MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mrs. Ramila Mukesh Karniya & Mr. Mukesh Govindji Karniya

Residential Flat No. 404, 4th Floor, Wing - C, **"Shree Hari Complex Co-Op. Hsg. Soc. Ltd.,"**, Village - Kamatghar, Taluka - Bhiwandi , District - Thane, PIN Code - 421 305, State - Maharashtra, India.

Latitude Longitude : 19°16'29.4"N 73°2'49.3"E

Intended User:

Cosmos Bank Ghodbandar Road

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane West 400 610



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at :					
♀ Nanded	💡 Thane	💡 Ahmedabad	💡 Delhi NCR		
💡 Mumbai	💡 Nashik	💡 Rajkot	💡 Raipur		
♀ Aurangabad	💡 Pune	♀Indore	💡 Jaipur		

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai** :-400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in @ www.vastukala.co.in



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Page 2 of 20

Vastu/Thane/12/2024/012793/230xxxx 10/dd-mmm-PSNCSH Date: 10.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 404, 4th Floor, Wing - C, **"Shree Hari Complex Co-Op. Hsg. Soc. Ltd.,"**, Village - Kamatghar, Taluka - Bhiwandi , District - Thane, PIN Code - 421 305, State - Maharashtra, India belongs to **Mrs. Ramila Mukesh Karniya & Mr. Mukesh Govindji Karniya**.

Boundaries	:	Building	Flat
North	:	Internal Road	Lift
South	:	A - Wing, Shree Hari Complex	Staircase
East	:	Vrundavan Villa Road / Open Plot	Flat No. 403
West	:	Internal Road / Tapovan School Bhiwandi	Flat No. 401

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 ₹ 62,64,073.00 (Rupees Sixty Two Lakhs Sixty Four Thousands Seventy Three 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/87/2022-23

Encl.: Valuation report

Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

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💡 Aurangabad	💡 Pune	♀Indore	💡 Jaipur	

Regd. Office

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Residential Flat No. 404, 4th Floor, Wing - C, "Shree Hari Complex Co-Op. Hsg. Soc. Ltd.,", Village - Kamatghar, Taluka -

<u>Bhiwandi, District - Thane, PIN Code - 421 305, State - Maharashtra, India</u>

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 10.12.2024 for Housing Loan Purpose.
1	Date of inspection	03.12.2024
3	Name of the owner / owners	Mrs. Ramila Mukesh Karniya & Mr. Mukesh Govindji Karniya
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. 404, 4 th Floor, Wing - C, "Shree Hari Complex Co-Op. Hsg. Soc. Ltd.,", Village - Kamatghar, Taluka - Bhiwandi , District - Thane, PIN Code - 421 305, State - Maharashtra, India. Contact Person : Mr. Vivek Karniya (Owner's Son) Contact No. 9579083993
6	Location, Street, ward no	Village - Kamatghar, District - Thane
7	Survey / Plot No. of land	Village - Kamatghar New Survey No - 125/5, 125/7 & 125/9
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. = 816.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 663.00 Balcony Area in Sq. Ft. = 153.00 Carpet Area in Sq. Ft. = 782.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 938.40 (Carpet Area + 20%)



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13	Roads, Streets or lanes on which the land is abutting	Village - Kamatghar, Taluka - Bhiwandi , District - Thane, Pin - PIN Code - 421 305	
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 - Mrs. Ramila Mukesh Karniya & Mr. Mukesh Govindji Karniya	
	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 BNMC norms Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mrs. Ramila Mukesh Karniya & Mr. Mukesh Govindji Karniya	
	(ii) Portions in their occupation	Fully Owner Occupied	



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	(iii)	Monthly or annual rent/compensation/license fee, etc. paid by each	13,500.00 (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	fixture: ranges	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29		etails of the water and electricity charges, If any, porne by the owner	N. A.
30		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
32		mp is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
33	lighting	as to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.
34		s the amount of propert <mark>y tax?</mark> Who is to bear it? et <mark>ail</mark> s with documentary proof	Information not available
35		building insured? If so, give the policy no., at 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.
26	SALES	S	
37	locality addres	nstances of sales of immovable property in the of on a separate sheet, indicating the Name and so of the property, registration No., sale price and f land sold.	As per sub registrar of assurance records
38	Land r	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		instances are not available or not relied up on, sis of arriving at the land rate	N. A.
40	COST	OF CONSTRUCTION	
41	Year o comple	f commencement of construction and year of etion	Year of Completion – 2017 (As per occupancy certificate)



