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 : Mrs. Sonia Mohan Nigam

Residential Flat No. 7, Ground Floor, **"Swaminarayan Co-Op. Hsg. Soc. Ltd. "**, Ghodbunder Road, Kapurbawadi, Village - Majiwade, Thane (West), Taluka - Thane, District - Thane , PIN - 400 606, State - Maharashtra, Country - India.

Latitude Longitude : 19°13'5.1"N 72°58'38.4"E

Intended User:

Cosmos Bank FORT BRANCH

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, Maharashtra 400001



Our Pan India Presence at :

NandedThaneMumbaiNashikAurangabadPune

e VAhmec ik Rajkot 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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Vastu/Mumbai/09/2024/011164/2308233 19/7-239-PRBS Date: 19.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 7, Ground Floor, **"Swaminarayan Co-Op. Hsg. Soc.** Ltd. ", Ghodbunder Road, Kapurbawadi, Village - Majiwade, Thane (West), Taluka - Thane, District - Thane , PIN - 400 606, State - Maharashtra, Country - India belongs to **Mrs. Sonia Mohan Nigam**.

Boundaries	:	Building	Flat
North	:	Chawl	Flat No. 8
South	:	Nalla	Flat No. 5
East	:	Chawl	Staircase
West		Shivam Apartment	Flat No. 6

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 ₹ 51,14,460.00 (Rupees Fifty One Lakhs Fourteen Thousands Four Hundred And Sixty 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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BI-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

Residential Flat No. 7, Ground Floor, "Swaminarayan Co-Op. Hsg. Soc. Ltd. ", Ghodbunder Road, Kapurbawadi, Village -Majiwade, Thane (West), Taluka - Thane, District - Thane , PIN - 400 606, State - Maharashtra, Country - India Form 0-1 (See Rule 8 D) REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 19.09.2024 for Bank Loan Purpose.
1	Date of inspection	12.09.2024
3	Name of the owner / owners	Mrs. Sonia Mohan Nigam
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address:Residential Flat No. 7, Ground Floor,"Swaminarayan Co-Op. Hsg. Soc. Ltd. ", GhodbunderRoad, Kapurbawadi, Village - Majiwade, Thane (West),Taluka - Thane, District - Thane , PIN - 400 606, State -Maharashtra, Country - India.Contact Person :Mrs. Sonia Mohan Nigam (Owner)Contact No. 8976863950
6	Location, Street, ward no	Ghodbunder Road Village - Majiwade, Thane (West) District - Thane
7	Survey / Plot No. of land	Village - Majiwade New Survey No - 349, Hissa No. 2
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. = 335.00 (Area as per Site measurement)
		Built Up Area in Sq. Ft. = 390.00 (Area As Per Article of Agreement)
13	Roads, Streets or lanes on which the land is abutting	Village - Majiwade, Thane (West)Taluka - Thane, District - Thane , Pin - PIN - 400 606



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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 TMC 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	11,800.00 (Expected rental income per month)	
	(iv) Gross amount received for the whole property	N.A.	



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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 – 1991 (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.



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44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.	
	Remark: At the time of site visit, Flat internal renovation work was in progress.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, FORT BRANCH Branch to assess Fair Market Value as on 19.09.2024 for Residential Flat No. 7, Ground Floor, **"Swaminarayan Co-Op. Hsg. Soc. Ltd. "**, Ghodbunder Road, Kapurbawadi, Village - Majiwade, Thane (West), Taluka - Thane, District - Thane , PIN - 400 606, State - Maharashtra, Country - India belongs to **Mrs. Sonia Mohan Nigam**.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 22.09.2006 between Mrs. Vasanti Govind More(The Transferor) And Mrs. Sonia Mohan Nigam (The Transferee).
2)	Copy of Occupancy Certificate No.87086 / TMC / TDD / 521 Dated 23.06.1991 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Majiwade, Thane (West), Taluka - Thane, District - Thane, PIN - 400 606. The property falls in Residential Zone. It is at a traveling distance 6.2 Km. from Thane 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 Masonery walls. The external condition of building is Normal. The building is used for Residential purpose. Ground Floor is having 8 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the Ground Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet. This Residential Flat is Internal renovation work under progress, Internal renovation work under progress, Internal renovation work under progress, Internal renovation work under progressetc.

