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 : Smt. Hansaben Natwarlal Panchal

Residential Flat No. 92-B, 9<sup>th</sup> Floor, Building No 1, **"Vijay Enclave Co-op. Hsg. Soc. Ltd."**, Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India.

#### Latitude Longitude : 19°15'10.4"N 72°58'28.5"E

### Intended User:

### **Cosmos Bank**

Naupada

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



#### Our Pan India Presence at :

Nanded
Thane
Mumbai
Nashik
Aurangabad
Pune

ie VAnmeo nik ORajkot Nidore

♀Ahmedabad
 ♀Delhi NCR
 ♀Rajkot
 ♀Raipur

💡 Jaipur

**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 www.vastukala.co.in



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## Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/09/2024/011275/2308259 20/12-265-PSH Date: 20.09.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 92-B, 9th Floor, Building No 1, "Vijay Enclave Co-op. Hsg. Soc. Ltd.", Vijay Enclave, Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka -Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India belongs to Smt. Hansaben Natwarlal Panchal.

North	: Building No. 2
South	: Building No. 3
East	: Internal Road & Chawls
West	: Play Ground & Garden

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 ₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty 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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💡 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 www.vastukala.co.in

Residential Flat No. 92-B, 9th Floor, Building No 1, "Vijay Enclave Co-op. Hsg. Soc. Ltd.", Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, 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 20.09.2024 for Housing Loan Purpose.
1	Date of inspection	20.09.2024
3	Name of the owner / owners	Smt. Hansaben Natwarlal Panchal
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. 92-B, 9th Floor, Building No1, "Vijay Enclave Co-op. Hsg. Soc. Ltd.", Vijay Enclave ,Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane(West), Taluka - Thane, District - Thane, PIN Code - 400607, State - Maharashtra, India.Contact Person :Mr. Hitesh Natwarlal Panchal (Owner's Son)Contact No. 9867645329
6	Location, Street, ward no	Waghbill Naka Village - Kavesar, Thane (West) District - Thane
7	Survey / Plot No. of land	Village - Kavesar New Survey No - 141/2 & 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. = 996.92 (Area as per Site measurement)
		Carpet Area in Sq. Ft. = 482.00 (Area As Per Agreement for sale)
		Built Up Area in Sq. Ft. = 578.40 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Village - Kavesar, Thane (West)Taluka - Thane, District - Thane, Pin - PIN Code - 400 607
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 - Smt. Hansaben Natwarlal Panchal
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied



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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 - Smt. Hansaben Natwarlal Panchal	
	(ii)	Portions in their occupation	Fully Owner Occupied	
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	14,100.00 (Expected rental income per month)	
	(iv)	Gross amount received for the whole property	N.A.	
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available	
28	fixture range	parate amount being recovered for the use of es, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.	
29		details of the water and electricity charges, If any, borne by the owner	N. A.	
30		ne tenant to bear the whole or part of the cost s and maintenance? Give particulars	N. A.	
31	I If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.	
32	2 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	5 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		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.	
26	SALE	S		
37	localit addre	nstances of sales of immovable property in the y on a separate sheet, indicating the Name and ss of the property, registration No., sale price and 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 i a building. The rate is considered as composite rate.	



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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 – 2017 (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.
	Remark: As per Site Inspection, Flat No. 92-A & 92-B are interna the purpose of valuation, we have considered area as p	lly amalgamated to form a single flat with single entrance. For er Agreement for Sale of Flat No. 92-B only.

#### PART II- VALUATION

#### GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 20.09.2024 for Residential Flat No. 92-B, 9<sup>th</sup> Floor, Building No 1, **"Vijay Enclave Co-op. Hsg. Soc. Ltd."**, Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India belongs to **Smt. Hansaben Natwarlal Panchal**.

#### We are in receipt of the following documents:

1)	Copy of Agreement for sale Document No.11828/2010 Dated 18.11.2010 between Mr. Lavin Mansukhani(The Transferor) And Mr. Natwarlal Keshavlal Panchal & Mrs. Hansaben Natwarlal Panchal(The Transferee).
2)	Copy of Release Deed Document No.6021/2023 Dated 13.03.2023 b/w Mr. Hitesh Natwarlal Panchal & Mr. Mitesh Natwarlal Panchal (Releasors) and Smt. Hansaben Natwarlal Panchal (Releasee).
3)	Copy of Occupancy Certificate Document No.VP. No. 2001 / 03 / TMC / TDD / 6 Dated 25.04.2017 issued by Thane Municipal Corporation.

