

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Santosh Maruti Nanavare

Residential Flat No. B/404, 4th Floor, Wing - B, "Maha Shakti Apartment B Co-Op. Hsg. Soc. Ltd. ", Village - Manvelpada, Virar (East), Taluka - Vasai, District - Thane, PIN - 401 305, State -Maharashtra, Country - India.

Latitude Longitude: 19°26'27.4"N 72°48'57.9"E

Intended User:

Cosmos Bank Malad (East) Branch

Shop No. 1, 2 & 3 Khandwala Lane, Khandwala Arcade, Off Daffatry Road, Malad East, Mumbai 400097



Nanded Mumbai

Aurangabad
Pune

Thane Nashik Ahmedabad Opelhi NCR

Rajkot 💡 Raipur Jaipur

Regd. 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



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Vastu/Mumbai/09/2024/011399/2308348 25/6-354-PRVS Date: 25.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B/404, 4th Floor, Wing - B, "Maha Shakti Apartment B Co-Op. Hsg. Soc. Ltd. ", Village - Manvelpada , Virar (East), Taluka - Vasai , District - Thane, PIN - 401 305, State - Maharashtra, Country - India belongs to Mr. Santosh Maruti Nanavare.

Boundaries	•••	Building	Flat
North	<i>:</i>	Open Plot	Flat No. B/403
South		Shambhu Krupa Apartment	Staircase
East		Wing - A	Lobby
West	:	SBS Global College & Virar Nallasopara Link Road	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 ₹ 17,15,350.00 (Rupees Seventeen Lakhs Fifteen Thousands Three Hundred And Fifty 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



Our Pan India Presence at:

Nanded Mumbai

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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. B/404, 4th Floor, Wing - B, "Maha Shakti Apartment B Co-Op. Hsg. Soc. Ltd. ", Village - Manvelpada, Virar (East), Taluka - Vasai , District - Thane, PIN - 401 305, 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
1	Purpose for which the valuation is made	To assess Fair Market Value as on 25.09.2024 for Housing Loan Purpose.
1	Date of inspection	23.09.2024
3	Name of the owner / owners	Mr. Santosh Maruti Nanavare
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. B/404, 4 th Floor, Wing - B, "Maha Shakti Apartment B Co-Op. Hsg. Soc. Ltd. ", Village - Manvelpada , Virar (East), Taluka - Vasai , District - Thane, PIN - 401 305, State - Maharashtra, Country - India. Contact Person: Miss. Sanjana Sudrik (Tenant) Contact No. 9867624047
6	Location, Street, ward no	Village - Manvelpada , Virar (East) District - Thane
7	Survey / Plot No. of land	Village - Manvelpada New Survey No - 399, Hissa No. 2 & 5
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. = 240.67 (Area as per Site measurement) Built Up Area in Sq. Ft. = 338.00
		(Area As Per Agreement For Sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Manvelpada , Virar (East)Taluka - Vasai , District - Thane, Pin - PIN - 401 305
14	If freehold or leasehold land	Free Hold.







15	lease, of and ter (i) (ii)	chold, the name of Lessor/lessee, nature of date of commencement and termination of lease rms of renewal of lease. Initial Premium Ground Rent payable per annum Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16		e any restriction covenant in regard to use of so, attach a copy of the covenant.	As per documents
17		ere any agreements of easements? If so, attach of the covenant	Information not available
18	Plannir	ne land fall in an area included in any Towning Scheme or any Development Plan of iment or any statutory body? If so, give lars.	Information not available
19		y contribution been made towards development by demand for such contribution still ading?	Information not available
20	acquisi	e whole or part of the land been notified for tion by government or any statutory body? Give the notification.	No
	Attach	a dimensioned site plan	N.A.
	IMPRO	DVEMENTS	
22		plans and elevations of all structures standing land and a lay-out plan.	Information not available
23		h technical details of the building on a te sheet (The Annexure to this form may be	Attached
24	Is the b	ouilding owner occupied/ tenanted/ both?	Tenant Occupied - Miss. Sanjana Sudrik Occupied Since - Last 2 Years
		roperty owner occupied, specify portion and of area under owner-occupation	Fully Tenant Occupied
25		s the Floor Space Index permissible and tage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available
26	RENTS	S	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Miss. Sanjana Sudrik Occupied Since - Last 2 Years
	(ii)	Portions in their occupation	Fully Tenant Occupied
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	5000/- Present rental income per month
	(iv)	Gross amount received for the whole property	N.A.





27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2010 (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: The loading between measured Carpet Area to Agreeme accordingly.	ent Built up area is 42%. We have adjusted the rate

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Malad (East) Branch Branch to assess Fair Market Value as on 25.09.2024 for Residential Flat No. B/404, 4th Floor, Wing - B, "Maha Shakti Apartment B Co-Op. Hsg. Soc. Ltd. ", Village - Manvelpada , Virar (East), Taluka - Vasai, District - Thane, PIN - 401 305, State - Maharashtra, Country - India belongs to Mr. Santosh Maruti Nanavare.

