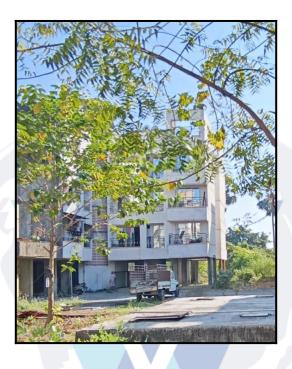


# Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



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

Name of Owner: Mr. Ritik Sanjay Surve & Mrs. Rashmi Sanjay Surve

Residential Flat No. 302, 3<sup>rd</sup> Floor, Building No 2, Wing - D, **"Akash Complex"**, Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, Boisar (West), PIN Code -401 501, State - Maharashtra, India.

Latitude Longitude: 19°50'6.2"N 72°42'38.0"E

# **Intended User:**

# Cosmos Bank Kalyan Khadakpada Branch

Ground floor, Shiv Villa Apt. Opp. gagangiri Soc. Sai Chowk, Khadakpada Kalyan West 421301



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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#### Regd. Office

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

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# Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 21

Vastu/Thane/12/2024/013182/2309751 24/11-449-PSSH Date: 24.12.2024

# **VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 302, 3rd Floor, Building No 2, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, Boisar (West), PIN Code -401 501, State - Maharashtra, India belongs to Mr. Ritik Sanjay Surve & Mrs. Rashmi Sanjay Surve.

Boundaries of the property

North : Wing - E Open Plot South East Open Plot West Wing - C

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 and Valued for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 purpose at ₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty Eight 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.



#### Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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

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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# Residential Flat No. 302, 3<sup>rd</sup> Floor, Building No 2, Wing - D, **"Akash Complex"**, Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, Boisar (West), PIN Code -401 501, 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 24.12.2024 for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Purpose.                                                                                                                                                         |  |
|----|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| 1  | Date of inspection                                                                                           | 16.12.2024                                                                                                                                                                                                                                                                                                                      |  |
| 3  | Name of the owner / owners                                                                                   | Mr. Ritik Sanjay Surve & Mrs. Rashmi Sanjay Surve                                                                                                                                                                                                                                                                               |  |
| 4  | If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided? | ed? Details of ownership share is not available                                                                                                                                                                                                                                                                                 |  |
| 5  | Brief description of the property                                                                            | Address: Residential Flat No. 302, 3 <sup>rd</sup> Floor, Building No 2, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, Boisar (West), PIN Code -401 501, State - Maharashtra, India.  Contact Person: Mr. Ganesh Mudaliar (Bank Representative) Contact No. 9820464312 |  |
| 6  | Location, Street, ward no                                                                                    | Village - Kurgaon, District - Palghar                                                                                                                                                                                                                                                                                           |  |
| 7  | Survey / Plot No. of land                                                                                    | Hissa No - 14/1 & 14/2/2 of Village - Kurgaon New Survey No - 14/1+14/2/2                                                                                                                                                                                                                                                       |  |
| 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. = 454.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 392.00 Balcony Area in Sq. Ft. = 62.00  Carpet Area in Sq. Ft. = 347.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 381.70 (Carpet Area + 10%) |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | Roads, Streets or lanes on which the land is abutting                                                                                                                                                                                                                            | Village - Kurgaon, Taluka - Palghar, District - Palghar, Pin - PIN Code -401 501                                                                                                                                                                       |
| 14 | If freehold or leasehold land                                                                                                                                                                                                                                                    | Free Hold.                                                                                                                                                                                                                                             |
| 15 | If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.  (i) Initial Premium  (ii) Ground Rent payable per annum  (iii) Unearned increased payable to the Lessor in the event of sale or transfer | N.A.                                                                                                                                                                                                                                                   |
| 16 | Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.                                                                                                                                                                                | As per documents                                                                                                                                                                                                                                       |
| 17 | Are there any agreements of easements? If so, attach a copy of the covenant                                                                                                                                                                                                      | Information not available                                                                                                                                                                                                                              |
| 18 | Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.                                                                                                                         | Information not available                                                                                                                                                                                                                              |
| 19 | Has any contribution been made towards development or is any demand for such contribution still outstanding?                                                                                                                                                                     | Information not available                                                                                                                                                                                                                              |
| 20 | Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.                                                                                                                                              | No                                                                                                                                                                                                                                                     |
|    | Attach a dimensioned site plan                                                                                                                                                                                                                                                   | N.A.                                                                                                                                                                                                                                                   |
|    | IMPROVEMENTS                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                        |
| 22 | Attach plans and elevations of all structures standing on the land and a lay-out plan.                                                                                                                                                                                           | Information not available                                                                                                                                                                                                                              |
| 23 | Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)                                                                                                                                                                            | Attached                                                                                                                                                                                                                                               |
| 24 | Is the building owner occupied/ tenanted/ both?                                                                                                                                                                                                                                  | Vacant                                                                                                                                                                                                                                                 |





