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



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mr. Dinesh Ashok Ghag & Mrs. Sangita Dinesh Ghag

Residential Flat No. 401, 4th Floor, Wing - B, **"Mavis Tower Co-op. Hsg. Soc. Ltd."**, Shree Nagar, Wagle Estate, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 604, State - Maharashtra, India.

Latitude Longitude : 19°11'23.1"N 72°56'41.4"E

Intended User:

Cosmos Bank

Naupada

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



Our Pan India Presence at :

NandedThaneMumbaiNashikAurangabadPune

e VAhmeo iik QRajkot Indore

♀Ahmedabad
 ♀Delhi NCR
 ♀Rajkot
 ♀Raipur

💡 Jaipur

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.vastukala.co.in



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Page 2 of 19

Vastu/Mumbai/09/2024/011021/2308047 05/1-53-JASK Date: 04.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 401, 4th Floor, Wing - B, "Mavis Tower Co-op. Hsg. Soc. Ltd.", Shree Nagar, Wagle Estate, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 604, State - Maharashtra, India belongs to Mr. Dinesh Ashok Ghag & Mrs. Sangita Dinesh Ghag.

Boundaries	:	Building	Flat
North		Ashram Road	Flat No. 402
South		Matoshree Gangubai Sambhaji Shinde Hospital	Staircase
East	:	Internal Road	Lift
West	•••	'A' Wing of Mavis Tower	Flat No. 404

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 ₹ 1,04,95,187.50 (Rupees One Crore Four Lakh Ninety Five Thousands One Hundred And Eighty Seven 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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Nanded **Q** Thane Q Mumbai **Q** Nashik ♀ Aurangabad 🛛 💡 Pune

💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

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 \sim www.vastukala.co.in

Residential Flat No. 401, 4th Floor, Wing - B, "Mavis Tower Co-op. Hsg. Soc. Ltd.", Shree Nagar, Wagle Estate, Village -

Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 604, 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 04.09.2024 for Housing Loan Purpose.	
1	Date of inspection	04.09.2024	
3	Name of the owner / owners	Mr. Dinesh Ashok Ghag & Mrs. Sangita Dinesh Ghag	
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. 401, 4 th Floor, Wing - B, "Mavis Tower Co-op. Hsg. Soc. Ltd.", Shree Nagar, Wagle Estate, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 604, State - Maharashtra, India. Contact Person : Mr. Dinesh Ashok Ghag (Owner) Contact No. 9892183747	
6	Location, Street, ward no	Shree Nagar Village - Panchpakhadi, District - Thane	
7	Survey / Plot No. of land	Village - Panchpakhadi New Survey No - 431(pt)	
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. = 605.36 (Area as per Site measurement) Carpet Area in Sq. Ft. = 621.00 (Area As Per Agreement for sale)	
		Built Up Area in Sq. Ft. = 745.20 (Carpet Area + 20%)	



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13	Roads, Streets or lanes on which the land is abutting	Village - Panchpakhadi, Taluka - Thane, District - Thane, Pin - PIN - 400 604
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?	Owner Occupied - Mr. Dinesh Ashok Ghag
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Dinesh Ashok Ghag
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	22,500.00 (Expected rental income per month)
	· · ·	



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	(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 to be borne by	the water and electricity charges, If any, the owner	N. A.
30		to bear the whole or part of the cost aintenance? Give particulars	N. A.
31		ed, who is to bear the cost of ind operation- owner or tenant?	N. A.
32		stalled, who is to bear the cost of and operation- owner or tenant?	N. A.
33	lighting of com	ar the cost of electricity charges for mon space like entrance hall, stairs, bound, etc. owner or tenant?	N. A.
34		nount of prop <mark>erty</mark> tax? Who is to bear it? th document <mark>ary proo</mark> f	Information not available
35		insured? If so, give the policy no., ich it is insured and the annual premium	Information not available
36		between landlord and tenant regarding a court of rent?	N. A.
37		ard rent been fixed for the premises relating to the control of rent?	N. A.
26	SALES		
37	locality on a se	of sales of immovable property in the eparate sheet, indicating the Name and property, registration No., sale price and old.	As per sub registrar of assurance records
38	Land rate adop	oted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39		es are not available or not relied up on, riving at the land rate	N. A.
40	COST OF CO	NSTRUCTION	
41	Year of comme completion	encement of construction and year of	Year of Completion – 2013 (As Per Part Occupancy Certificate)
42		method of construction, by contract/By our 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: All the above areas are within +/- 3% of the Agreement to measurements taken by us prove that the Agreement fo based on the Agreement for Sale area	for Sale Area. The above calculations and detail r Sale are is not exorbitantly inflated. Hence, valuation is