#### **Location**

The said building is located at Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607. The property falls in Residential Zone. It is at a traveling distance 8.2 Km. from Thane Railway Station.

#### Building

The building under reference is having Stilt + 14 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. 9th Floor is having 4 Residential Flat. The building is having 2 lifts.



#### **Residential Flat:**

The Residential Flat under reference is situated on the 9<sup>th</sup> Floor The composition of Residential Flat is 3 Bedroom + Living Room + Kitchen + 7 Passage + 3 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 20th September 2024

The Carpet Area of the Residential Flat	:	482.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2017 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	578.40 Sq. Ft. X ₹ 2,700.00 = ₹ 15,61,680.00
Depreciation {(100 - 10) X (7 / 60)}	:	10.50%
Amount of depreciation	:	₹ 1,63,863.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,21,275/- per Sq. M. i.e. ₹ 11,267/- per Sq. Ft.
Guideline rate (after depreciate)	÷	₹ 1,14,438/- per Sq. M. i.e. ₹ 10,632/- per Sq. Ft.
Value of property as on 20th September 2024		482.00 Sq. Ft. X ₹ 14,000 = ₹67,48,000.00

(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 20th September 2024	:	₹ 67,48,000.00 - ₹ 1,63,863.00 = ₹ 65,84,137.00
Total Value of the property	:	₹₹ 65,84,137.00
The realizable value of the property	÷	₹59,25,723.00
Distress value of the property	:	₹52,67,310.00
Insurable value of the property (578.40 X 2,700.00	÷	₹15,61,680.00
Guideline value of the property (578.40 X 10632.00)	:	₹61,49,549.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 92-B, 9<sup>th</sup> Floor, Building No 1, **"Vijay Enclave Co-op. Hsg. Soc. Ltd."**, Vijay Enclave , Waghbill Naka, Ghodbunder Road, Village - Kavesar, Thane (West), Taluka - Thane, District - Thane, PIN Code - 400 607, State - Maharashtra, India for this particular purpose at **₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty Seven Only)** as on 20th 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

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of the property as on 20th September 2024 is ₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty 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.

- 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	:	Stilt + 14 Upper Floors
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 9 <sup>th</sup> Floor
3	Year of construction	:/	2017 (As per occupancy certificate)
4	Estimated future life	:	53 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.



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				Main Bulluing			
13	Special a	architectural or decorative features, if any	:	No			
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed			
	(ii)	Class of fittings: Superior/Ordinary/ 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	1				
16	Class of white/ord	fittings: Superior colored / superior linary.	:	Ordinary			
17	-	nd wall nd length construction	:	6'.0" High, R.C.C. column with B. B. masonry wall			
18	No. of lif	ts and capacity	:	2 Lifts			
19	Undergr construc	ound sump – capac <mark>ity and</mark> type of tion		Connected to Municipal Sewerage System			
20		ad tank , capacity construction		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			



