

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar

Residential Flat No. 301, 3rd Floor, Building No 1, Wing - A, Vaidehi, **"Purushottam Heights "**, Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503, State - Maharashtra, Country - India.

Latitude Longitude: 19°9'36.8"N 73°13'56.2"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:

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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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Vastu/Mumbai/10/2024/011598/2308514 05/2-54-PRSH Date: 05.10.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 301, 3rd Floor, Building No 1, Wing - A, Vaidehi, "Purushottam Heights", Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503, State - Maharashtra, Country - India belongs to Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar.

Boundaries of the property

North : Building No. A-2

South : Internal Road

East : Road

West : Internal Road

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 ₹ 28,88,550.00 (Rupees Twenty Eight Lakhs Eighty Eight Thousands Five 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



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

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Residential Flat No. 301, 3rd Floor, Building No 1, Wing - A, Vaidehi, "Purushottam Heights ", Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503, 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 05.10.2024 for Bank Loan Purpose.
1	Date of inspection	03.10.2024
3	Name of the owner / owners	Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar
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. 301, 3 rd Floor, Building No 1, Wing - A, Vaidehi, "Purushottam Heights", Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503, State - Maharashtra, Country - India. Contact Person: Mrs. Dhanashree Ninad Pendharkar (Owner) Contact No. 8551880554
6	Location, Street, ward no	Village - Shirgaon, Badlapur (East) District - Thane
7	Survey / Plot No. of land	Village - Shirgaon New Survey No - 33 & 39
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. = 470.42 (Area as per Site measurement) Carpet Area in Sq. Ft. = 422.00 Balcony Area in Sq. Ft. = 48.00 Carpet Area in Sq. Ft. = 490.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 588.00 (Carpet Area + 20%) All the above areas are 4% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area
13	Roads, Streets or lanes on which the land is abutting	Village - Shirgaon, Badlapur (East)Taluka - Ambernath, District - Thane, Pin - PIN - 421 503
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 - Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar		
		property owner occupied, specify portion and of area under owner-occupation	Fully Owner Occupied		
25		s the Floor Space Index permissible and stage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available		
26	RENT	S			
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied - Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar		
	(ii)	Portions in their occupation	Fully Owner Occupied		
	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	6,400.00 (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		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		mp is installed, who is to bear the cost of nance 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		puilding insured? If so, give the policy no., it for which it is insured and the annual premium	Information not available		
36	-	dispute between landlord and tenant regarding ending 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.		



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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 – 2015 (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 05.10.2024 for Residential Flat No. 301, 3rd Floor, Building No 1, Wing - A, Vaidehi, **"Purushottam Heights "**, Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503, State - Maharashtra, Country - India belongs to **Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.6200 / 2014 Dated 18.06.2014 between Mr. Padmanabh Purushottam Apte(The Promoter) And Shri. Ninad Shriram Pendharkar & Mrs. Dhanashree Ninad Pendharkar(The Purchasers).			
2)	Copy of Occupancy Certificate No.KBMC / NRV / 6610 / 2015 - 16 Dated 20.10.2015 issued by Kulgaon Badlapur Municipal Council.			

Location

The said building is located at Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503. The property falls in Residential Zone. It is at a traveling distance 1.4 Km. from Badlapur Railway Station.

Building



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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. 3rd Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage. 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 5th October 2024

The Carpet Area of the Residential Flat	:	490.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2015 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	9 Years
Cost of Construction	:	588.00 Sq. Ft. X ₹ 2,500.00 = ₹ 14,70,000.00
Depreciation {(100 - 10) X (9 / 60)}	:	13.50%
Amount of depreciation	(: \	₹ 1,98,450.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	Ÿ	₹ 52,400/- per Sq. M. i.e. ₹ 4,868/- per Sq. Ft.
Guideline rate (after depreciate)	1	₹ 48,430/- per Sq. M. i.e. ₹ 4,499/- per Sq. Ft.
Value of property as on 5th October 2024	:	490.00 Sq. Ft. X ₹ 6,300 = ₹30,87,000.00