|    |                                                                                                                                                   | roperty owner occupied, specify portion and of area under owner-occupation                                                                                  | Fully Vacant                                                                                               |  |  |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--|--|
| 25 | What is the Floor Space Index permissible and Percentage actually utilized?                                                                       |                                                                                                                                                             | Floor Space Index permissible - As per Local norms<br>Percentage actually utilized – Details not available |  |  |
| 26 | RENTS                                                                                                                                             | S                                                                                                                                                           |                                                                                                            |  |  |
|    | (i)                                                                                                                                               | Names of tenants/ lessees/ licensees, etc                                                                                                                   | Vacant                                                                                                     |  |  |
|    | (ii)                                                                                                                                              | Portions in their occupation                                                                                                                                | Fully Vacant                                                                                               |  |  |
|    | (iii)                                                                                                                                             | Monthly or annual rent/compensation/license fee, etc. paid by each                                                                                          | 3,700.00 (Expected rental income per month)                                                                |  |  |
|    | (iv)                                                                                                                                              | Gross amount received for the whole property                                                                                                                | N.A.                                                                                                       |  |  |
| 27 |                                                                                                                                                   | y of the occupants related to, or close to ss associates of the owner?                                                                                      | Information not available                                                                                  |  |  |
| 28 | fixtures<br>ranges                                                                                                                                | arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details | N. A.                                                                                                      |  |  |
| 29 | 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 |                                                                                                                                                   | s the amount of property tax? Who is to bear it? etails with documentary proof                                                                              | Information not available                                                                                  |  |  |
| 35 |                                                                                                                                                   | ouilding insured? If so, give the policy no., t for which it is insured and the annual premium                                                              | Information not available                                                                                  |  |  |
| 36 | -                                                                                                                                                 | dispute between landlord and tenant regarding and in a court of rent?                                                                                       | N. A.                                                                                                      |  |  |
| 37 |                                                                                                                                                   | y standard rent been fixed for the premises any law relating to the control of rent?                                                                        | N. A.                                                                                                      |  |  |
| 26 | SALES                                                                                                                                             | 3                                                                                                                                                           |                                                                                                            |  |  |
| 37 | locality<br>addres                                                                                                                                | stances of sales of immovable property in the on a separate sheet, indicating the Name and s of the property, registration No., sale price and f 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 (Approx.)                                                                                 |
| 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: As per Site Inspection, Actual Total Carpet area 454.00                                                              | Sq. Ft. (Including Carpet Area – 392 Sq. Ft. & Balcony Area                                                         |

in Sq. Ft. - 62.00) is more than Carpet Area 347.00 Sq. Ft. mentioned in the Agreement for Sale provided to us. We have considered area mentioned in the Agreement for Sale. Hence, to give proper weightage to the value of the

property, higher rate i.e., 5,100/- per Sq. Ft. on Carpet Area is considered.

### **PART II- VALUATION**

### **GENERAL**:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 24.12.2024 for Residential Flat No. 302, 3<sup>rd</sup> Floor, Building No 2, Wing - D, **"Akash Complex"**, Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, Boisar (West), PIN Code -401 501, State - Maharashtra, India belongs to **Mr. Ritik Sanjay Surve & Mrs. Rashmi Sanjay Surve**.

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

| 1) | Copy of Agreement for sale No.1679/2021 Dated 05.03.2021 between M/s. Lxmi Infra(The Promoter) And Mr. Ritik Sanjay Surve & Mrs. Rashmi Sanjay Surve(The The Allottees).             |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2) | Copy of RERA Certificate No.P99000006053 Dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority.                                                                    |
| 3) | Copy of Commencement Certificate No.Revenue / K-1 / T-1A / NAP / SR – 275 / 2012 Dated 03.06.2014 issued by Additional Collector of Jawhar Thane.                                    |
| 4) | Copy of Approved Building Plan No.BS / BP / Kurgaon /Palghar / S. No. 14/1 & 14/2/2 / NR Palghar / 310 Dated 18.03.2014 issued by Town Planner, Palghar (As Download from RERA Site) |
| 5) | Copy of Completion Certificate Dated 02.01.2021 issued by Vastushilp Associates.                                                                                                     |





#### Location

The said building is located at Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code -401 501. The property falls in Residential Zone. It is at a traveling distance 7.9 Km from Boisar Railway Station.