Main Building



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## Actual Site Photographs

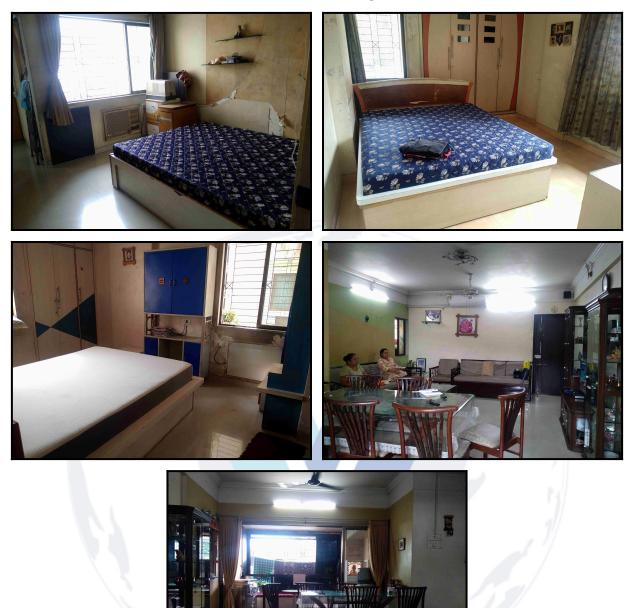








## Actual Site Photographs





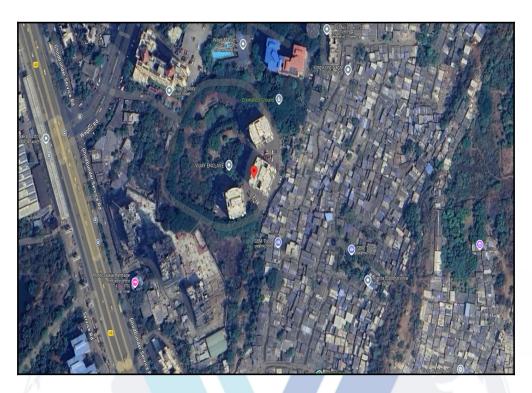
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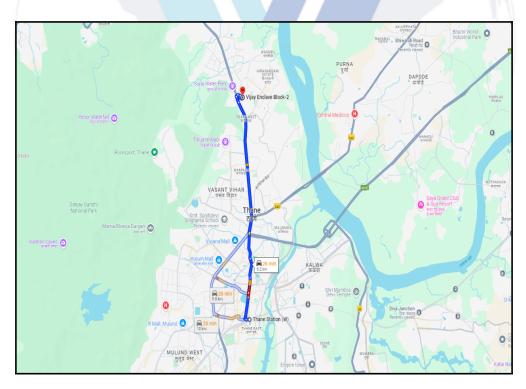
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## Route Map of the property



Note: Red marks shows the exact location of the property



#### Longitude Latitude: 19°15'10.4"N 72°58'28.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 8.2 Km.).



## **Ready Reckoner Rate**

Type of Area	Urban Area		Local Body Type	Class "B" Corpo	ration	
ocal Body Name	Thane Municip	al Corporatio	n			
and Mark	2C-1) Part of Pro "A". C. T. S. No. / S		ar Village away from than )	n Road Excluding o	abovementione	ed Sub-Zor
		-				
			F	Rate of Land + Buil	ding in ₹ per so	ı. m. Built−L
Zone	Sub Zone	Land	F Residential	Rate of Land + Buil Office	ding in ₹ per so Shop	ı. m. Built-U Industri

131, 132, 133, 134, 135, 136, 137, 138, 140, 141, 144, 145, 146, 149, 150, 151, 152, 153, 154, 155, 156, 164, 165, 167, 168, 169, 170, 171, 172, 175, 176, 177, 178, 179, 183, 187, 188, 189, 191, 192, 194, 196, 200, 201, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 256, 257, 258, 256, 257, 258, 257, 258, 256, 257, 258, 256, 257, 258, 256, 257, 258, 255, 256, 257, 258, 256, 256, 257, 258, 256, 257, 258, 256, 256, 257, 258, 256, 257, 258, 256, 256, 257, 258, 256, 256, 257, 258, 256, 256, 257, 258, 256, 257, 258, 256, 257, 258, 256, 257, 258, 256, 257, 258, 256, 2

Stamp Duty Ready Reckoner Market Value Rate for Flat	115500			
Increase by 5% on Flat Located on 9th Floor	5775			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,21,275.00	Sq. Mtr.	11,267.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	23600			
The difference between land rate and building rate(A-B=C)	97,675.00			
Percentage after Depreciation as per table(D)	7%		1	
Rate to be adopted after considering depreciation [B + (C X D)]	1,14,438.00	Sq. Mtr.	10,632.00	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 1.5% 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**