We are in receipt of the following documents:

1)	Copy of Agreement For Sale No.8546 / 2009 Dated 01.10.2009 between M/s. Maha Shakti Developers (The Builder) And Mr. Santosh Maruti Nanavare(The Purchaser).
2)	Copy of Rectification Deed Dated 18.10.2010 between M/s. Maha Shakti Developers (The Builder) And Mr. Santosh Maruti Nanavare(The Purchaser).
3)	Copy of Title Search Report Dated 10.08.2024 issued by Vijay B. Chavan. (Advocate High Court).
4)	Copy of Occupancy Certificate No.CIDCO / VVSR / CC / BP - 508 / W / 936 Dated 13.10.2010 issued by CIDCO.

Location

The said building is located at Village - Manvelpada, Virar (East), Taluka - Vasai, District - Thane, PIN - 401 305. The property falls in Residential Zone. It is at a traveling distance 1.7 Km. from Virar 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 Good. The building is used for Residential purpose. 4th Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 25th September 2024

The Built Up Area of the Residential Flat	:	338.00 Sq. Ft.
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Deduct Depreciation:



Since 1989



Year of Construction of the building	:	2010 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	14 Years
Cost of Construction		338.00 Sq. Ft. X ₹ 2,500.00 = ₹ 8,45,000.00
Depreciation {(100 - 10) X (14 / 60)}	:	21.00%
Amount of depreciation	:	₹ 1,77,450.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 41,200/- per Sq. M. i.e. ₹ 3,828/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 37,462/- per Sq. M. i.e. ₹ 3,480/- per Sq. Ft.
Value of property as on 25th September 2024	:	338.00 Sq. Ft. X ₹ 5,600 = ₹18,92,800.00
		Teach (TM)

(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 25th September 2024	:	₹ 18,92,800.00 - ₹ 1,77,450.00 = ₹ 17,15,350.00
Total Value of the property	:	₹₹ 17,15,350.00
The realizable value of the property	:	₹15,43,815.00
Distress value of the property	:,	₹13,72,280.00
Insurable value of the property (338.00 X 2,500.00	X	₹8,45,000.00
Guideline value of the property (338.00 X 3480.00)	:	₹11,76,240.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B/404, 4th Floor, Wing - B, **"Maha Shakti Apartment B Co-Op. Hsg. Soc. Ltd. "**, Village - Manvelpada , Virar (East), Taluka - Vasai , District - Thane, PIN - 401 305, State - Maharashtra, Country - India for this particular purpose at ₹ 17,15,350.00 (Rupees Seventeen Lakhs Fifteen Thousands Three Hundred And Fifty Only) as on 25th 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 25th September 2024 is ₹ 17,15,350.00 (Rupees Seventeen Lakhs Fifteen Thousands Three
 Hundred And Fifty 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.



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Valuers & Appraisers
Architects
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MH2010 VIV.

PART III- VALUATION

I, hereby declare that

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

ANNEXURE TO FORM 0-1

Technical details

Main Building

1	No. of floors and height of each floor	:	Ground + 4 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	:	N.A. as the said property is a Residential Flat Situated on 4 th Floor
3	Year of construction		2010 (As per occupancy certificate)
4	Estimated future life	:	46 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	V	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	7	Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .
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
14	(i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/Ordinary/ Poor.	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed





Technical details

Main Building

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	Class of f white/ordi	ittings: Superior colored / superior inary.	:	Ordinary
17	Compoun Height an Type of co		: 18	All external walls are 9" thick and partition walls are 6" thick.
18	No. of lifts	s and capacity	:	Not Provided TM
19	Undergro constructi	und sump – capacity and type of ion	:	Connected to Municipal Sewerage System
20	Over-hea Location, Type of co		:	Connected to Municipal Sewerage System
21	Pumps- n	o. and their horse power		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