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 04.09.2024 for Residential Flat No. 401, 4th Floor, Wing - B, "Mavis Tower Co-op. Hsg. Soc. Ltd.", Shree Nagar, Wagle Estate, Village - Panchpakhadi, Taluka -Thane, District - Thane, Thane (West), PIN - 400 604, State - Maharashtra, India belongs to Mr. Dinesh Ashok Ghag.

We are in receipt of the following documents:

1)	Copy of Agreement for sale Registration No.1781/2011 Dated 24.02.2011 between M/s. Unit Arsen Developers (JV) (The Developers) And Mr. Dinesh Ashok Ghag & Mrs. Sangita Dinesh Ghag(The Purchasers).
2)	Copy of Part Occupancy Certificate No.SO3/0022/09 TMC/TDD/OCC/0083/13 Dated 14.06.2013 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Panchpakhadi, Taluka - Thane, District - Thane, PIN - 400 604. The property falls in Residential Zone. It is at a traveling distance 4.4 km. from Thane Railway Station.

Building

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

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage.(i.e. 1 BHK flat) 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. Concealed Electrical wiringetc.

Valuation as on 4th September 2024

The Built Up Area of the Residential Flat	:	745.00 Sq. Ft.	
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Deduct Depreciation:



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Year of Construction of the building	:	2013 (As Per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	11 Years
Cost of Construction	:	745.20 Sq. Ft. X ₹ 2,500.00 = ₹ 18,63,000.00
Depreciation {(100 - 10) X (11 / 60)}	:	16.50%
Amount of depreciation	:	₹ 3,07,312.50
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,01,800/- per Sq. M. i.e. ₹ 9,458/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 95,662/- per Sq. M. i.e. ₹ 8,887/- per Sq. Ft.
Value of property as on 4th September 2024	3	745.00 Sq. Ft. X ₹ 14,500 = ₹1,08,02,500.00

(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 4th September 2024	:	₹ 1,08,02,500.00 - ₹ 3,07,312.50 = ₹ 1,04,95,187.50
Total Value of the property	:	₹₹ 1,04,95,187.50
The realizable value of the property	:	₹94,45,669.00
Distress value of the property	:	₹83,96,150.00
Insurable value of the property (745.20 X 2,500.00		₹18,63,000.00
Guideline value of the property (745.20 X 8887.00)	:	₹66,22,592.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 401, 4th Floor, Wing - B, "Mavis Tower Co-op. Hsg. Soc. Ltd.", Shree Nagar, Wagle Estate, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 604, State - Maharashtra, India for this particular purpose at ₹ 1,04,95,187.50 (Rupees One Crore Four Lakh Ninety Five Thousands One Hundred And Eighty Seven Only) as on 4th 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 4th September 2024 is ₹ 1,04,95,187.50 (Rupees One Crore Four Lakh Ninety Five Thousands One Hundred And Eighty Seven 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.

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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	<i>:</i>	Ground + 7 Upper Floors
2	2 Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction	:	2013 (As Per Part Occupancy Certificate)
4	Estimated future life	:	49 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	7 Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	8 Partitions		6" Thk. Brick Masonery.
9	9 Doors and Windows		Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, .
10	Flooring	÷	Vitrified tiles flooring.
11	11 Finishing		Cement Plastering + POP Finish.
12	12 Roofing and terracing		R.C.C. slab.
13	13 Special architectural or decorative features, if any		No
14	(i) Internal wiring – surface or conduit		Concealed plumbing with C.P. fittings. Concealed
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring



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Technical details

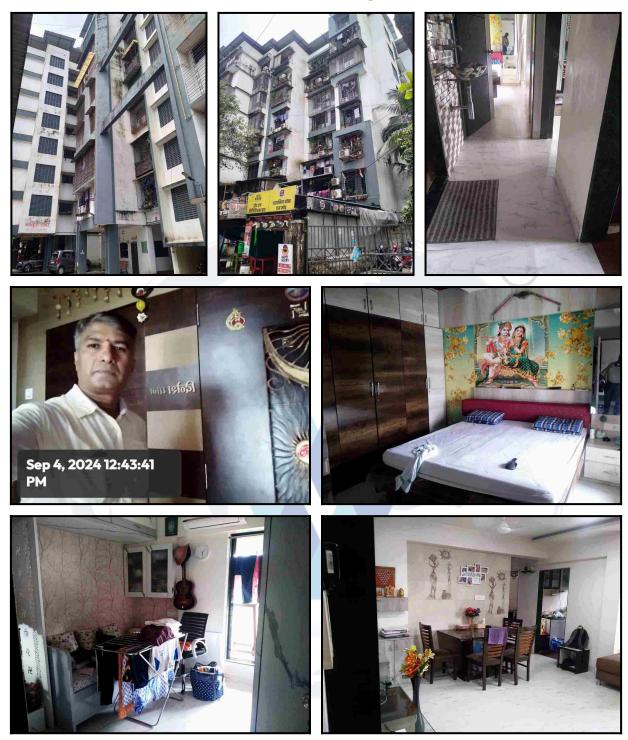
15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	16 Class of fittings: Superior colored / superior white/ordinary.		:	Superior White
17	17 Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	1Lift TM
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- n	o. and their hors <mark>e powe</mark> r		May be provided as per requirement
22		d paving within the compound ate area and type of paving	:	Chequred tiles in open spaces, etc.
23	-	disposal – whereas connected to public septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



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Actual Site Photographs



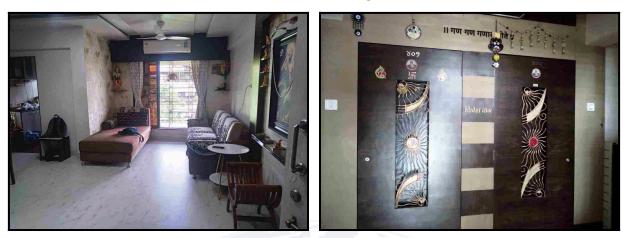


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Actual Site Photographs







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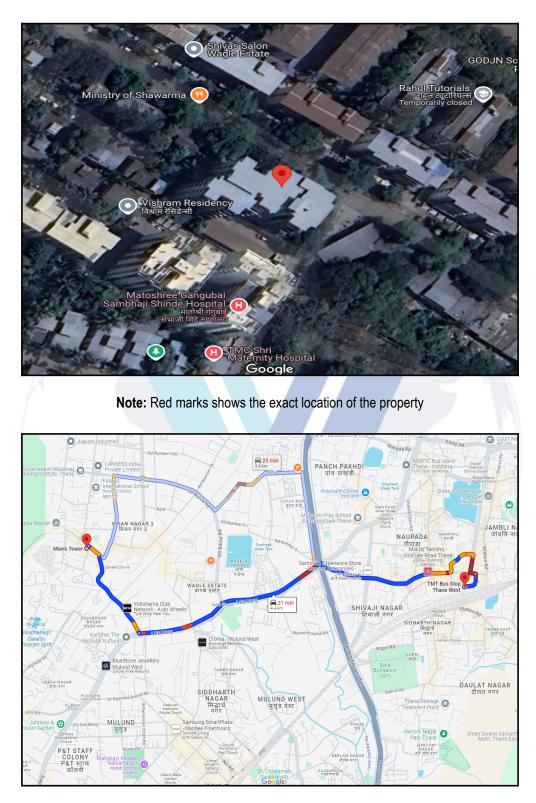


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Route Map of the property



Longitude Latitude: 19°11'23.1"N 72°56'41.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 4.4 km.).