irce		Flat			
		Nobroke	er.com		
or		-			
			Carpet	Built Up	Saleable
a			916.67	1,100.00	-
centage			-	20%	-
e Per Sq. Ft.		=	₹14,182.00	₹11,818.00	-
• NOBROKER					Paylinet Rud November Sign of Lagin (* = )
·					
<b>V</b>	IK Flat In Vijay Enclave For Sale In Thane ion, Chodbunder Rd, Anu Nager, Weghbil, Thene Weat, Thane, Mehareshtre 400807			3 Crores ₹74,508/Month negotiable Estimated BNI ∨	1,100 Need Home Loan ? Sq.Ft Apply Loan
Home / Flats for Sele in Numbei / Flats for Sele in 1	There west / 2bhk Flat for Sale in There west / Property Details				
Photos     O Location				Shortlist	Jul 3, 2024 Pozsti On
				2 Bathroom	@ Immediately
			NOBROKER	No of Setroom	Prozession
f .					Vijay Enclave
				Bike store	None
			+15	Get Owner Details	s 🗐 🔋
6	ORKOKEK		NOBRO	Report what was not correct in this property Listed by Broker Sold Out Wrong Int	
	OBROKER.		NOBROK		4
Kety: ke into Colpetite Best Linter)	IOBROKER Isaetiller Gedentizer Augentrageal There Isaeterikel	Kinendeli Jogges Pak	NOBROKE	Listed by Broker Sold Out Wrong Int	de 🚱 NoBroker Support 🗸
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Nerty: Her India CoOperative Bank Limited V Overview	Kartilier Beden Edite Apter Kaspitel There Monielles - Hondelles -	Krenendeni Joggen Park	NOBRO	Listed by Broker Sold Out Wrong Int	fs NoBroker Support ↓ 30% AUD, 20% C Carry, Mollow-oquest untern to task C Carry, Mollow-oquest untern to task C Carry, Mollow-oquest untern to task Millitain Laport (since the stat) Wildian Laport (since the stat)
	Notes	Manandari Joggen Park Omeranije Type	SelfOwned	Listed by Broker Sold Out Wrong Int	46 Reference Support ↓ Stiff AUD, 2024 Cli on Medicine Auguster unters for safer metally and soft unsamely res. Reference the staff Reference the staff
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Overview AgentBuilding	>10 Teas	Ourreahip Type	Selformed	Listed by Broker Sold Out Wrong Int	As NoBroker Support ↓ St7k KUD, 2014 Carl HAD, 2014 Carl HAD, 2014 Carl HAD, 2014 Carl HAD, 2014 Carl HAD, 2014 Carl HAD, 2014 HI, I can help you with selecting the right propeny. What is your budget? 2014 Carl HAD, 2014 Carl HAD, 2014 HI, I can help you with selecting the right propeny. What is your budget?
Overview Age of Building Weinteen co Charges	XD Teas E3.2 Per Sg.PE(M	Ovneship Type Rooing	SelfOuned NA	Listed by Broker Sold Out Wrong Int	6 NoBroker Support ↓ 2014 AUX 101 C II in Mallow-options in water to take C II in Mallow-options in water to take C II in Mallow-options in water Kill Can help you with selecting the ingt property. What is your bodger? 2.5.640 € Mallow H, I Can help you with selecting the Kill Can help you with selecting the