Actual Site Photographs















Since 1989

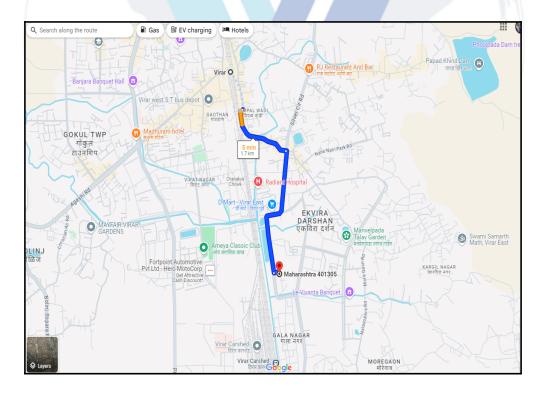




Route Map of the property



Note: Red marks shows the exact location of the property



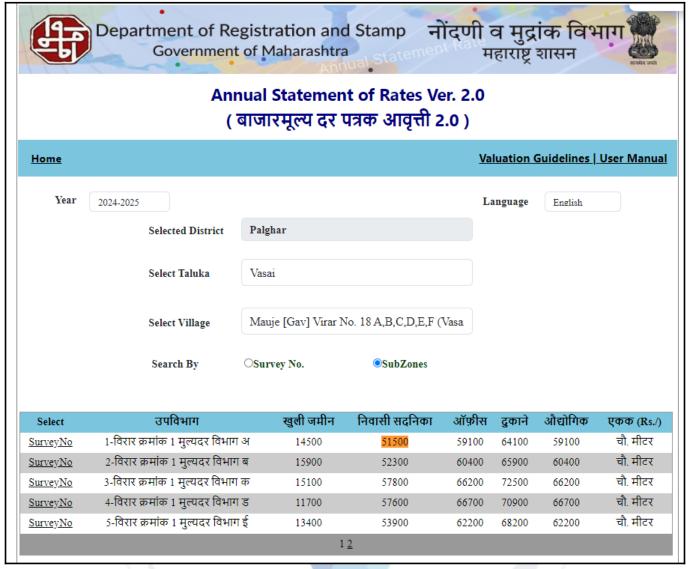
Longitude Latitude: 19°26'27.4"N 72°48'57.9"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Virar - 1.7 Km.).



Valuers & Appraisers
Architect & Engineers
Constitution (Constitution (C

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	51500	1/1		
Decrease by 20% on Flat Located on 4th Floor	10300		/	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	41,200.00	Sq. Mtr.	3,828.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	14500			
The difference between land rate and building rate(A-B=C)	26,700.00			
Percentage after Depreciation as per table(D)	14%			
Rate to be adopted after considering depreciation [B + (C X D)]	37,462.00	Sq. Mtr.	3,480.00	Sq. Ft.

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.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%



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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% depreciation is to be considered. However maximum deduction available as per the 85% of Market Value rate		

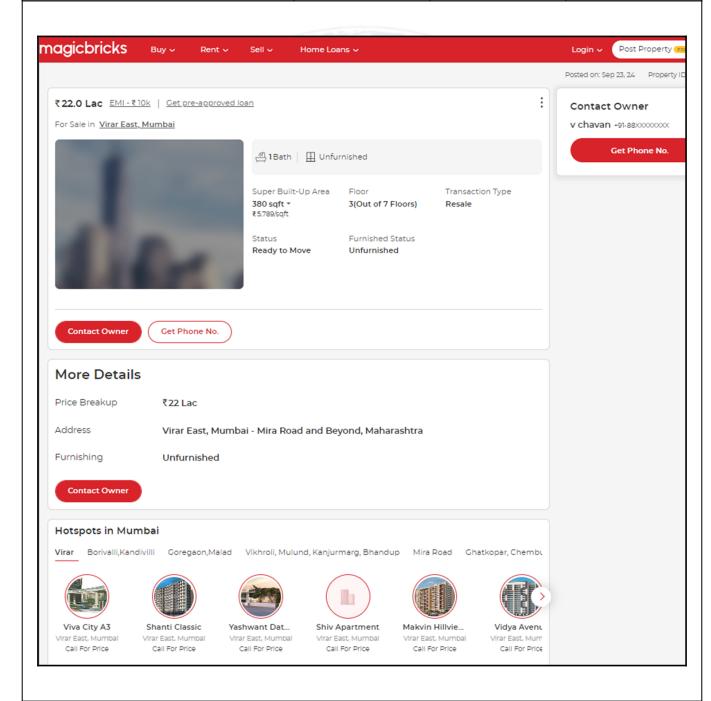






Price Indicators

Property	Flat			
Source	magic bricks	magic bricks		
Floor	-			
	Carpet	Built Up	Saleable	
Area	263.89	316.67	380.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹8,337.00	₹6,947.00	₹5,789.00	