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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, Ghodbandar Road Branch to assess Fair Market Value as on 10.12.2024 for Residential Flat No. 404, 4th Floor, Wing - C, **"Shree Hari Complex Co-Op. Hsg. Soc. Ltd.,"**, Village - Kamatghar, Taluka - Bhiwandi , District - Thane, PIN Code - 421 305, State - Maharashtra, India belongs to **Mrs. Ramila Mukesh Karniya & Mr. Mukesh Govindji Karniya**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.5037/2016 Dated 05.10.2016 between M/s. Ghanshyam Enterprises(The Developers) And Mrs. Ramila Mukesh Karania & Mr. Mukesh Govindji Karania(The purchaser).
2)	Copy of Commencement Certificate No.BPK / 99 / Kamatghar / 2012-2013 / Case No. NRV / 2495 Dated 24.12.2012 issued by Bhiwandi Nizampur City Municipal Corporation.
3)	Copy of Occupancy Certificate No.BPK / 99 / 2012-2013 / Case No. NRV / 4189 Dated 22.12.2017 issued by Bhiwandi Nizampur City Municipal Corporation.
4)	Copy of Society Share Certificate No.88 And Mrs. Ramila Mukesh Karania & Mr. Mukesh Govindji Karania(The purchaser) issued by SOCIETY.

Location

The said building is located at Village - Kamatghar, Taluka - Bhiwandi , District - Thane, PIN Code - 421 305. The property falls in Residential Zone. It is at a traveling distance 1.3 Km from Bhiwandi Road Railway Station.

Building

The building under reference is having Ground + 7 Upper Floors. It is a Kuccha 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 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 4th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage + 3 Balcony. This Residential Flat is Partly Vitrified & Partly Wooden Flooring, Teak Wood Door frame with Solid door with safety door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

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Valuation as on 10th December 2024

The Carpet Area of the Residential Flat	:	782.00 Sq. Ft.
-----------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2017 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	938.40 Sq. Ft. X ₹ 2,300.00 = ₹ 21,58,320.00
Depreciation {(100 - 10) X (7 / 60)}	:	10.50%
Amount of depreciation		₹ 2,26,527.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 39,700/- per Sq. M. i.e. ₹ 3,688/- per Sq. Ft.
Guideline rate (after depreciate)	•	₹ 51,207/- per Sq. M. i.e. ₹ 4,757/- per Sq. Ft.
Value of property	:	782.00 Sq. Ft. X ₹ 8,300 = ₹64,90,600
Total Value of property as on 10th December 2024	:	₹64,90,600.00

(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 10th December 2024	:	₹ 64,90,600.00 - ₹ 2,26,527.00 = ₹ 62,64,073.00
Total Value of the property		₹ 62,64,073.00
The realizable value of the property	:	₹56,37,666.00
Distress value of the property	:	₹50,11,258.00
Insurable value of the property (938.40 X 2,300.00)	:	₹21,58,320.00
Guideline value of the property (938.40 X 4757.00)	:	₹44,63,969.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 404, 4th Floor, Wing - C, **"Shree Hari Complex Co-Op. Hsg. Soc. Ltd.,"**, Village - Kamatghar, Taluka - Bhiwandi , District - Thane, PIN Code - 421 305, State - Maharashtra, India for this particular purpose at **₹ 62,64,073.00 (Rupees Sixty Two Lakhs Sixty Four Thousands Seventy Three Only)** as on 10th December 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 10th December 2024 is ₹ 62,64,073.00 (Rupees Sixty Two Lakhs Sixty Four Thousands Seventy Three 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

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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		Ground + 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 4 th 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	:	Kuccha 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 door with safety door, Powder coated Aluminum sliding windows, .
10	Flooring	:	Partly Vitrified & Partly Wooden Flooring.
11	Finishing	:	Cement Plastering with POP false Celling.
12	Roofing and terracing	:	R. C. C. Slab.
13	Special architectural or decorative features, if any	:	No



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_td.