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## **Price Indicators**

			Flat					
Carpet       Built Up       Saleable         Area       790.00       948.00       -         Percentage       -       20%       -         Rate Per Sq. Ft.       ₹13.291.00       ₹111,076.00       -         Image: Sq. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp	Source		Nobro	oker.com				
Area       790.00       948.00       -         Percentage       20%       -         Rate Per Sq. Ft.       ₹13,291.00       ₹11,076.00       -         Image: State Per Sq. Ft.       1mage: State Per Sq. Ft. <th 1mage:="" ft.<<="" per="" sq.="" state="" th=""><th>loor</th><th></th><th>-</th><th></th><th></th><th></th><th></th></th>	<th>loor</th> <th></th> <th>-</th> <th></th> <th></th> <th></th> <th></th>	loor		-				
Percentage       -       20%       -         Rate Per Sq. Ft.       ₹13,291.00       ₹11,076.00       -         Image: Per Sq. Ft.       ₹13,291.00       ₹11,076.00       -         Image: Per Sq. Ft.       Image: Per Per Sq. Ft.       Image: Per Per Sq. Ft.       Image: Per Per Sq. Ft.         Image: Per Sq. Ft.       Image: Per Per Sq. Ft.         Image: Per Per Sq. Ft.       Image: Per Per Sq. Ft.       Image: Per Per Sq. Ft.       Image: Per Per Sq. Ft.       Image: Per Per Sq. Ft.         Image: Per Sq. Ft.       Image: Per Per Sq. Ft.         Image: Per Sq. Ft.       Image: Per Per Sq. Ft.         Image: Per Sq. Ft.       Image: Per Sq. Ft.       Image: Per Per Sq. Ft.       <				Carpet	Bu	ilt Up	Saleable	
Rate Per Sq. Ft.       ₹13,291.00       ₹11,076.00       -         Image: State Per Sq. Ft.       Image: State Pe	Area				-		-	
Sector Sector   Sector <t< td=""><td>Percentage</td><td></td><td></td><td>-</td><td>2</td><td>0%</td><td>-</td></t<>	Percentage			-	2	0%	-	
Sector Sector   Sector <t< td=""><td>Rate Per Sq. Ft.</td><td></td><td></td><td>₹13,291.00</td><td>₹11,</td><td>076.00</td><td>-</td></t<>	Rate Per Sq. Ft.			₹13,291.00	₹11,	076.00	-	
Market Bage Data Set and Set an	8 NOBROKER		<u> </u>			and the second s	Tent Tour Reporty Signup   Login 💙 🗮 Mer	
	V						1,005	
OPPO FIP Pro+     Charge billing <ul> <li>Charge billing</li> <li>ADD Read</li> <li>Charge billing</li> <li>Charge b</li></ul>		8		NOBROKER	🖨 Car		Apartment	
Overview         Set/Owned         Set/Owned         Notice         H; I can help you with selecting the night property. What is your budget?         Notice         H; I can help you with selecting the night property. What is your budget?         Notice         H; I can help you with selecting the night property. What is your budget?         Notice         H; I can help you with selecting the night property. What is your budget?         Notice         H; I can help you with selecting the night property. What is your budget?         Notice         H; I can help you with selecting the night property. What is your budget?         Notice         Note         <		S) NO BROKER		434	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info		
Age of Building     >00 Nearship Type     Self Owned     Nixing				+34	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Hort Soud	
				+34	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Hort Soud	
	Nerdy: 8Corp Differt Big Bropping Co	nter Hypechy Keelkarth Grees	Oversho Type		Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Hort boud	
H, I can help you with selecting the right property. What is your budge?	Nerty: BCorp DNet BigBroppingCo Overview Age of Building	nter Hyperchy Neelanth Grees			Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Hort bood	
	Nerrby: OCurp DNert Big Dropping Ce Overview Age of Building Heintenence Charges	nter Hyperchy Neekanth Greens x10 Years R33 Pers Sg.Pf;M	Rooring	Sel Ouned Verified Tites	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Not stood         Image: Support >	
	Nerdy: 6Corp DNert Big Dropping Ce Overview Age of Building Naintennia Charges Builtup Area	nter Hyperchy Neekanth Greens ×10 Years R3.3 Per Sq.Pt;M 1,065 Sq.Pt	Rooing Carpet Area	SelOuned Votified Tites 790 Sq.Pt	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Hort bood Notice Support ↓ Strik 400, 554 Strik 400, 5	
Keintenance Chartes 73.3 Per So. FUM Flooring Vitrified Tiles	Nearby: @Corp D Mart Big Shopping Ce			+34	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Her Soud	
Roor 6/14 Perling Car 🕲 Type your message here 🖉	Neerby: BCorp DNet Big Bropping Ce Overview Age of Building Neinternee Charges Builtup Aree Furnishing Setus	nter Hypercky Neekanth Greens >10 Years R33 Per Sg. Pt.M 1,645 Sg. Pt Unfumitabel Family Tarry	Rooing Carpet Area Facing	Sel Duned Yoofied Tites Too Sq.Pt South-Hiest	Report what     Listed by Br	was not correct in this property oker Sold Out Wrong Info	Not stored         Image: Store of the stored of the sto	

