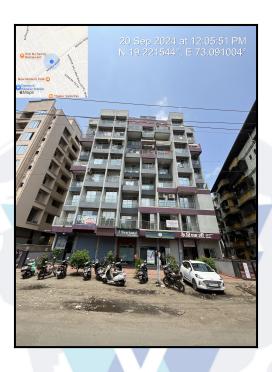


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Saurabh Shrirang Soman & Mrs. Swati Shrirang Soman

Residential Flat No. 204, 2nd Floor, **"Shree Uma Residency"**, Village - Navagaon, Dombivali (West), Taluka - Kalyan , District - Thane , PIN - 421 201, State - Maharashtra, Country - India.

Latitude Longitude: 19°13'18.0"N 73°5'27.3"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:

NandedMumbai

Aurangabad
Pune

 ♥ Anmedabaa ♥ Rajkot

Raipur
Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India

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Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 18

Vastu/Mumbai/09/2024/011287/2308257 20/10-263-PRSK Date: 20.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 204, 2nd Floor, "Shree Uma Residency", Village -Navagaon, Dombivali (West), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India belongs to Mr. Saurabh Shrirang Soman & Mrs. Swati Shrirang Soman .

Boundaries		Building	Flat
North	·	Residential Building	Marginal Space
South	:	Mahatma Gandhi Road	Flat No. 203
East		Malhar Ashish CHSL	Staircase & Lift
West		Ganesh Bhavan	Marginal Space

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 ₹ 66,12,500.00 (Rupees Sixty Six Lakhs Twelve Thousands Five Hundred Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj Chalikwar

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

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

Encl.: Valuation report



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Read. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India



🔀 mumbai@vastukala.co.in www.vastukala.co.in

Residential Flat No. 204, 2nd Floor, **"Shree Uma Residency"**, Village - Navagaon, Dombivali (West), Taluka - Kalyan , District - Thane , PIN - 421 201, 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 20.09.2024 for Housing Loan Purpose.
1	Date of inspection	20.09.2024
3	Name of the owner / owners	Mr. Saurabh Shrirang Soman & Mrs. Swati Shrirang Soman
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. 204, 2 nd Floor, "Shree Uma Residency", Village - Navagaon, Dombivali (West), Taluka - Kalyan , District - Thane , PIN - 421 201, State - Maharashtra, Country - India. Contact Person: Mr. Ashok Netalkar (Sales Person) Contact No. 9869277171
6	Location, Street, ward no	Village - Navagaon, Dombivali (West) District - Thane
7	Survey / Plot No. of land	CTS No - 1408 to 1411 & 1437, 1438 of Village - Navagaon Old Survey No - 256, Hissa No. B(Part), New Survey No. 29, Hissa No. B(Part)
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. = 513.79 (Area as per Site measurement) Carpet Area in Sq. Ft. = 529.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 581.90 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Village - Navagaon, Dombivali (West)Taluka - Kalyan , District - Thane , Pin - PIN - 421 201
14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant





25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available			
26	RENTS	s				
	(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	13,800.00 (Expected rental income per month)			
	(iv)	Gross amount received for the whole property	N.A.			
27		y of the occupants related to, or close to ss associates of the owner?	Information not available			
28	fixtures ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details	N. A.			
29		etails of the water and electricity charges, If any, orne by the owner	N. A.			
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.			
31	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	,	dispute between landlord and tenant regarding and in a court of rent?	N. A.			
37		y standard rent been fixed for the premises any law relating to the control of rent?	N. A.			
26	SALES	3				
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records			
38	Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.			





39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2023 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	- (TM)

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, FORT BRANCH Branch to assess Fair Market Value as on 20.09.2024 for Residential Flat No. 204, 2nd Floor, **"Shree Uma Residency"**, Village - Navagaon, Dombivali (West), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India belongs to **Mr. Saurabh Shrirang Soman & Mrs. Swati Shrirang Soman**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.13503 / 2024 Dated 21.08.2024 between M/s. Shree Uma Developers (The Promoter) And Mr. Saurabh Shrirang Soman & Mrs. Swati Shrirang Soman (The Purchasers).
2)	Copy of Part Occupancy Certificate No.KDMCC / PO / 2022 / APL / 00004 Dated 25.11.2022 issued by Kalyan Dombivli Municipal Corporation for 3rd to 5th Floors
3)	Copy of Full Occupation Certificate No.KDMCC / FC / 2023 / APL / 00022 Dated 22.08.2023 issued by Kalyan Dombivli Municipal Corporation for Ground to 2nd Floors.
4)	Copy of Commencement Certificate No.KDMC / NRV / BP / DV / CC / 0068 / 19 Dated 19.09.2019 issued by Kalyan Dombivli Municipal Corporation.

