

# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Mrs. Usha A. Salve & Mr. Ajit B. Salve

Residential Flat No. 901, 9<sup>th</sup> Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India.

Latitude Longitude: 18°58'50.7"N 73°5'43.3"E

### **Intended User:**

### Cosmos Bank

**Dadar Branch** 

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.



#### Our Pan India Presence at:

NandedMumbai

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Pune

♥ Thane♥ Nashik

ane 🦞 Ahmedabad 💡 Delhi NCR

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#### Regd. Office

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

**2247495919 2247495919** 

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## Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/09/2024/011405/2308394 27/12-400-PSHNR Date: 27.09.2024

### **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 901, 9th Floor, "Chamunda Hill Crest Co-op. Hsg. Soc. Ltd.", Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code -410 206, State - Maharashtra, India belongs to Mrs. Usha A. Salve & Mr. Ajit B. Salve.

Boundaries of the property

North : Internal Road & Nalla

South Siddhivinayak Sparsh Building

East Road & Today Royal Elisium CHSL

West : Indraprastha Building

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 ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two Thousands Eight Hundred And Forty Six 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.

Auth. Sign. Director



#### 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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#### Regd. Office

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

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# Residential Flat No. 901, 9<sup>th</sup> Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, 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 27.09.2024 for Bank Loan Purpose.		
1	Date of inspection	25.09.2024		
3	Name of the owner / owners	Mrs. Usha A. Salve & Mr. Ajit B. Salve		
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. 901, 9 <sup>th</sup> Floor, "Chamunda Hill Crest Co-op. Hsg. Soc. Ltd.", Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India.  Contact Person: Mrs. Usha A. Salve (Owner) Contact No. 9594519901		
6	Location, Street, ward no	Village - Karanjade, District - Raigad		
7	Survey / Plot No. of land	Village - Karanjade, Plot No - 25		
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. =534.00 Flowerbed Area in Sq. Ft. = 20.00 Terrace Area in Sq. Ft. = 86.00 Total Carpet Area in Sq. Ft. = 640.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 576.00 (Area As Per Agreement for sale)  Built Up Area in Sq. Ft. = 691.20 (Carpet Area + 20%) Carpet Area in Sq. Ft. =532.00 Terrace Area in Sq. Ft. = 44.00 Total Carpet Area in Sq. Ft. = 576.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Karanjade, Taluka - Panvel, District - Raigad, Pin - PIN Code - 410 206
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



Since 1989





24	Is the building owner occupied/ tenanted/ both?		Owner Occupied - Mrs. Usha A. Salve & Mr. Ajit B. Salve			
	If the property owner occupied, specify portion and extent of area under owner-occupation		Fully Owner Occupied			
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available			
26	RENTS	3				
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Usha A. Salve & Mr. Ajit B. Salve			
	(ii)	Portions in their occupation	Fully Owner Occupied			
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	16,200.00 (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	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 – 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:	

#### **PART II- VALUATION**

#### **GENERAL**:

Under the instruction of Cosmos Bank, Dadar Branch Branch to assess Fair Market Value as on 27.09.2024 for Residential Flat No. 901, 9<sup>th</sup> Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 206, State - Maharashtra, India belongs to **Mrs. Usha A. Salve & Mr. Ajit B. Salve**.

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

1)	Copy of Agreement for sale Document No.6521/2017 Dated 21.06.2017 between M/s. Chamunda Infrastructur Private Limited(The Developers) And Mrs. Usha A. Salve & Mr. Ajit B. Salve(The purchaser).	е
2)	Copy of Occupancy Certificate Document No. CIDCO / BP - 12523 / TPO (NM & K) / 2017 / 2479 dated 18.04.201 issued by City and Industrial Development Corp Of Maharashtra ltd	7

#### **Location**

The said building is located at bearing Plot No - 25 in Sector - 01, Village - Karanjade, Taluka - Panvel, District - Raigad, PIN Code - 410 206. The property falls in Residential Zone. It is at a traveling distance 3.7 Km. from Panvel Junction Railway Station.