(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 5th October 2024	:	₹ 30,87,000.00 - ₹ 1,98,450.00 = ₹ 28,88,550.00
Total Value of the property		₹₹ 28,88,550.00
The realizable value of the property	:	₹25,99,695.00
Distress value of the property	:	₹23,10,840.00
Insurable value of the property (588.00 X 2,500.00	:	₹14,70,000.00
Guideline value of the property (588.00 X 4499.00)	:	₹26,45,412.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 301, 3rd Floor, Building No 1, Wing - A, Vaidehi, "Purushottam Heights", Village - Shirgaon, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421 503, State - Maharashtra, Country - India for this particular purpose at ₹ 28,88,550.00 (Rupees Twenty Eight Lakhs Eighty Eight Thousands Five Hundred And Fifty Only) as on 5th October 2024



Valuers & Appraisers (1)

Architects & Appraisers (1)

Chartered Engineers (1)

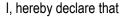
Lender's Engineer

My2010 PVUM

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 5th October 2024 is ₹ 28,88,550.00 (Rupees Twenty Eight Lakhs Eighty Eight Thousands
 Five 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.

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	:	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 3 rd Floor
3	Year of construction	:	2015 (As per occupancy certificate)
4	Estimated future life	••	51 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, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Vitrified Tile Flooring.



Valuers & Appraisers
Architects &
Architects &
Charter Designers ())
Fee Consultants
Lander's Engineer

Technical details

Main Building

11	Finishing		:	Cement Plastering + POP Finish.
12	Roofing and terracing		:	R. C. C. Slab.
13	Special a	rchitectural 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 i	installations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins	7	
	(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		:	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			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		nd paving within the compound ate area and type of paving	:	Chequred tiles in open spaces, etc.
23		disposal – whereas connected to public f septic tanks provided, no. and capacity		Connected to Municipal Sewerage System



Actual Site Photographs

















Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company

Actual Site Photographs





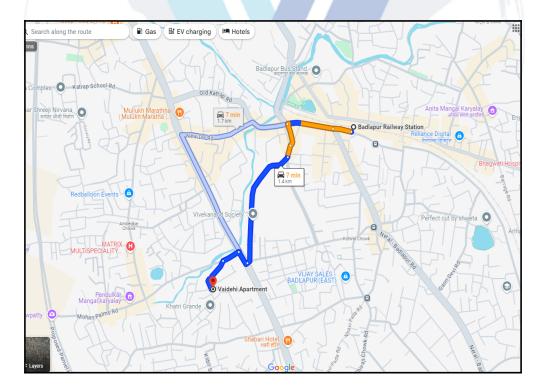




Route Map of the property



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



Longitude Latitude: 19°9'36.8"N 73°13'56.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Badlapur - 1.4 Km.).



Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	52400		7	
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	52,400.00	Sq. Mtr.	4,868.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	8290			
The difference between land rate and building rate(A-B=C)	44,110.00			
Percentage after Depreciation as per table(D)	9%			
Rate to be adopted after considering depreciation [B + (C X D)]	48,430.00	Sq. Mtr.	4,499.00	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



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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	

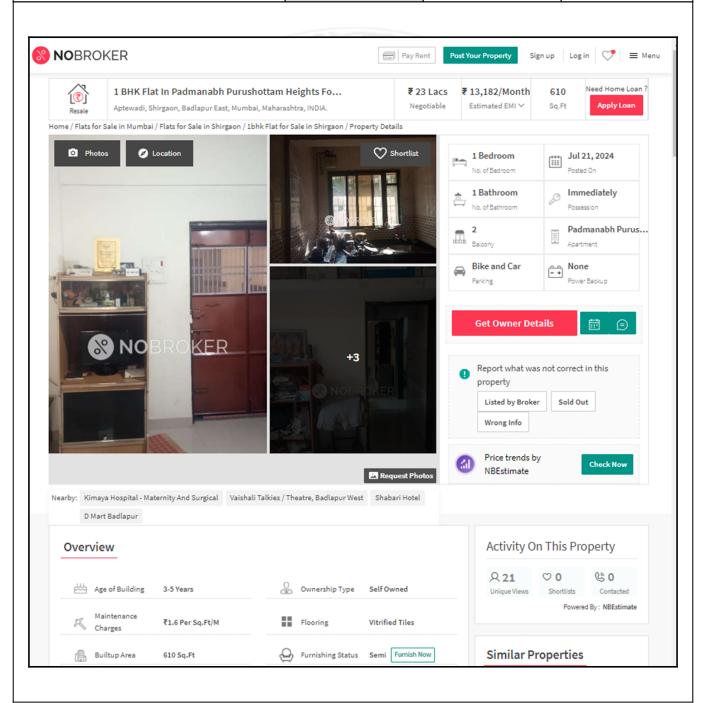






Price Indicators

Property	Purushottam Heights, Badlapur		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	423.00	507.60	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹5,437.00	₹4,531.00	-