Technical details				Main Building				
14	(i)	Internal wiring – surface or conduit	:	Concealed plumbing with C.P. fittings. Electrical wiring with				
	(ii)	ii) Class of fittings: Superior/Ordinary/ Poor.		concealed				
15	Sanitar	y installations	:	As per Requirement				
	(i)	No. of water closets						
	(ii)	No. of lavatory basins						
	(iii)	No. of urinals						
	(iv)	No. of sink						
16	16 Class of fittings: Superior colored / superior white/ordinary.			Ordinary				
17	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		:	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	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		e disposal – whereas connected to public , if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System				

Technical details







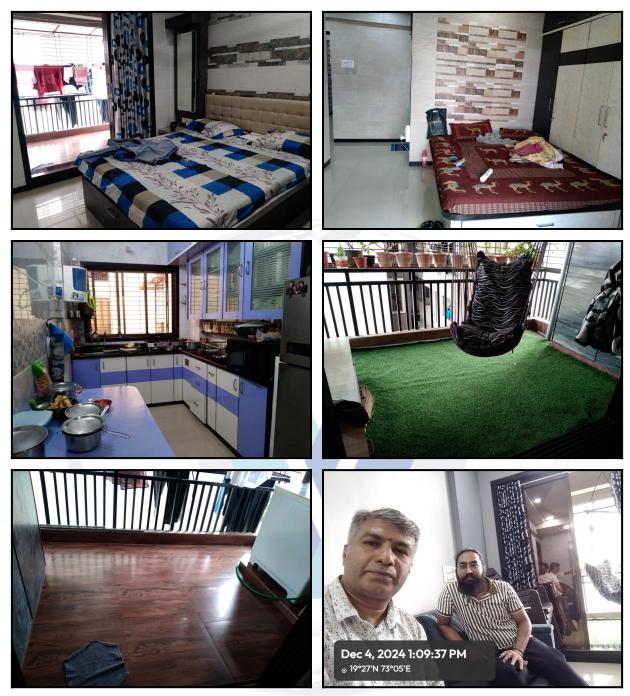
Actual Site Photographs







Actual Site Photographs





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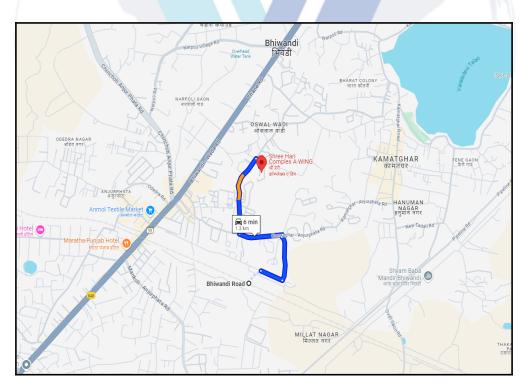


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Route Map of the property



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



Longitude Latitude: 19°16'29.4"N 73°2'49.3"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Bhiwandi Road - 1.3 Km).



Ready Reckoner Rate

Department Gover		ration and S Iaharashtra	tamp	नोंव	दणी व मह	मुद्रांक गराष्ट्र शास	विभाग
		Statement o रमूल्य दर पत्र		_			
Home					<u>Valu</u>	ation Guidel	<u>ines User Manual</u>
Year 2024-2025					Lan	guage Eng	tlish
Selected D	istrict Tha	ae					
Select Tah	lka Bhiv	vandi					
Select Vill	Gav	ache Nav : Kamatgh	ar (Bhiwa	ndi Niza	mŗ		
Search By	• • • Sur	vey No.	⊖SubZo	nes			
Enter Surv	ey No 125			4	Search		
उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
9/78-वॉर्ड क्र. 6/25) कामतघर सर्वे क्रमां	क 8600	39700	45700	49600	45700	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	39700			
Flat Located on 4 th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	39,700.00	Sq. Mtr.	3,688.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	8600			
The difference between land rate and building rate(A-B=C)	31,100.00			
Percentage after Depreciation as per table(D)	-37%			
Rate to be adopted after considering depreciation [B + (C X D)]	51,207.00	Sq. Mtr.	4,757.00	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