Valuation as on 19th September 2024

The Built Up Area of the Residential Flat	:	390.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1991 (As per occupancy certificate)
Expected total life of building	:	60 Years

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Age of the building as on 2024	:	33 Years
Cost of Construction	:	390.00 Sq. Ft. X ₹ 2,800.00 = ₹ 10,92,000.00
Depreciation {(100 - 10) X (33 / 60)}	:	49.50%
Amount of depreciation	:	₹ 5,40,540.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,37,600/- per Sq. M. i.e. ₹ 12,783/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,05,854/- per Sq. M. i.e. ₹ 9,834/- per Sq. Ft.
Value of property as on 19th September 2024	:	390.00 Sq. Ft. X ₹ 14,500 = ₹56,55,000.00

(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 19th September 2024	:	₹ 56,55,000.00 - ₹ 5,40,540.00 = ₹ 51,14,460.00
Total Value of the property	:	₹₹ 51,14,460.00
The realizable value of the property	:	₹46,03,014.00
Distress value of the property	:	₹40,91,568.00
Insurable value of the property (390.00 X 2,800.00	:	₹10,92,000.00
Guideline value of the property (390.00 X 9834.00)	:	₹38,35,260.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 7, Ground Floor, **"Swaminarayan Co-Op. Hsg. Soc. Ltd. "**, Ghodbunder Road, Kapurbawadi, Village - Majiwade, Thane (West), Taluka - Thane, District - Thane , PIN - 400 606, State - Maharashtra, Country - India for this particular purpose at ₹ 51,14,460.00 (Rupees Fifty One Lakhs Fourteen Thousands Four Hundred And Sixty Only) as on 19th September 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 19th September 2024 is ₹ 51,14,460.00 (Rupees Fifty One Lakhs Fourteen Thousands Four Hundred And Sixty Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- VALUATION

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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 flo	ors and height of each floor	:	Ground + 4 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 Ground Floor
3	Year of construction		:	1991 (As per occupancy certificate)
4	Estimated	d future life	:	27 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of c frame/ ste	onstruction- load bearing walls/RCC eel frame	:	R.C.C. Framed Structure
6	Type of fo	oundations	:	R.C.C. Foundation
7	Walls		•	All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions		Y	6" Thk. Brick Masonery.
9	Doors and Windows			Internal renovation work under progress, Internal renovation work under progress, .
10	Flooring		:	Internal renovation work under progress.
11	11 Finishing		:	Internal renovation work under progress.
12	2 Roofing and terracing		:	R. C. C. Slab.
13	Special architectural or decorative features, if any		:	No
14	(i)	Internal wiring – surface or conduit	:	Internal renovation work under progress
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		
15	Sanitary i	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	(iii) No. of urinals		
	(iv)	No. of sink		
16	16 Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary



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Technical details

17	Compound wall Height and length Type of construction	:	All external walls are 9" thick and partition walls are 6" thick.
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	:	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	:	Chequred 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







Actual Site Photographs





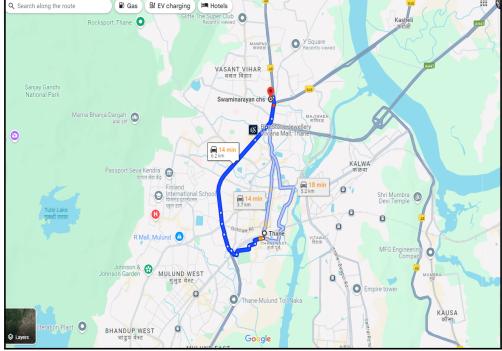








Route Map of the property



Longitude Latitude: 19°13'5.1"N 72°58'38.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 6.2 Km.).