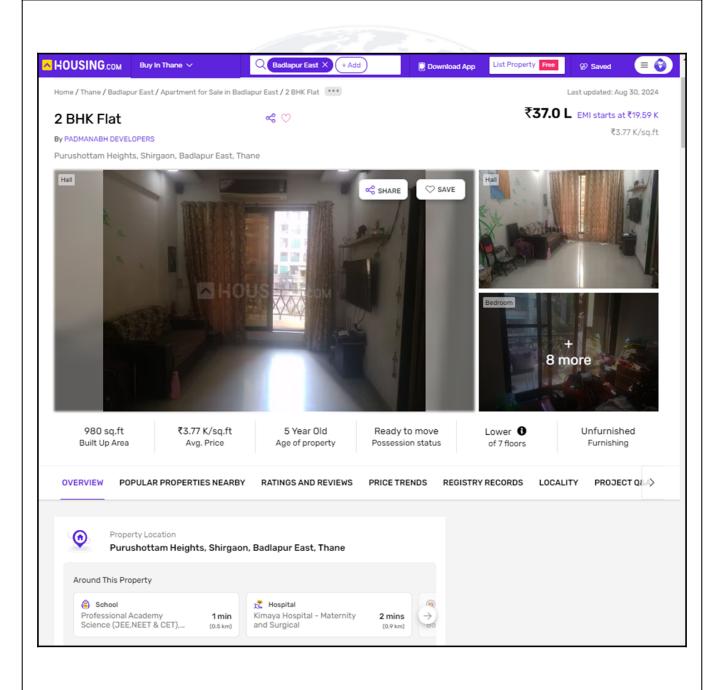






Price Indicators

Property	Purushottam Heights, Badlapur		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	680.00	816.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹5,441.00	₹4,534.00	-

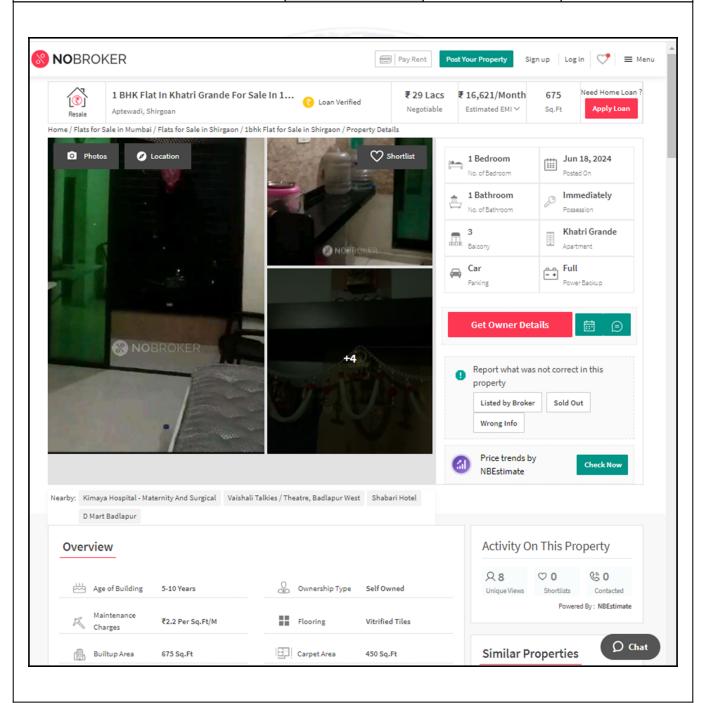






Price Indicators

Property	Aptewadi, Shirgaon, Badlapur		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	450.00	540.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,444.00	₹5,370.00	-







Sale Instances

Property	Purushottam Heights, Badlapur			
Source	Index no.2	Index no.2		
Floor	2nd			
	Carpet	Built Up	Saleable	
Area	497.00	596.40	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹5,499.00	₹4,582.00	-	