#### **Building**



Since 1989





The building under reference is having Stilt + 13 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 5 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 2 Bedroom + Living Room + Kitchen + 2 Passage + 2 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 27th September 2024

The Carpet Area of the Residential Flat : 576.00 Sq. Ft.
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#### **<u>Deduct Depreciation:</u>**

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	:	691.20 Sq. Ft. X ₹ 2,800.00 = ₹ 19,35,360.00
Depreciation {(100 - 10) X (7 / 60)}	:	10.50%
Amount of depreciation	V	₹ 2,03,154.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 72,450/- per Sq. M. i.e. ₹ 6,731/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 68,226/- per Sq. M. i.e. ₹ 6,338/- per Sq. Ft.
Value of property as on 27th September 2024		576.00 Sq. Ft. X ₹ 13,500 = ₹77,76,000.00

(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 27th September 2024	:	₹ 77,76,000.00 - ₹ 2,03,154.00 = ₹ 75,72,846.00
Total Value of the property	:	₹₹ 75,72,846.00
The realizable value of the property	1	₹68,15,561.00
Distress value of the property	:	₹60,58,277.00
Insurable value of the property (691.20 X 2,800.00	:	₹19,35,360.00
Guideline value of the property (691.20 X 6338.00)	:	₹43,80,826.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 901, 9<sup>th</sup> Floor, **"Chamunda Hill Crest Co-op. Hsg. Soc. Ltd."**, Plot No. 25, Sector 01, Village - Karanjade, Taluka - Panvel, District - Raigad, Navi Mumbai, PlN Code - 410 206, State - Maharashtra, India for this particular purpose at ₹ **75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two Thousands Eight Hundred And Forty Six Only)** as on 27th September 2024

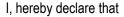


Valuers & Appraisers
Architects &
Horizontal Particular State Stat

#### **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 27th September 2024 is ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two
  Thousands Eight Hundred And Forty Six 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**



- 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 + 13 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.



Valuers & Appraisers
Architects & Appraisers
Architects & The Consultants
Lander's Engineer

Why 2010 PTCL

#### **Technical details**

### **Main Building**

11	Finishing		:	Cement Plastering.
12	Roofing and terracing		:	R. C. C. Slab.
13	Special architectural or decorative features, if any		:	No
14	(i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Electrical wiring with
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed
15	Sanitary	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins	72	
	(iii)	No. of urinals		(TM)
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:/	2 Lifts
19	Underground sump – capacity and type of construction			RCC Tank
20	Over-head tank Location, capacity Type of construction			RCC Tank on Terrace
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**



Note: Red Place mark shows the exact location of the property



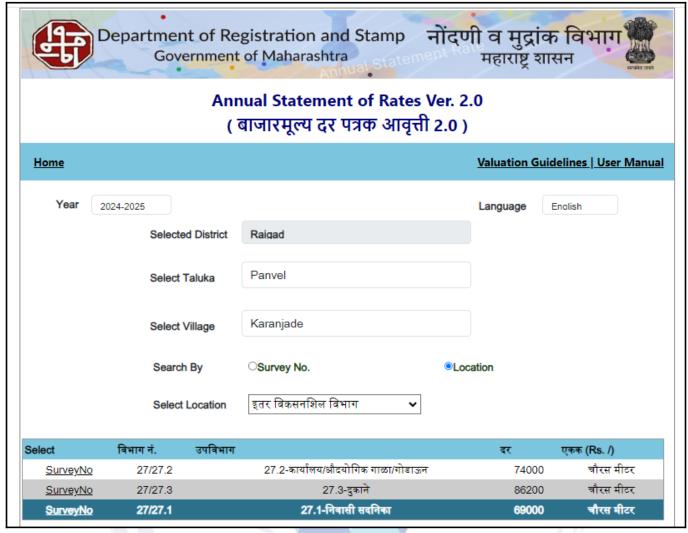
Longitude Latitude: 18°58'50.7"N 73°5'43.3"E