Ready Reckoner Rate

Department of Re Government			mp नोंद्र	गी व मु महारा	द्रांक ष्ट्र शासन्		T
			Rates Ver. 2 आवृत्ती 2.0				
Home				<u>Valuatio</u>	on Guidel	ines Use	er Manual
Year 2024-2025				Languag	ge Eng	lish)
Selected District	Thane						
Select Taluka	Thane						
Select Village	Gavache Nav	: Majivade (1	Thane Mahanagarp				
Search By	●Survey No.	C	SubZones				
Enter Survey No	349		Sea	arch			
उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस दुकाने	आधागक	एकक (Rs./)	Attribute	
6/26-4अ) ठाणे खाडी लगतचा माजिवडे गावाचा संपुर्ण सर्वे नंबर	f भाग 44600	114500	121600 143400	121600	चौ. मीटर	सर्वेक्षण नं	बर
6/27-4ब) ठाणे खाडी लगतचा माजिवडयाचा भाग सित क्रमांक	टीएस 41400	137600	154700 172800) 154700	चौ. मीटर	सि.टी.एर नंबर	π.
Stamp Duty Ready Reckoner Market Value Ra	te for Flat		137600				
No Increase onFlat Located on Ground Floor			-				
Stamp Duty Ready Reckoner Market Value F Increase/Decrease) (A)	Rate (After		1,37,600.00	Sq. Mtr.	12	2,783.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rat	e for Land (B)		41400				
The difference between land rate and building i	rate(A-B=C)		96,200.00				
Percentage after Depreciation as per table(D)			33%				

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.

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Rate to be adopted after considering depreciation [B + (C X D)]

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9,834.00

Sq. Ft.

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1,05,854.00

Sq. Mtr.

	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

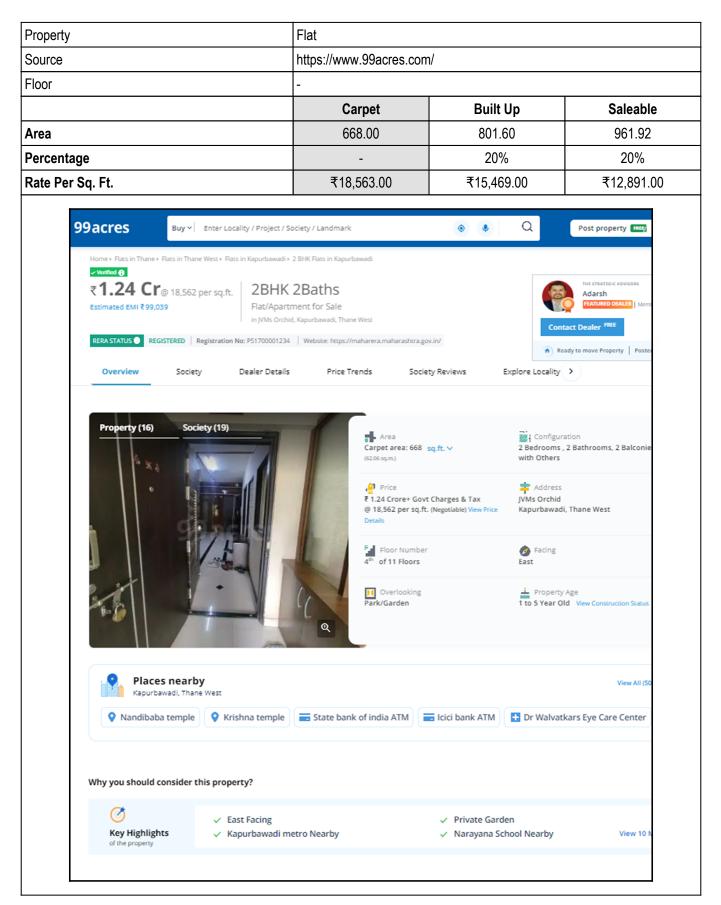
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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





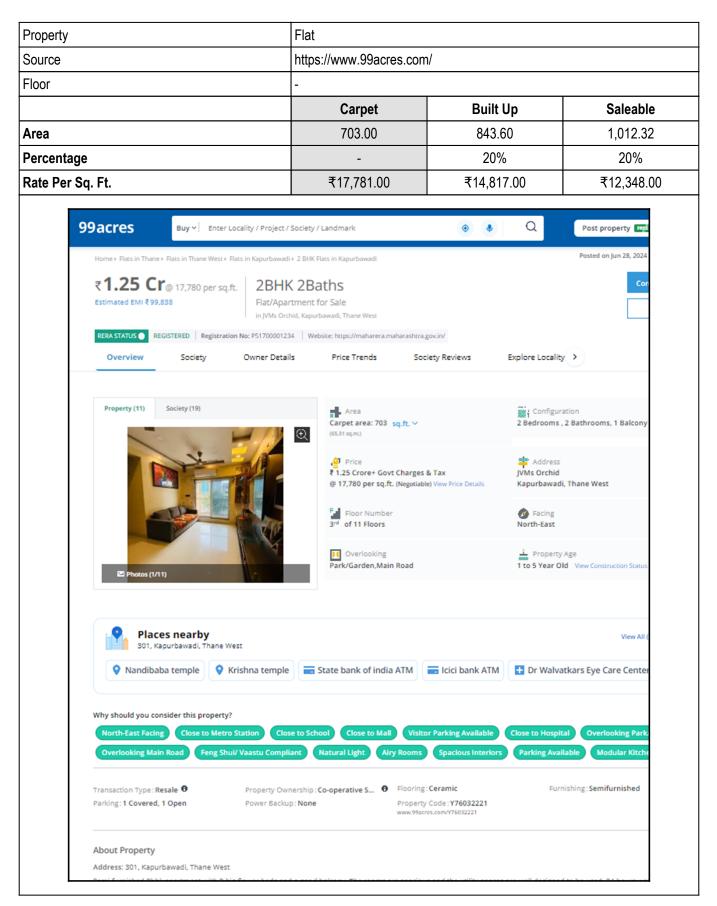
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Price Indicators