Ready Reckoner Rate

		DIVISION / VILLA Commence From 1st A	pril 2024 To 31st March 202	5		
Type of Area	Urban Area	L	ocal Body Type	Class "B" Corpora	tion	
Local Body Name	Thane Municipal Co	prporation				
Land Mark	5B) Wagle Industrial E	state. (Type A, Plot)				
				Rate of	Land + Building in ₹ per	sq. m. Built-U
Zone	Sub Zone	Land	Residential	Office	Shop	Industric
5	5/15/A	46000	101800	117500	127200	117500
	59, 460, 461, 462, 463, 464, 465, 4				144, 445, 446, 447, 448, 449, 3, 484, 485, 486, 487, 488, 4	89, 490
453, 454, 455, 456, 457, 458, 48 	59, 460, 461, 462, 463, 464, 465, 4 ar	466, 467, 468, 469, 470, 471, 4		479, 480, 481, 482, 483		
≓Compare With Previous Ye	s9, 460, 461, 462, 463, 464, 465, 4 ar ckoner Market Value Ra	466, 467, 468, 469, 470, 471, 4	72, 473, 474, 475, 476, 477, 478,	479, 480, 481, 482, 483		89, 490
→ Compare With Previous Ye Stamp Duty Ready Rea Flat Located on 4 th Floo Stamp Duty Ready Rea	ar ekoner Market Value Ra or eckoner Market Value Ra	466, 467, 468, 469, 470, 471, 4 ate for Flat	72, 473, 474, 475, 476, 477, 478,	479, 480, 481, 482, 483 00 -		89, 490
Compare With Previous Ye Stamp Duty Ready Rea Flat Located on 4 th Floc Stamp Duty Ready Rea Increase/Decrease) (A	ar Skoner Market Value Ra or S ckoner Market Value Solor S ckoner Market Value	466, 467, 468, 469, 470, 471, 4 ate for Flat Rate (After	72, 473, 474, 475, 476, 477, 478, 1018	479, 480, 481, 482, 483 00 - 00 Sq. Mtr.	3, 484, 485, 486, 487, 488, 4	89, 490
Compare With Previous Ye Stamp Duty Ready Rea Flat Located on 4 th Floo Stamp Duty Ready Rea Increase/Decrease) (A Stamp Duty Ready Rea	ar Ekoner Market Value Ra Er Erckoner Market Value Ra Erckoner Market Value Sckoner Market value Ra	ate for Flat Rate (After te for Land (B)	72, 473, 474, 475, 476, 477, 478, 1018 1,01,800.	479, 480, 481, 482, 483 00 - 00 Sq. Mtr. 00	3, 484, 485, 486, 487, 488, 4	89, 490
⇔ Compare With Previous Ve Stamp Duty Ready Rec	ar ckoner Market Value Ra or c koner Market Value ckoner Market Value c) ckoner Market value Ra n land rate and building	ate for Flat Rate (After te for Land (B)	72, 473, 474, 475, 476, 477, 478, 1018 1,01,800. 460 555,800.	479, 480, 481, 482, 483 00 - 00 Sq. Mtr. 00	3, 484, 485, 486, 487, 488, 4	89, 490