**Note:** The Blue line shows the route to site distance from nearest Railway Station (Panvel Junction - 3.7 Km.).





### **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	69000			
Increase by 5% on Flat Located on 9 <sup>th</sup> Floor	3450	A		
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	72,450.00	Sq. Mtr.	6,731.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	12100			
The difference between land rate and building rate(A-B=C)	60,350.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	68,226.00	Sq. Mtr.	6,338.00	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



1989



An ISO 9001: 2015 Certified Company

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	

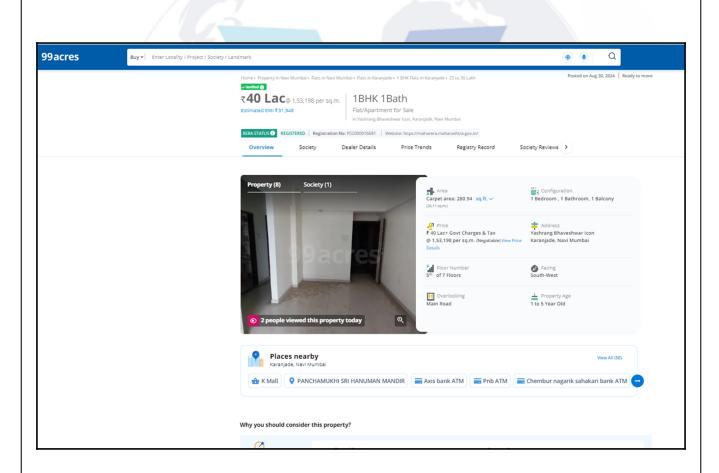






# **Price Indicators**

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	281.00	337.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,235.00	₹11,862.00	-

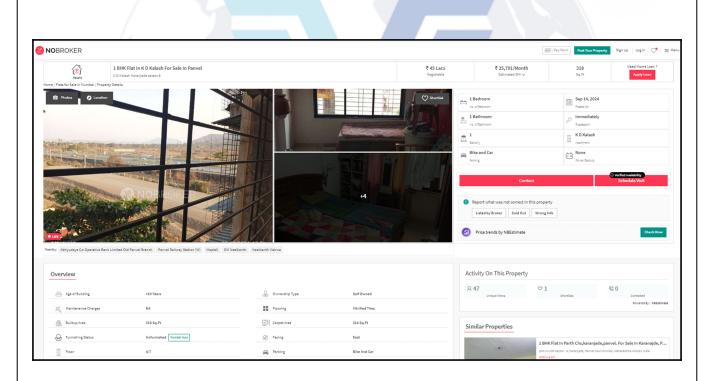






# **Price Indicators**

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	314.00	376.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹14,331.00	₹11,943.00	-







# **Sale Instances**

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	359.00	430.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹12,535.00	₹10,446.00	-