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Sale Instances

perty	Flat					
irce	Index no.2	Index no.2				
or	-					
	Carpet	Built Up	Saleable			
a	486.35	583.62	700.34			
centage	-	20%	20%			
e Per Sq. Ft.	₹20,561.00	₹17,134.00	₹14,279.00			
	32					
1946674 19-07-2024 Note:-Generated Through eSearch Module,For	सूची क्र.2	दुव्यम निबंधक : सह दु.नि.ठा दस्त क्रमांक : 19466/2024 नोदंणी :				
original report please contact concern SRO office.		Regn:63m				
	गावाचे नाव : माजिवडे					
(1)वितेखाचा प्रकार करारनामा						
(2)मोबदला	1000000					
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	6912193.25					
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका क्रमांक 56,5 वा मजला,टॉवर नं 2,डेफोडील,कल्पतरू पॅरामाउंट बी,कलरकेम कंपाऊड,ओल्ड मुंबई आग्रा रोड,कापूरबावडी जंक्शन जवळ,ठाणे पश्चिम,ठाणे 400608 क्षेत्र 54.22 चौ मी बिल्टअप सोबत 1 पोडीयम लेवल 2 पार्किंग स्पेस नं 6,बंधिस्त बाल्कनी क्षे 2.90 चौ मी बिल्टअप,युटीलिटी बाल्कनी क्षेत्र 1.90 चौ मी सर्वे नं 113/12 पार्ट,113/14 पार्ट,113/16बी,113/15ए,113/19बी पार्ट व इतर.झोन नं 6/26-4अ).((Survey Number : - ;))					
(5) क्षेत्रफळ	54.22 चौ.मीटर					
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	ज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे 1)ः नावः-लिबी जॉन वयः-43 पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः 201,दुर्गा अपार्टमेंट , ब्लॉक नं: -, रोड नं: ठाणे., देवाणी न्यायालयाचा हुकुमनामा किंवा आदेश महाराष्ट्र, ठाणे. पिन कोडः-400606 पॅन नं:-AHTPJ9344A					
	2): नाव:-जॉन मलाकलायील थॉमस जकारीया वयः-50 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः 201,दुर्गा अपार्टमेंट, व्लॉक नं: -, रोड नं: ठाणे., महाराष्ट्र, ठाणे. पिन कोडः-400606 पॅन नं:-AACPZ2127R					
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी 1): नाव:-अनुज कुमार सिंह वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 103,ऍस्टर कल्पतरू पॅरामाउंट , व्लॉक नं:						
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	-, रोड नं: बाळकुम नाका,ठाणे., महाराष्ट्र, ठाणे.) पिन कोड:-400608) पॅन नं:-BNZPS5920A 2): नाव:-रुक्मिणी सिंह) वय:-67; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 103,ऍस्टर कल्पतरू पॅरामाउंट, ब्लॉक नं: -, रोड नं: बाळकुम नाका,ठाणे., महाराष्ट्र, ठाणे.) पिन कोड:-400608) पॅन नं:-DRPPS7722J					
(9) दस्तऐवज करुन दिल्याचा दिनांक	18/07/2024					
(10)दस्त नोंदणी केल्याचा दिनांक	18/07/2024					
(11)अनुक्रमांक,खंड व पृष्ठ	19466/2024					
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	700000					
	30000					
(13)बाजारभावाप्रमाणे नोंदणी शुल्क						
(13)बाजारभावाप्रमाणे नोंदणी शुल्क (14)शेरा						
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	(i) within the limits of any Municipal Co					