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## Sale Instances

Property		Flat	Flat				
Source		Index no.2	Index no.2				
Floor		-	-				
-		Carpet	Built Up	Saleable			
Area		790.00	948.00	-			
Percentage			20%	_			
Rate Per Sq. Ft.		₹12,785.00	₹10,654.00				
		(12,703.00	(10,004.00				
1	1345974 10-02-2024 Vote:-Generated Through eSearch Vodule,For original report please contact concern SRO office.	सूची क्र.2	ट्टव्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमोक : 23459/2023 नोदेणी : Regn:63m				
		गावाचे नाव : कावेसर		1			
	(1)विलेखाचा प्रकार	करारनामा		1			
	(2)मोबदला	10100000		]			
	(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्द करावे)	9821360.2					
	(4) भू-मापन, पोटहिस्सा व घरक्रमोक(असल्यास)	मजला,बिल्डींग नं. 2, इमारतीचे नाव नं: कावेसर, रोठ नं: घोठबंदर रोठ,र सुदनिकेचे क्षेत्र 790 चौ. फूट कारपेट	वर्णन :सदनिका नं: 12, माळा नं: पहिला : विजय एन्क्लेव्ह को-ऑप.हो.सो.लि., ब्लॉक अणे(पश्चिम)- 400615, इतर माहिती: r,ओपन कार पार्कींग स्पेस नं. 26 क्षेत्र 100 rvey Number : Survey No. 141/2, 141/3,				
	(5) क्षेत्रफळ	790 चौ.फूट		0			
	(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
	(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	इमारतीचे नावः स्वस्तिक अल्स को-ऑप.हो समोर, ठाणे (पश्चिम), रोड नें: , महाराष्ट्र, ठाणे 2): नाव:-राजश्री एम. जोशी . वय:-44 पत्ताः इमारतीचे नाव: स्वस्तिक अल्स को-ऑप.ही	प्लॉट ने: फ्लॅट ने. बी-1504, माळा ने: 15वा मजला, सो.लि., ब्लॉक ने: ब्रम्होड फेज 4 जवळ, ऑर्चिड स्कूल ो. पिन कोड:-400607 पॅन ने:-AGAPJ4964E -प्लॉट ने: फ्लॅट ने. बी-1504, माळा ने: 15वा मजला, सो.लि., ब्लॉक ने: ब्रम्होड फेज 4 जवळ, ऑर्चिड स्कूल ो. पिन कोड:-400607 पॅन ने:-AGTPJ6545Q				
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	मजला, इमारतीचे नाव: स्वस्तिक रेसिडेन्सी, रोड न: घोडबंदर रोड, ठाणे (पश्चिम), महारा 2): नाव:-स्भिता राजेमा खामितकर . वय:-4 मजला, इमारतीचे नाव: स्वस्तिक रेसिडेन्सी.	-54: पत्ता:-प्लॉट ने: फ्लॅट ने. ए4/303, माळा ने: तिसरा ब्लॉक ने: मुख्डाला कलिंजच्या मागे, कासारवडवली, ष्टु, ठाणे. पिन कोड:-400615 पॅन ने:-ABZPK5697B 9: पत्ता:-प्लॉट ने: फ्लॅट ने. ए4/303, माळा ने: तिसरा ब्लॉक ने: मुख्डाला कलिंजच्या मागे, कासारवडवली, १ट्रू, ठाणे. पिन कोड:-400615 पॅन ने:-AUJPK2129B				
	(9) दस्तऐवज करुन दिल्याचा दिनांक	25/09/2023					
	(10)दस्त नोंदणी केल्याचा दिनांक	25/09/2023					
	(11)अनुक्रमाक,खंड व पृष्ठ	23459/2023		41			
	(12)बाजारभावाप्रमाणे मुद्रोक शुल्क	707000		41			
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000					
	(14)सेरा मुल्याकनासाठी विचारात घेतलेला तपसील:-:						
	तपश्चालः-: मुद्रांक् शुल्क आकारताना निवडलेला अनुच्छेदः- :	<ul> <li>(i) within the limits of any Muni- area annexed to it.</li> </ul>	cipal Corporation or any Cantonment	1			