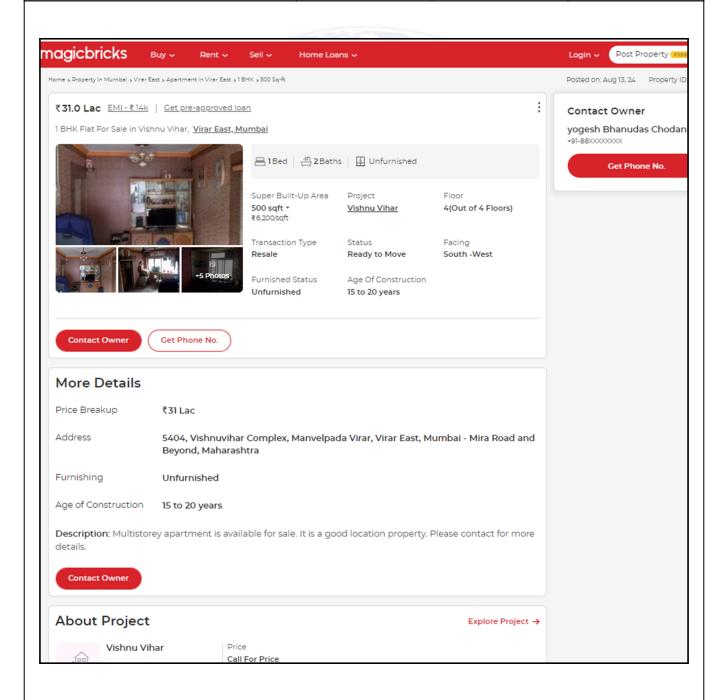






Price Indicators

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	347.23	416.67	500.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹8,928.00	₹7,440.00	₹6,200.00







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	240.00	288.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,667.00	₹5,556.00	-

1793280	सूची क्र.2	दुम्यम निबंधक : सह दु.नि. वसई 2
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contact concern Sixo office.		Regn:63m
	गावाचे नाव: विरार	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	1600000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1401318.18	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: मौजे विरार - उपविभाग क्र - 1/1,सदिनका क्र -ए/101,पहिला मजला,महाशक्ती अपार्टमेंट,बि नं-10/11,जय श्री जगन्नाथ नगर,22.35 चौरस मीटर कार्पेट क्षेत्र विरार पूर्व 401303((Survey Number : 399 HISSA 2,5 PART;))	
(5) क्षेत्रफळ	22.35 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-महादेव पांडुरंग दिवेकर वय:-56 पत्ता:-प्लॉर्ट नं: -, माळा नं: -, इमारतीचे नाव: सुभाष नगर रोड , ब्लॉक नं: गोरेगांव पश्चिम , रोड नं: मुम्बई, महाराष्ट्र, MUMBAI. पिन कोड:-400104 पॅन नं:- AUEPD1070H	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-भावेश शांताराम निर्मत वय:-25; पत्ता:-प्तॉट नं: -, माळा नं: -, इमारतीचे नाव: घावतवाडी, ब्लॉक नं: कळंबत रलागिरी, रोड नं: रलागिरी, महाराष्ट्र, RATNAGIRI. पिन कोड:-415641 पॅन नं:-BNDPN0721Q 2): नाव:-शांताराम भागोजी निर्मत वय:-63; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: घवळवाडी, ब्लॉक नं: कळंबत, रोड नं: चिपळूण रलागिरी, महाराष्ट्र, RATNAGIRI. पिन कोड:-415641 पॅन नं:-DLOPN4979P	
(9) दस्तऐवज करुन दिल्याचा दिनांक	12/08/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	12/08/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	17932/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	112000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	16000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mur area annexed to it.	nicipal Corporation or any Cantonment





Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	298.33	358.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,704.00	₹5,587.00	-

318580	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. वसई 2
12-03-2024		
Note:-Generated Through eSearch		दस्त क्रमांक : 23185/2023
Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव: विरार	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2000000	
(3) बाजारभाव(भानेपटटयाच्या बाब्तितपटटाकार आकारणी देतो की	1923006	
पटटेदार ते नमुद करावे)		
(४) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	3,गांव मौजे विरार स.नं.399,हि.नं.	न :, इतर माहिती: , इतर माहिती: विभाग व़ 5,सदनिका क़. 205,दुसरा मजला,पार्थ '33.27 चौ.मी.,बिल्ट उप.((Survey Numl
(5) क्षेत्रफळ	33.27 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून	1): नाव:-मनेश काशिराम भोसले वय:	.40 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब
ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी	नं: -, रोड नं: दत्तवाडी कावले,तावीनहारे,महाड,कुंभार्डे,रायगड, महाराष्ट्र, महाराष्ट्र, ग्रईगार्:(ं:).	
न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	पिन कोन्ड:-402307 पॅन नं:-BCEPB6252	N.
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	मा ब्लॉक नं: -, रोड नं: रूम नं.09, साई दर्शन चाळ, बी विंग, विरार रोड, वसई , महाराष्ट्र, ठाणे.	
(९) दस्तऐवज करून दिल्याचा दिनांक	27/12/2023	
(१) दस्तएवज करून दिल्याचा दिनाक (१०)दस्त नोंदणी केल्याचा दिनांक	27/12/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	23185/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क (13)बाजारभावाप्रमाणे नोंद्रणी शुल्क	140000	
, ,	20000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपसील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 25th 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 17,15,350.00 (Rupees Seventeen Lakhs Fifteen Thousands Three Hundred And Fifty 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





An ISO 9001: 2015 Certified Company