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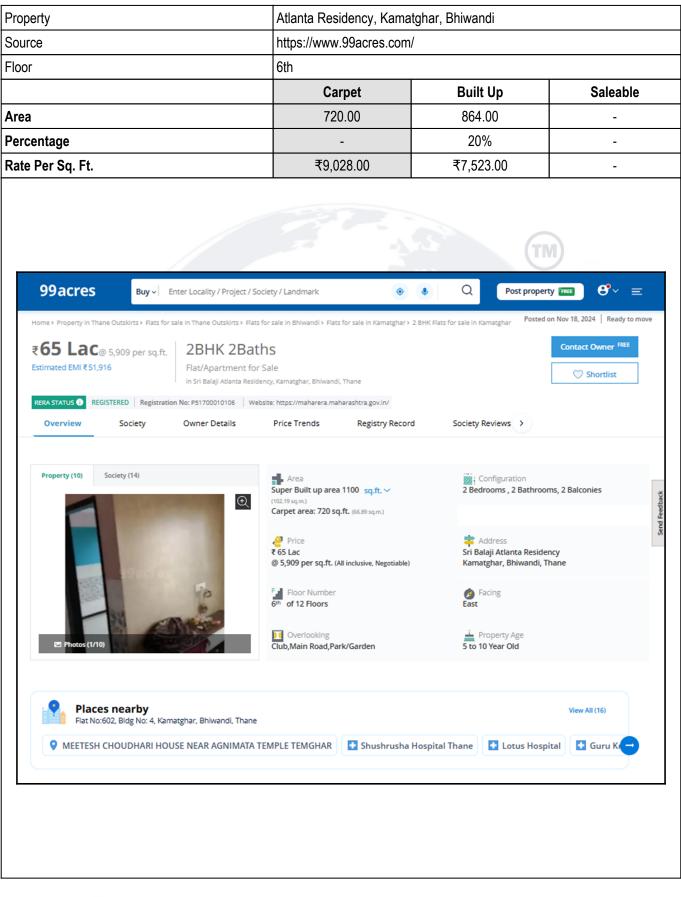
e) 31 Floors and above		Increase by 20% on units located on 31 and above floors							
Depr	Depreciation Percentage Table								
Con	npleted Age of Building in Years	Value in percent after depreciation							
		R.C.C Stru	ucture / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.					
0 to 2	2 Years	100%		100%					
Abov	ve 2 & up to 5 Years	95%		95%					
Abov	ve 5 Years	depreciatior maximum de	I 5 year for every year 1% is to be considered. However eduction available as per this shall arket 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