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	depreciation is to be considered. However	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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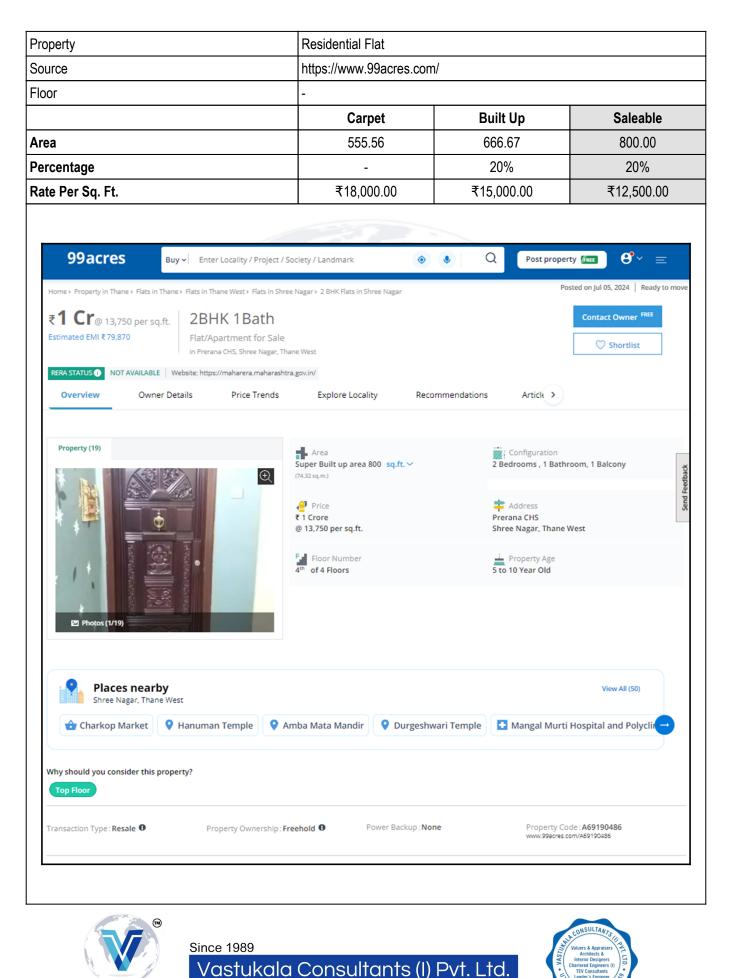
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VASTUKALA

Price Indicators



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Property	Residential Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	625.00	750.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹17,600.00	₹14,667.00	-
HOUSING.COM Buy In Thane V	Q Thane West X + Add	Download App	Free Ø Saved
2 BHK Flat Swargandh, Shri Nagar, Thane West, T OFFER Zero brokerage Know More Hall Hall () Reputinote 9 PRO A QUAD CAMERA 750 sq.ft Built Up Area () R14.67 K/sc	e.ft 30 Year Old Ready to move	e SAVE	1 Cr EMI starts at ₹54.61 K E14.67 K/sq.ft Contact Owner
OVERVIEW PROMOTIONS P	OPULAR PROPERTIES NEARBY FURNISHINGS	AMENITIES RATINGS AND REVIEW	
Property Location	gar, Thane West, Thane	Awesome! Nice nei	ghborhood around
	gor, mane nest, mane	Contact Seller	
Around This Property	-	Y Yogita Owner +9199207	
School	Imin Hospital 1 min Healthspring Mulund 3 mi (0.2 km) (1.5)		tact
Bal Vidya Mandir		Name	
Bal Vidya Mandir	View more on Maps	Name +91 ▼ Phone	