Location

The said building is located at Village - Navagaon, Dombivali (West), Taluka - Kalyan, District - Thane, PIN - 421 201. The property falls in Residential Zone. It is at a traveling distance 550 Mtrs. from Dombivali Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 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 Good. The building is used for Residential purpose. 2nd Floor is having 4 Residential Flat. The building is having 1 lift.



Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + WC + Passage + Bathroom. 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	:	529.00 Sq. Ft.
---	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2023 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	1 Year
Cost of Construction	:	581.90 Sq. Ft. X ₹ 2,500.00 = ₹ 14,54,750.00
Depreciation {(100 -) X (1 / 60)}	:	N.A. Age of Property below 5 year
Amount of depreciation	:	₹ 0.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 69,300/- per Sq. M. i.e. ₹ 6,438/- per Sq. Ft.
Guideline rate (after depreciate)		N.A. Age of Property below 5 year
Value of property as on 20th September 2024	V	529.00 Sq. Ft. X ₹ 12,500 = ₹66,12,500.00

(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 20th September 2024	:,	₹ 66,12,500.00 - ₹ 0.00 = ₹ 66,12,500.00
Total Value of the property		₹₹ 66,12,500.00
The realizable value of the property	:	₹59,51,250.00
Distress value of the property	:	₹52,90,000.00
Insurable value of the property (581.90 X 2,500.00	:	₹14,54,750.00
Guideline value of the property (581.90 X 6438.00)	:	₹37,46,272.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 204, 2nd Floor, "Shree Uma Residency", Village - Navagaon, Dombivali (West), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India for this particular purpose at ₹ 66,12,500.00 (Rupees Sixty Six Lakhs Twelve Thousands Five Hundred 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 of the property as on 20th September 2024 is ₹ 66,12,500.00 (Rupees Sixty Six Lakhs Twelve Thousands Five



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Hundred Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client 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	V	Part Ground + Part Stilt + 7 Upper Floors			
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat Situated on 2 nd Floor			
3	Year of construction	:	2023 (As per occupancy certificate)			
4	Estimated future life		59 Years Subject to proper, preventive periodic maintenance & structural repairs			
5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure			
6	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	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 + POP Finish.			
12	Roofing and terracing	:	R. C. C. Slab.			
13	Special architectural or decorative features, if any	:	No			



Since 1989





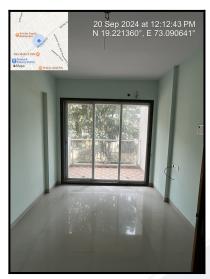
Technical details

Main Building

14	(i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/Ordinary/		:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed		
		Poor.				
15	Sanitary	installations	:	As per Requirement		
	(i)	No. of water closets				
	(ii)	No. of lavatory basins				
	(iii)	No. of urinals				
	(iv)	No. of sink				
16	Class of white/ord	fittings: Superior colored / superior dinary.		Ordinary		
17	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		:	1Lift		
19	Underground sump – capacity and type of construction		ŀ	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

















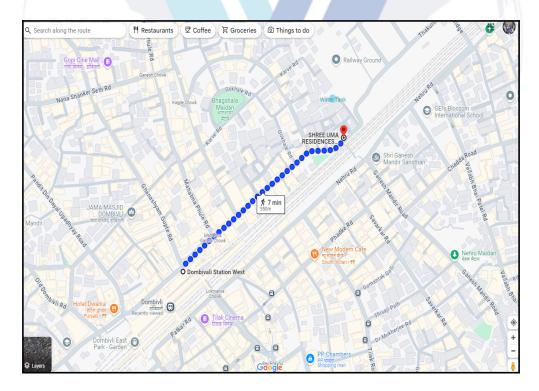




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°13'18.0"N 73°5'27.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivali - 550 Mtrs.).



