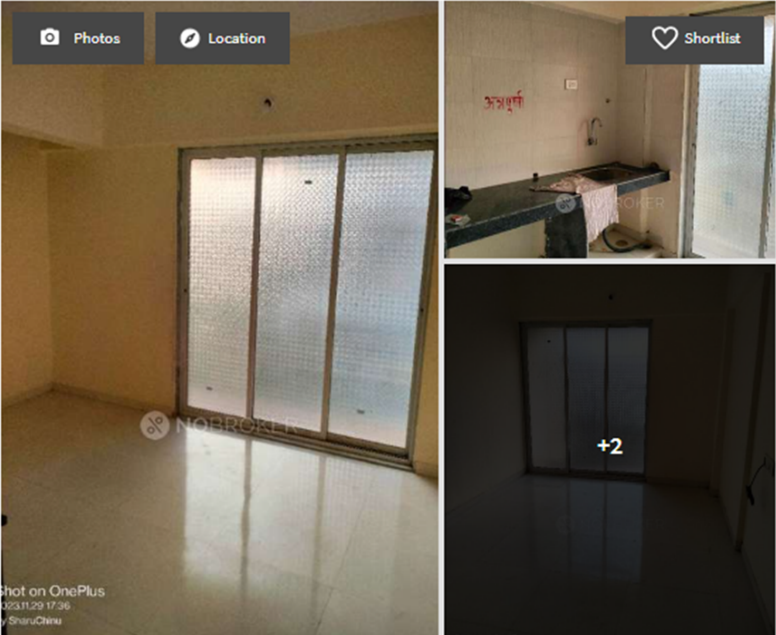
₹ 18,340/Month
Estimated EMI

606
Sq.Ft

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Photos
Location



1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

3
Balcony

Bike
Parking

May 8, 2024
Posted On

Immediately
Possession

Gyan Ganga Aptm...
Apartment

None
Power Backup

[Get Owner Details](#)

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Listed by Broker
Sold Out

[Wrong Info](#)

Price trends by NBEstimate [Check Now](#)

Overview

Age of Building Newly Constructed

Maintenance Charges ₹1.7 Per Sq.Ft/M

Builtup Area 606 Sq.Ft

Ownership Type Self Owned

Flooring Marble/Granite

Carpet Area 450 Sq.Ft

Activity On This Property

0
Unique Views

0
Shortlists

0
Contacted

Powered By: NBEstimate

Similar Properties

Sale Instances

Property	Dyan Ganga Apartment, bhiwandi		
Source	Index no.2		
Floor	3rd		
	Carpet	Built Up	Saleable
Area	368.00	404.80	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹7,554.00	₹6,868.00	-

04/09/2024, 11:12

igr_16714

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31-01-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : दु.नि. भिवंडी 1

दस्त क्रमांक : 16714/2023

नोंदणी :

Regn:63m

गावाचे नाव : भादवड

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	2780000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1768306.8
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:भिवंडी-निजामपूर मनपइतर वर्णन : इतर माहिती: मौजे भादवड तालुका भिवंडी येथील सर्वे नं. 69/1/7 या जागेवरील 'ज्ञान गंगा अपार्टमेंट' बिल्डींग नं. ए' तिसरा मजला सदनिका नं. 308 क्षेत्र 34.19 चौ.मी. कारपेट (Mudrank 2021/UOR12/CR107/M1 (Policy) : For Women - Corporations Area)((Survey Number : 69/1/7 ;))
(5) क्षेत्रफळ	34.19 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे. इन्फीनी लॅन्डमार्क तर्फे भागीदार अभिषेक विनोद द्विवेदी तर्फे कबुली जबाब देण्याकरीता कु.मु. म्हणुन जकीर कलिम खान वय:-33 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: घर नं. 1210/0, तळ मजला, शफिक कंपाऊंड, नागाव-1, भिवंडी, जिल्हा ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421302 पॅन नं:-AAHF14676B
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मंजू नरशी पटेल वय:-34; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: 201, जय सदानंद अपार्टमेंट, गणपती मंदिर जवळ, लोकमान्य नगर पाडा नं. 4, जेकेग्राम, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-400606 पॅन नं:-BIBPB2992Q
(9) दस्तऐवज करुन दिल्याचा दिनांक	05/12/2023
(10)दस्त नोंदणी केल्याचा दिनांक	05/12/2023
(11)अनुक्रमांक,खंड व पृष्ठ	16714/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	166800
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	27800

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **18th September 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 knowledgeable 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 **₹ 27,60,000.00 (Rupees Twenty Seven Lakhs Sixty Thousands 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



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