Sale Instances

			Residential Flat		Property
			Index no.2		Source
			-		Floor
ble	Saleab	Built Up	Carpet		
	-	501.60	418.00		Area
		20%			Percentage
		₹12,959.00	₹15,550.00		Rate Per Sq. Ft.
		(12,000.00	(10,000.00		
		दुव्यम निबंधक : दु.नि. ठाणे 9 दस्त क्रमांक : 3196/2024 नोदंणी : Regn:83m	सूची क्र.2	3196536 19-02-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	
			गावाचे नावः पांचपाखाडी		
			रनामा	(1)विलेखाचा प्रकार करा	
			0000	(2)मोबदला 650	
			0689	(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	
		ा :सदनिका नं: 304, माळा नं: 3 रा वर को-ऑप हौसिंग सोसायटी लिमिटेड, १.4,श्री नगर,, रोड नं: वागळे इस्टेट,ठाणे ने - पांचपाखाडी,सदनिकेचे एकूण क्षेत्र कैंग स्पेस नंबर -11((Survey Number	p नं: अय्यप्पा मंदिर रोड,सेक्टर नंब म,ठाणे - 400604, इतर माहिती: मौ	घरक्रमांक(असल्यास) मंज ब्लॉग पश्चि 418	
	1/		चौ.फूट	(5) क्षेत्रफळ 418	
	/			(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
		: नं: सदनिका क्र - 404, माळा नं: 4 था मजला, डी न, खंग्र नगरी मागे, मुलुंड पश्चिम, रोड नं: ऑफ	ग, इमारतीचे नावः रेडवूड, ब्लॉक नं: वसंत ग एल बी एस मार्ग, महाराष्ट्र, मुम्बई. पिन कोर ावः-चेतना प्रविण पांचाल वयः-46 पत्ताः-प्लॉर	ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी डी वि न्यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता. 2): न विंग,	
		लॉट नं: सदनिका क्र - 404, माळा नं: 4 था नं: भटवाडी किसन नगर नंबर .3, रोड नं: वागळे	तीचे नाव: आशीर्वाद बिल्डिंग, ब्लॉक नं: भटर पश्चिम, महाराष्ट्र, ठाणे.) पिन कोठ:-400604 1व:-कौस्तुभ नवनाथ मोढवे वय:-26; पत्ता:-1	व किंवा दिवाणी न्यायालयाचा हुकुमनामा इमार किंवा आदेश असल्यास,प्रतिवादिचे नाव ठाणे व पत्ता मजल	
			2/2024	(९) दस्तऐवज करुन दिल्याचा दिनांक 15/0	
			2/2024	(10)दस्त नोंदणी केल्याचा दिनांक 15/(
			5/2024	(11)अनुक्रमांक,खंड व पृष्ठ 319	
			000	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क 455	
			00	(13)बाजारभावाप्रमाणे नोंदणी शुल्क 300	
				(14)शेरा	
				मुल्यांकनासाठी विचारात घेतलेला तपश्रील:-:	
		Corporation or any Cantonment	vithin the limits of any Municipa annexed to it.		
		ट नं: सदनिका क्र - 404, माळा नं: 4 था मजला, ार्डन, खंग नगरी मागे, मुलुंठ पश्चिम, रोठ नं: :-40080 पॅन नं:-AFFPP5546N :नं: सदनिका क्र - 404, माळा नं: 4 था मजला, ठी न, खंग नगरी मागे, मुलुंठ पश्चिम, रोठ नं: ऑफ 080 पॅन नं:-AJWPP1887B टेंट नं: सदनिका क्र - 404, माळा नं: 4 था मजला, ाठी किसन नगर नंबर .3, रोठ नं: वागळे इस्टेट, पॅन नं:-AMXPM7547B लॉट नं: सदनिका क्र - 404, माळा नं: 4 था नं: भटवाडी किसन नगर नंबर .3, रोठ नं: वागळे 10604 पॅन नं:-CYMPM9711Q	1(पार्ट);)) चौ.फूट गव:-प्रविण हेमचंद्र पांचाल वय:-51 पत्ता:-प्ले ग, इमारतीचे नाव: रेठवूड, ब्लॉक नं: वसंत ग एत बी एस मार्ग, महाराष्ट्र, मुम्बई. पिन कोठ गव:-चेतना प्रविण पांचाल वय:-46 पत्ता:-प्लॉ इमारतीचे नाव: रेठवूड, ब्लॉक नं: वसंत गार्ठ ो एस मार्ग, महाराष्ट्र, मुम्बई. पिन कोठ:-400 ताव:-सुरेखा नवनाथ मोढवे वय:-48; पत्ता:-प्ल तीचे नाव: आशीर्वाद बिल्डिंग, ब्लॉक नं: भटा पश्चिम, महाराष्ट्र, ठाणे. पिन कोठ:-400604 गव:-कोस्तुभ नवनाथ मोढवे वय:-48; पत्ता:-प् तीचे नाव: आशीर्वाद बिल्डिंग, ब्लॉक ; ठाणे पश्चिम, महाराष्ट्र, ठाणे. पिन कोठ:-4 2/2024 5/2024 5/2024 500 00	: 43 (5) क्षेत्रफळ (6) आकारणी किंवा जुडी देण्यात असेल तेव्हा. (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता. (8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता 1: (9) दस्तऐवज करुन दिल्पाचा दिनांक व पत्ता 2: (9) दस्तऐवज करुन दिल्पाचा दिनांक व पत्ता 1: (10) दस्त नोंदणी केल्पाचा दिनांक (10) दस्त नोंदणी केल्पाचा दिनांक (11) अनुक्रमांक,खंड व पृष्ठ (12) बाजारभावाप्रमाणे मुद्रांक शुल्क (14) सेरा मुत्यांक नासाठी विचारात पेतलेला तपश्तील: मुद्रांक शुल्क आकारताना निवडलेला (1) प्र	