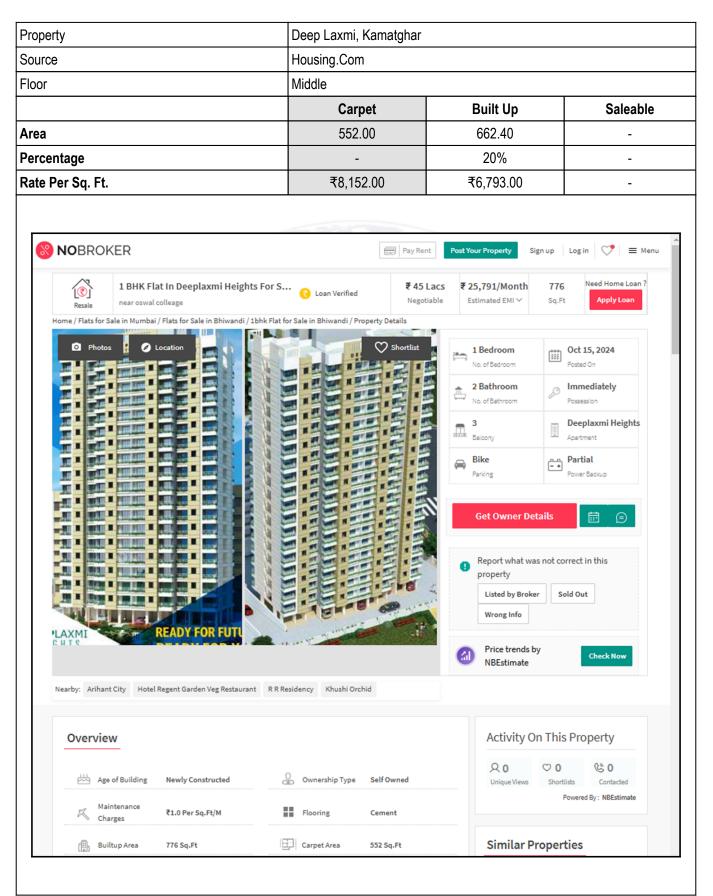


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Price Indicators





Price Indicators

Property	Atlanta Residen	Atlanta Residency, Kamatghar, Bhiwandi					
Source	Nobroker.com	Nobroker.com					
Floor		Higher					
		Carpet		Built Up	Saleable		
Area		750.00		900.00	-		
Percentage	Percentage			20%	-		
Rate Per Sq. Ft.		₹8,667.0	00	₹7,222.00	-		
8 NOBROKER			Pay Rent Po	ost Your Property Sig	n up 🛛 Log in 💙 🗮 Menu		
2 BHK Flat	t In Atlanta Residency,	Bhiwandi For	₹ 65 Lacs	₹ 37,254/Month	1,100 Need Home Loan?		
Resale Oswal School			Negotiable	Estimated EMI ∨	Sq.Ft Apply Loan		
Home / Flats for Sale in Mumbai / F	Flats for Sale in Bhiwandi / 21	ohk Flat for Sale in Bhiwandi / Proper	rty Details				
O Photos 🖉 Loo	cation		Shortlist	2 Bedroom	Jul 31, 2024		
				No. of Bedroom	Posted On		
		and the second second		No. of Bathroom	Possession		
				2	Atlanta Residency,		
				Balcony	Apartment		
				None	Full Power Backup		
				Parking	Power backup		
				Get Owner Deta	ails 🗮 🗐		
	NOBF	OKER	A A THE STATE	occonner bea			
			J' Interior	 Report what was 	not correct in this		
			3 - 11	Interport what was property			
			All and and	Listed by Broker	Sold Out		
				Wrong Info			
				Price trends by			
				MBEstimate	Check Now		
Nearby: Arihant City Hotel Re	egent Garden Veg Restaurant	R R Residency Khushi Orchid					
Overview				Activity On	This Property		
Age of Building	3-5 Years	Ownership Type S	elf Owned	Q 15 Unique Views	C 0 & O Shortlists Contacted		
				arright The The	Powered By : NBEstimate		
Maintenance	₹2.3 Per Sq.Ft/M	Flooring N	IA				
Charges							



Sale Instances

Property		Shree Hari Complex, B	Shree Hari Complex, Bhiwandi				
Source		Index no.2	Index no.2				
Floor		5th					
		Carpet	Built Up	Saleable			
Area		609.00	730.80	-			
Percentag	je	-	20%	-			
Rate Per S	Sq. Ft.	₹8,194.00	₹6,828.00	-			
	05/12/2024, 14:29	igr_5	327				
	5327351 06-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.भि दस्त क्रमांक : 5327/2024 नोदंणी : Regn:63m	भवंडी २			
		गावाचे नाव: कामतघ	হ				
	(1)विलेखाचा प्रकार	करारनामा					
	(2)मोबदला	4990000					
	(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2830411.5					
	(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:भिवंडी-निजामपूर मनपइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे कामतघर,तालुका भिवंडी,जिल्हा ठाणे येथील सर्व्हेनंबर 125,हिस्सानंबर 5,सर्व्हेनंबर 125,हिस्सानंबर 7 व सर्व्हेनंबर 125,हिस्सानंबर 9,या जमिनीवरील श्री हरी कॉम्प्लेक्स या बिल्डींग मधील सी विंग,पाचव्या मजल्यावरील सदनिका क्र. 503,क्षेत्र 609.00 चौरस फुट म्हणजेच 56.59 चौरस मीटर(कारपेट क्षेत्र)व टेरेसचे क्षेत्र 121.00 चौरस फुट((Survey Number : सर्व्हेनंबर 125, हिस्सानंबर 5 व इतर ;))					
	(5) क्षेत्रफळ	56.59 चौ.मीटर					
	(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.	1): नाव:-हनुमान रामु चौधरी वय:-50 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: न्यू ताडाली, कामतघर, तालुका भिवंडी, जिल्हा ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421302 पॅन नं:-AAMPC3819R					
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 1): नाव:-रोमिल शांतीलाल मालदे वय:-33; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बी-403, श्री हरी कॉम्प्लेक्स, ब्लॉक नं: -, रोड नं: कामतघर रोड, अंजूरफाटा, भिवंडी, तपोवन शाळेसमोर, ओसवाल शाळे जवळ, भिवंडी, ठाणे,,. पिन कोड:-421305 पॅन नं:-BCNPM7716B 2): नाव:-शांतीलाल खिमजी मालदे वय:-63; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बी-403, श्री हरी कॉम्प्लेक्स, ब्लॉक नं: -, रोड नं: कामतघर रोड, अंजूरफाटा, भिवंडी, तपोवन शाळेसमोर, ओसवाल शाळे जवळ, भिवंडी, ठाणे, मलाराधर रोड, अंजूरफाटा, भिवंडी, तपोवन शाळेसमोर, ओसवाल शाळे जवळ, भिवंडी, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421305 पॅन नं:-AIOPM2953L 					
	(9) दस्तऐक्ज करुन दिल्याचा दिनांक	12/04/2024					
	(10)दस्त नोंदणी केल्याचा दिनांक	15/04/2024					
	(11)अनुक्रमांक,खंड व पृष्ठ	5327/2024					
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	349300					
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000					



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 10th December 2024

The term Value is defined as:

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 4. There is no direct/ indirect interest in the property valued.

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5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 62,64,073.00 (Rupees Sixty Two Lakhs Sixty Four Thousands Seventy Three 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/87/2022-23