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## Sale Instances

Property		Flat	Flat			
Source		Index no.2	Index no.2			
Floor		-				
		Carpet	Built Up	Saleable		
Area		790.00	948.00	-		
Percentage		-	20%	-		
Rate Per Sq. Ft.		₹14,304.00	₹11,920.00	-		
			,•_•••			
	15290530 08-02-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	द्रव्यम निबंधक : सह दु.नि.ठाणे 12 दस्त क्रमोंक : 15290/2023 नोदेणी : Regn:63m			
		गावाचे नाव : कावेसर				
	(1)विलेखाचा प्रकार	करारनामा				
	(2)मोबदला	11300000				
	(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	10878097.025				
	(4) भू-मापन्, पोटहिस्सा व घरक्रमीक(असल्यास)	वा मजला,बिल्डींग नं 3,विजय एन्क् लि.,कावेसर,घोडबंदर रोड ठाणे,क्षे मध्ये एक स्टील्ट कार पार्किंग बियां Mudrank 2021/UOR12/CR107/ 2021/UOR12/CR107/M1 (Polic	र वर्णन :, इतर माहिती: सदनिका क्र. 122,1 लेव्ह,विजय एन्क्लेव्ह को. ऑप. हौ. सो. त्र 790 चौ. फूट कारपेट,सोबत बिल्डिंग नं. 3 रिंग नं.5,(Selected Exemption : - 5 M1 (Policy) : For Women Mudrank cy) : For Women - Corporations Area वलत देण्यात आलेली आहे.( ( Survey 141/2, 3, ; ) )			
	(5) क्षेत्रफळ	790 चौ.फूट				
	(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
	(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेग असल्यास,प्रतिवादिचे नाव व पत्ता.	नावः बिल्डींग नं ३, विजय एचस्लेक् सीएचए पिन कोठ: 400615 पॅन नं - AFGPD8232 2): नावः सीरभ सुरेश धामिजा वयः 40 पत् बिल्डींग नं ३, विजय एचस्लेक् सीएचएस लि कोड: 400615 पॅन नं - AGVPD4895R 3): नाव:-मान्धता देणार - दिव्या सुरेश धा बिल्डिंग नं. ३, ध्रमारतीचे नावः विजय एचस् रीड नं: ठाणे, महाराष्ट्र, THANE. पिन क 4): नाव:-मान्धता देणार - रुद्रोश आरोहर	ताः-प्लॉट ने: 122, माळा ने: 12 वा मजला, इमारतीचे न 1. ब्लॉक ने: कावेसर, रोड ने: ठाणे, महाराष्ट्र, ठाणे. पिन मेजा वय:-42 पत्ताः-प्लॉट ने: 122, माळा ने: 12 वा मज तेवह सी एच एस ली. ब्लॉक ने: कावेसर, घोडबंदर रोड 18:-400615 पॅन ने:-AICKPD3783F वय:-44 पत्ताः-प्लॉट ने: 122, माळा ने: 12 वा मजला, 1वह सी एच एस ली. ब्लॉक ने: कावेसर, घोडबंदर रोड,	णे.  व:  न  ला, !-		
	(8)दस्तऐवज करुन पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	शिवनेरी सीएचएस, ब्लॉक नं: श्रद्धानंद रोर पिन कोड:-400057 पॅन नं:-BAFPK5978 2): नाव:-ज्योती कन्द्रैयादास वय:-61; पत्त	ताः-प्लॉट नैः 808, माळा नैः -, इमारतीचे नावः आर - 2, इ, रोड नैः विलेपार्ले पूर्व, मुंबई, महाराष्ट्र, MUMBAI.			
	(9) दस्तऐवज करुन दिल्पाचा दिनांक	27/10/2023				
	(10)दस्त नोंदणी केल्याचा दिनांक	27/10/2023				
	(11)अनुक्रमांक,खंड व पृष्ठ (12)बाजारभावाप्रमाणे मुद्रांक शुल्क	15290/2023				
		678000				



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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 20th 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 ₹ 65,84,137.00 (Rupees Sixty Five Lakhs Eighty Four Thousands One Hundred And Thirty Seven Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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

### Director

Auth. Sign.

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

VASTUKALA