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Sale Instances

operty	Flat					
urce	Index no.2	Index no.2				
or	-					
	Carpet	Built Up	Saleable			
ea	644.65	773.58	928.30 20% ₹12,619.00			
rcentage	-	20%				
te Per Sq. Ft.	₹18,172.00	₹15,143.00				
			-			
14290536	सूची क्र.2	दुय्यम निबंधक : दु.नि. ठाणे ९				
20-07-2024		दस्त क्रमांक : 14290/2024				
Note:-Generated Through eSearch Module,For		नोदंणी :				
original report please contact concern SRO office.	L.	Regn:63m				
(2)मोबदला (3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार	11714320 8495736					
	8495736					
आकारणी देतो की पटटेदार ते नमुद करावे) (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) गालिकेचे चार, उग्रों म च गर स्वय स्थित - स्वय	र गाहिनी, गौरने गानीवने जनसिका क्लांक	1/1 ला			
	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: मौजे माजीवडे सदनिका क्रमांक 16,1 ला मजला,ओलिन्डर(टी3),कल्पतरू पेंरामाउनट सी,कलरकेम कंपाऊड,ओल्ड मुंबई आगरा रोड,कापूरबावडी जंक जवळ,ठाणे पश्चिम,ठाणे 400608,सदनिका क्षेत्र 59.89 चौ.मी. कार्पेट,सोबत 1 वेकल पार्किंग स्पेस,युटिलिटी बाल्कनी क्षेत्र 1.89 चौ.मी. कार्पेट,ओपन बाल्कनी क्षेत्र 4.37 चौ.मी. कार्पेट,सर्वे नं 114/ 8 पार्ट,114/4 पार्ट,114/9 पार्ट,115/5 पार्ट,115/9 पार्ट,115/12 पार्ट,115/13 पार्ट,115/14पार्ट,115/15पार्ट,115/10/2पार्ट,115/8/2पार्ट,212/ ए,213/1 ए,व इतर((Survey Number : 115/5 पार्ट ;))					
(5) क्षेत्रफळ	59.89 चौ.मीटर					
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	a 1): नाव:-कल्पतरू होम्स प्रायव्हेट लिमिटेड तर्फे सचिन	गोंधळी तर्फे कबुलीजबाबासाठी कु.मु. श्री योगेश्र	१ बांदेकर वय:- पत्ता:-प्लॉट			
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश नं: ., माळा नं: ., इमारतीचे नाव: ., ब्लॉक नं: 101 कल्पतरू सिनर्जी सांताक्रूझ पूर्व वाकोला, रोड नं: ., महाराष्ट्र, मुम्बई. पिन असल्यास,प्रतिवादिचे नाव व पत्ता. कोड:-400055 पॅन नं:-AADCK4681K						
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी		-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: ., ब्लॉक	नं: इ ८, सत्या अपार्टमेंट,			
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	गावंड पाथ, ठाणे पश्चिम, ठाणे , रोड नं: ., महाराष्ट्र, ठाणे					
(१) दस्तऐवज करुन दिल्याचा दिनांक	18/07/2024					
(10)दस्त नोंद्रणी केल्याचा दिनांक	19/07/2024					
(10)वस्त मावणा कल्याचा विमाक	14290/2024					
(10)यस्त मादणा कत्याचा दिमाक (11)अनुक्रमांक,खंड व पृष्ठ						
(820500					
(11)अनुक्रमांक,खंड व पृष्ठ	820500 30000					
(11)अनुक्रमांक,खंड व पृष्ठ (12)बाजारभावाप्रमाणे मुद्रांक गुल्क (13)बाजारभावाप्रमाणे नोंदणी गुल्क (14)शेरा						
(11)अनुक्रमांक,खंड व पृष्ठ (12)बाजारभावाप्रमाणे मुद्रांक शुल्क (13)बाजारभावाप्रमाणे नोंदणी शुल्क						



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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 19th 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 ₹ 51,14,460.00 (Rupees Fifty One Lakhs Fourteen Thousands Four Hundred And Sixty 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