CONSULTANZO

Valuers & Appraisers

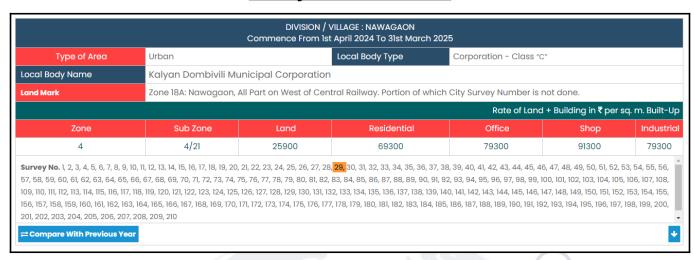
Architects

Marchitects

Consultant

Consul

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	69300		(TM)	
Flat Located on 2 nd Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	69,300.00	Sq. Mtr.	6,438.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	25900			
The difference between land rate and building rate(A-B=C)	43,400.00			
Percentage after Depreciation as per table(D)	100%		, \ \ \	
Rate to be adopted after considering depreciation [B + (C X D)]	69,300.00	Sq. Mtr.	6,438.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

Depreciation Percentage Table

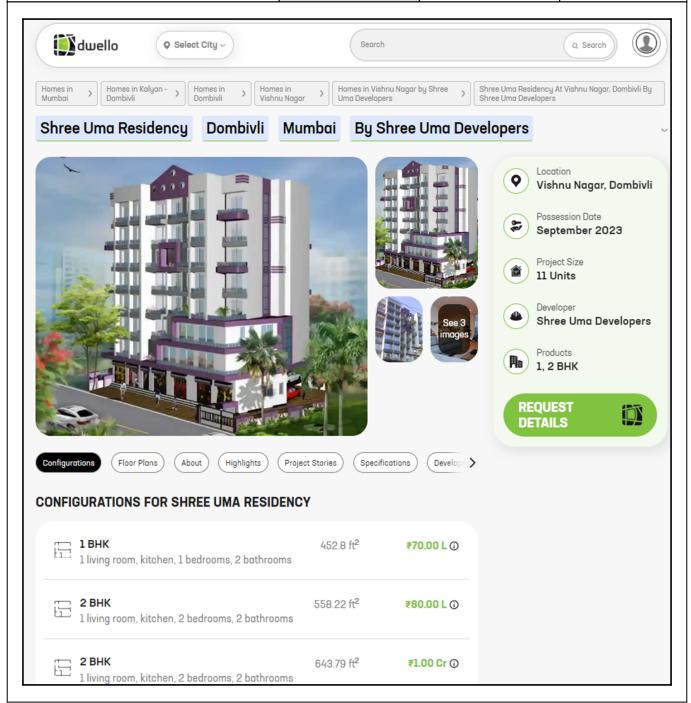
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	





Price Indicators

Property	Residential Flat		
Source	Dwello.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	453.00	498.30	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹15,453.00	₹14,048.00	-

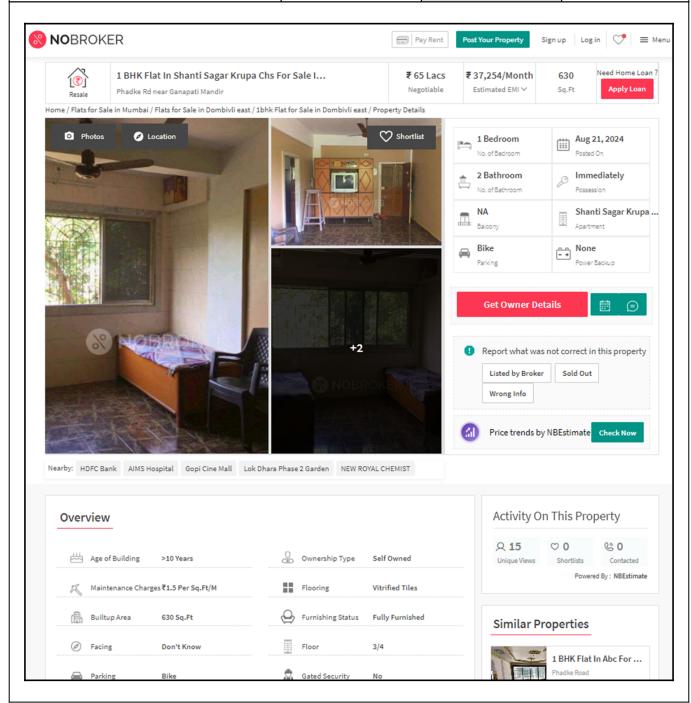






Price Indicators

Property	Residential Flat		
Source	Nobroker.com		
Floor -			
	Carpet	Built Up	Saleable
Area	525.00	630.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,381.00	₹10,317.00	-







Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	529.00	581.90	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹11,720.00	₹10,655.00	-

16962338 02-02-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.कल्याण ४ दस्त क्रमांक : 16962/2023 नोदंणी : Regn:83m
	गावाचे नाव: नवागाव	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6200000	
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4765000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	कार्पेट क्षेत्र 53.37 चौ.मी + एन्क्लेव्ह बाल	ना सर्व्हे नं.256 हिस्सा नं ब पैकी नवीन नं 1408 ते 1411 आणि 1437,1438 धील सदनिका क्र 103 पहिला मजला रेरा
(5) क्षेत्रफळ 68.24 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता 2): नाव:-भ्रेयस कुसुमाकर लिमये यांच्यावतीने कुलमुखत्यारधारक वय:-65; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ए-3, नीलकं कर्वे रोड, भागशाला मैदानाजवळ विष्णू नगर, ब्लॉक नं: -, रोड नं: पॅन नं:-AHCPL7225K		गशाला मैदानाजवळ विष्णू नगर, ब्लॉक नं: -, रोड -AHCPL7225K लमुखत्यारधारक सुनिता कुसुमाकर लिमये नाव: ए-3, नीलकंठ प्रेरणा इमारत क्र. 04, एम.
(९) दस्तऐवज करुन दिल्याचा दिनांक	30/11/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	30/11/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	16962/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	434000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	524.00	576.40	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹12,405.00	₹11,277.00	-

3909338	सूची क्र.2	दुव्यम निबंधक : सह दु.नि.कल्याण ४
02-02-2024		दस्त क्रमांक : 3909/2023
Note:-Generated Through eSearch Module,For original report please		नोढंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: नवागाव	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6500000	
(3) बाजारभाव(भाडेपटटयाच्या	3894000	
बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्र.4/21,दर 69300,मौजे नवागाव येथील जुना सर्व्हे नं.256,हिस्सा नं.ब पैकी,नवीन सर्व्हे नं.29 हिस्सा नं.ब पैकी,सिटी सर्व्हे नं.1408 ते 1411 आणि 1437,1438 यावरील श्री उमा रेसिडेन्सी या इमारतीमधील सदनिका नं.701,सातवा मजला,क्षेत्र 523.66 चौ. फुट कारपेट((Survey Number : जुना सर्व्हे नं.256,हिस्सा नं.ब पैकी,नवीन सर्व्हे नं.29 हिस्सा नं.ब पैकी ;))	
(5) क्षेत्रफळ	523.66 ਵੀ.फूट	
(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.	दिवाणी माळा नं: -, इमारतीचे नाव: ए 404, ओम रिंकू सोसायटी, वीर सावरकर रोठ, ठोंबिवली पूर्व , ब्लॉक भादेश नं: -, रोठ नं: -, महाराष्ट्र, ठाणे. पिन कोठ:-421201 पॅन नं:-ADRFS6346P	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता 1): नाव:-स्रेहा अजिंक्य मुरकर वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, ईमारतीचे नाव: 2 सुदामा सोसायटी, सुभाष रोठ, कागदे चौक, ठोंबिवती पश्चिम, ब्लॉक नं: -, रोठ नं: -, महारा पिन कोठ:-421202 पॅन नं:-CFVPS5861P 2): नाव:-अजिंक्य भालचंद्र मुरकर वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, ईमारतीचे नाव श्री सुदामा सोसायटी, सुभाष रोठ, कागदे चौक, ठोंबिवती पश्चिम, ब्लॉक नं: -, रोठ नं: -, मह ठाणे. पिन कोठ:-421202 पॅन नं:-CFCPM1209L		वित्ती पश्चिम , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 203, ग्रेबिवली पश्चिम, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र,
(9) दस्तऐवज करुन दिल्याचा दिनांक	21/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	21/03/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	3909/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	455000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	





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.
- 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 ₹ 66,12,500.00 (Rupees Sixty Six Lakhs Twelve Thousands Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