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Property		Res	sidential Flat			
Source		Ind	ex no.2			
Floor		-				
			Carpet	Built Up	Saleab	ole
Area			420.00	504.00	-	
Percentage			-	20%		
•	F 4		- 	₹12,663.00	-	
Rate Per Sq.	г		₹15,195.00	\$12,003.00	-	
	1853675 01-09-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	1	सूची क्र.2	दुव्यम निबंधक : सह दु.नि. ठाणे : दस्त क्रमांक : 18536/2024 नोदंणी : Regn:83m	3	
	·	गाव	गचे नावः पांचपाखार्ड	ł		
	(1)विलेखाचा प्रकार	करारनामा		-		
	(2)मोबदला	6382100			———————————————————————————————————————	
	(3) बाजारभाव(भाठेपटटयाच्या) बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	5160954.0	6			
	(४) भू-मापन,पाटाहस्सा व घरक्रमांक(असल्यास)	(4) भू-मापन,पोटहिस्सा व 1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: मौजे पांचपाखाडी,तालुका व जिल्हा ठाणे,सदनिका क्र - डी 3 - 2504 क्षेत्र - 36.60 चौ मीटर कार्पेट,सदनिकेस संलग्न बाल्कनी क्षेत्र - 2.42 चौ मीटर,25 वा मजला,आशर मेरॅक टॉवर डी 3 - ब्लिस,प्रकल्प आशर मेरॅक फेज 1,फिनलॅंड इंटरनॅशनल शाळे जवळ,श्रीनगर,वागळे इस्टेट,ठाणे पश्चिम - 400604,सोबत 1 कार पार्किंग स्पेस(झोन नं - 5 / 15 जी 5 ब).((Survey Number : 412 / 2 / ए (पीटी), 422 / 2 (पीटी), 423 / 2, 425 / 2, 426 (पीटी) (किंवा 426 / ए), 428 / 1, 440 / 1 / ए व 484 ;))			ता,आश्चार नल गार्किंग ोटी),	
	(5) क्षेत्रफळ	39.02 चौ.ग	मीटर			
	(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
	(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश रोठ नं: वागळे इस्टेट, ठाणे पश्चिम, महाराष्ट्र, ठाणे. पिन कोठ:-400604 पॅन नं:-ADBPA3939J				
	(१)दस्तऐवज करुन प्रेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनाम किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	इमारतीचे ना पश्चिम, महार 2): नाव:-मा इमारतीचे ना पश्चिम, महार 3): नाव:-श्वेत इमारतीचे ना	वः हिराबाई अमरसिंग बिल्डिंग, १ष्ट्र, ठाणे. पिन कोन्डः-400604 धवी मारुती भारती वयः-49; फ वः हिराबाई अमरसिंग बिल्डिंग, १ष्ट्र, ठाणे. पिन कोन्डः-400604 11 मारुती भारती वयः-26; पत्ता	ता:-प्लॉट नं: रूप्म नं - 33, माळा नं: 2 रा मज ब्लॉक नं: वागळे इस्टेट, रोड नं: रोड नं 27, 1 पॅन नं:-BAQPB1204G -प्लॉट नं: रूप्म नं - 33, माळा नं: 2 रा मजला ब्लॉक नं: वागळे इस्टेट, रोड नं: रोड नं 27, 1	डाणे ला, डाणे	
	(१) दस्तऐवज करुन दिल्याचा दिनांक	31/08/202	24			
	(10)दस्त नोंदणी केल्याचा दिनांक	31/08/202	.4			
	(11)अनुक्रमांक,खंड व पृष्ठ	18536/20	24			
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	446800				
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 4th 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 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.

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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 ₹ 1,04,95,187.50 (Rupees One Crore Four Lakh Ninety Five Thousands One Hundred And Eighty Seven 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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