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	गावाचे नाव: शिरगाव	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2430000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	2733000	
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(5) क्षेत्रफळ	497 चौ.फूट	
(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.	1): नाव:-उमेश बाळकृष्ण धुरे वय:-53 पत्ता:-प्त त्रिमुर्ती चाळ, विकास मंडळ समोर, साई विहार, र नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400078 पॅन नं 2): नाव:-श्रृतिका उमेश धुरे वय:-49 पत्ता:-प्लॉट त्रिमुर्ती चाळ, विकास मंडळ समोर, साई विहार, र नं: -, महाराष्ट्र, मुम्बई. पिन कोड:-400078 पॅन नं	टी. पी. रोड, भांडुप पश्चिम, मुंबई. , ब्लॉक नं: -, रो :-ALAPD9719Q नं: -, माळा नं: -, इमारतीचे नाव: रूम नं. 9, टी. पी. रोड. भांडप पश्चिम, मुंबई. , ब्लॉक नं: -, रो
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-महेश अंकुश शिंदे वय:-30; पत्ता:-प्लो दुसरा मजला, पुर्वा, पुरूषोत्तम हाईटस्, राम नगर ठाणे. , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पि 2): नाव:-मोनिका महेश शिंदे वय:-19; पत्ता:-प्ल दुसरा मजला, पुर्वा, पुरूषोत्तम हाईटस्, राम नगर ठाणे. , ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पि	; शिरगांव, बदलापूर पुर्व, तालुका अंबरनाथ, जिल न कोड:-421503 पॅन नं:-GNQPS7333H ॉट नं: -, माळा नं: -, इमारतीचे नाव: फ्लॅट नं. 20 ', शिरगांव, बदलापूर पुर्व, तालुका अंबरनाथ, जिल
(9) दस्तऐवज करुन दिल्याचा दिनांक	26/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	26/02/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	2703/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	164400	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	27400	





Sale Instances

Property	Vastu Rachna, Shirgaon, Balapur		
Source	Index no.2		
Floor	6th		
	Carpet	Built Up	Saleable
Area	387.00	464.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹6,137.00	₹5,114.00	-

10/2024, 12:08	igr_13	781
1378178	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. उल्हासनगर 2
04-10-2024	••	दस्त क्रमांक : 13781/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
	गावाचे नाव : शिरगाव	ī
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2375000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2193000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	मौजे-शिरगांव,सर्व्हें नं. 69,हिस्सा र ४२ ५६पैसेयावरील वास्त रचना म	पूरइतर वर्णन :, इतर माहिती: , इतर माहिती: नं. ९,एकुण क्षेत्रफळ ०हे 20आर ००प्रती,आकार १थील बी विंग,सहावा मजला,सदनिका क्र. १पेट + 6.129 चौ. मी. बाल्कनी((Survey
(5) क्षेत्रफळ	36.231 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.	कुलमुखत्यार श्री. राहुल तानाजी कोळेकर सर्व्हें नं. 69/9, भोसले नगर, शिरगांव, बदः रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421 2): नाव:-मे. गगनगिरी इन्फ्रा तर्फे भागीद कुलमुखत्यार श्री. राहुल तानाजी कोळेकर	ार श्री. चेतन नारायण गजरा यांचे तर्फे कबुली जबाबासार्ठ वय:-26 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: लापुर पुर्व, तालुका अंबरनाथ, जिल्हा ठाणे, ब्लॉक नं: -,
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	6000563, वालीवली गाव, आरती शाळेच्य ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पि 2): नाव:-संगिता देवेंद्रकुमार यादव वय: 6000563, वालीवली गाव, आरती शाळेच्य	5; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं. 11 मागे, बदलापूर पश्चिम, तालुका अंबरनाथ, जिल्हा ठाणे. न कोड:-421503 पॅन नं:-AEHPY7064D -45; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं 11 मागे, बदलापूर पश्चिम, तालुका अंबरनाथ, जिल्हा ठाणे. न कोड:-421503 पॅन नं:-AIOPY4887D
(9) दस्तऐवज करुन दिल्याचा दिनांक	03/10/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	03/10/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	कमांक,खंड व पृष्ठ	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	142500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23750	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 5th October 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 ₹ 28,88,550.00 (Rupees Twenty Eight Lakhs Eighty Eight Thousands Five 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