9738529 11-03-2024	सूची क्र.2	दुःयम निवंधक : सह दु.नि.पनवेल 5 दस्त क्रमोक : 9738/2023		
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोदणी : Regn:63m		
	गावाचे नाव : करंजाडे			
(1)विलेखाचा प्रकार	सेल डीड			
(2)मोबदला	4500000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2918082			
(४) भू-मापन,पोटहिस्सा व परक्रमोक(असल्यास)	1) पातिकेचे नाव:रायगडइतर वर्णन :, इतर माहिती: सदिनका क्रं. 1004,दहावा मजला,सोसायटीचे नाव - "चामुंडा हिल क्रेस्ट सीएचएस लिमिटेड" प्लॉट नं. 25,सेक्टर नं. 01,करंजाडे पनवेल,ता. पनवेल,जि. रायगड.,क्षेत्रफळ :- 29.938 चौ. मीटर कारपेट + 3.437 चौ. टेरेस,ओपन पार्किंग स्पेस नं. 24,या मिळकतीचा करारनामा पनवेल येथील दुव्यम निबंधक,पनवेल 5 यांचा कार्यालयात करारनामा दस्त क्र.पवल5-8278-2023,दि.19/05/2023 रोजी नोंदणी झालेला असून मु. शु. व नो. फि. वसूल केलेली आहे,त्याबाबतचे अभिहस्तांतरणपत्र.(( Plot Number : 25 ; SECTOR NUMBER : 01; ))			
(5) क्षेत्रफळ	(5) क्षेत्रफळ 29.938 चौ.मीटर			
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	1): नाव:-गणेश काशिनाथ वाघ वय:-३५ पत्ता:-ग्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक			
(7) दस्तपेवज करुन देणा-या/तिहून ठेवजा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.				
(8)दस्तऐवज करून पेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	II नि: -, रोड ने: रा. मु. वावे, ता. अलिबाग, जि. रायगड , महाराष्ट्र, राईग़ार:(ċ:).    पिन कोड::402201			
(९) दस्तऐवज करुन दिल्याचा दिनांक	10/06/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	वा दिनांक 10/06/2023			
(11)अनुक्रमोक,खंड व पृष्ठ	9738/2023			
(12)बाजारभावाप्रमाणे मुद्रोक शुक्क	100			
(13)बाजारभावाप्रमाणे नोंदणी शुक्क	100			
(14)शेरा				
मुल्योकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण व कारणाचा तपशील करारनामा अलाहिद			





# **Sale Instances**

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	539.00	646.80	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹11,503.00	₹9,586.00	-

15314529	TT = 1	
23-09-2024	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल 5
Note:-Generated Through eSearch		दस्त क्रमॉक : 15314/2024 नोटणी ·
Module, For original report please contact concern SRO office.		114-11.
contact concern sixto onice.		Regn:63m
	गावाचे नाव : करंजाडे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6200000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	4213288	
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिके चे नाव:पनवेलइतर वर्णन :, इतर माहिती: प्रभावक्षेत्र-27.1,दर-69000/- प्रती चौ.मी., सदनिका क्र. 1102,अकरावा मजला,"चामुंडा हिल क्रिस्ट को.ऑप.हौसिंग सोसायटी लि.",प्लॉट नं. 25,सेक्टर नं. 1,मौजे करंजाडे,ता.पनवेल,जि.रायगड,क्षेत्र 45.972 चौ.मी. कारपेट + टेरेस क्षेत्र 4.087 चौ.मी.,या मिळकतीचे.(( Plot Number : 25 ; SECTOR NUMBER : 1 ; ))	
(5) क्षेत्रफळ	45.972 चौ.मीटर	
(६)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.	अॅटरॉप हिल, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400037 पॅन ने:-AFZPS3705E  1): नाव:-नवनाथ दाजीराम सोलगे वय:-37; फ्ता:-फॉट ने: ,, माळा ने: ,, इमारतीचे नाव: ,, क्लॉक ने: , रोड ने: रुम ले. 32/ए, विजया लक्ष्मी चाळ, महाराष्ट्र नगर, मानखर्द, मुंबई, महाराष्ट्र, मुम्बई.	
(8)दस्तऐवज करून पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता		
(९) दस्तऐवज करून दिल्याचा दिनांक	15/09/2024	
(10)दस्त नोदणी केल्याचा दिनांक	15/09/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	15314/2024	
(12)बाजारभावाप्रमाणे मुद्रोक शुक्क	372000	
(13)बाजारभावाप्रमाणे नोंदणी शुक्क	30000	
(14)शेरा		
मुल्यकिनासाठी विचारात घेतलेला तपशील:-:		
मुद्रोक सुत्क आकारताना निवडलेला अनुच्छेद :- :	Mumbai Metropolitan Region Devel	ny rural area within the limits of the lopment Authority or any other use (i), or the Influence Areas as per shed under the Maharashtra Stamp





### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 27th 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 ₹ 75,72,846.00 (Rupees Seventy Five Lakhs Seventy Two Thousands Eight Hundred And Forty Six 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