#### **Building**

The building under reference is having Part Ground + Part Stilt + 3 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 without lift.

#### **Residential Flat:**

The Residential Flat under reference is situated on the 3<sup>rd</sup> Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet + Passage + 3 Balcony. 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 24th December 2024

| The Carpet Area of the Residential Flat | : 347.00 Sq. Ft. |  |
|-----------------------------------------|------------------|--|
|-----------------------------------------|------------------|--|

### **Deduct Depreciation:**

| Year of Construction of the building                                        | :   | 2017 (Approx.)                                      |
|-----------------------------------------------------------------------------|-----|-----------------------------------------------------|
| Expected total life of building                                             | :   | 60 Years                                            |
| Age of the building as on 2024                                              | :   | 7 Years                                             |
| Cost of Construction                                                        | V   | 381.70 Sq. Ft. X ₹ 2,200.00 = ₹ 8,39,740.00         |
| Depreciation {(100 - 10) X (7 / 60)}                                        | (:) | 10.50%                                              |
| Amount of depreciation                                                      | 1   | ₹ 88,242.00                                         |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | :   | ₹ 39,185/- per Sq. M.<br>i.e. ₹ 3,640/- per Sq. Ft. |
| Guideline rate (after depreciate)                                           | :   | ₹ 36,698/- per Sq. M.<br>i.e. ₹ 3,409/- per Sq. Ft. |
| Value of property                                                           | :   | 347.00 Sq. Ft. X ₹ 5,100 = ₹17,69,700               |
| Total Value of property as on 24th December 2024                            |     | ₹17,69,700.00                                       |

(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 24th December 2024 | : | ₹ 17,69,700.00 - ₹ 88,242.00 = ₹ 16,81,458.00 |
|-----------------------------------------------------|---|-----------------------------------------------|
| Total Value of the property                         |   | ₹ 16,81,458.00                                |
| The realizable value of the property                | : | ₹14,29,239.00                                 |
| Distress value of the property                      | : | ₹11,77,021.00                                 |
| Insurable value of the property (381.70 X 2,200.00) | : | ₹8,39,740.00                                  |



Valuers & Appraisers
Architect & Engineers
Consultanting
Appraisers
Architect & Engineers
Consultanting
Consultant

| Guideline value of the property (381.70 X 3409.00) | : | ₹13,01,215.00 | $\left[ \right]$ |
|----------------------------------------------------|---|---------------|------------------|
|----------------------------------------------------|---|---------------|------------------|

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3<sup>rd</sup> Floor, Building No 2, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, Boisar (West), PIN Code -401 501, State - Maharashtra, India for this particular purpose at ₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty Eight Only) as on 24th December 2024

### **NOTES**

- I, Sharadkumar Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 24th December 2024 is ₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty Eight Only) Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.





### **PART III- VALUATION**

### I, hereby declare that

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

### **ANNEXURE TO FORM 0-1**

### **Technical details**

### **Main Building**

| 1  | No. of floo                                | ors and height of each floor                     | :  | Part Ground + Part Stilt + 3 Upper Floors                                             |  |
|----|--------------------------------------------|--------------------------------------------------|----|---------------------------------------------------------------------------------------|--|
| 2  | Plinth are                                 | a floor wise as per IS 3361-1966                 | :  | N.A. as the said property is a Residential Flat Situated on 3 <sup>rd</sup> Floor     |  |
| 3  | Year of co                                 | onstruction                                      | :  | 2017 (Approx.)                                                                        |  |
| 4  | Estimated                                  | I future life                                    | :  | 53 Years Subject to proper, preventive periodic maintenance & structural repairs      |  |
| 5  | Type of co                                 | onstruction- load bearing walls/RCC<br>eel frame |    | R.C.C. Framed Structure                                                               |  |
| 6  | Type of fo                                 | oundations                                       | V  | R.C.C. Foundation                                                                     |  |
| 7  | 7 Walls                                    |                                                  |    | All external walls are 9" thick and partition walls are 6" Thk Brick Masonery.        |  |
| 8  | Partitions                                 |                                                  | :  | 6" Thk. Brick Masonery.                                                               |  |
| 9  | Doors and Windows                          |                                                  | :/ | Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, . |  |
| 10 | Flooring                                   |                                                  | :  | Vitrified Tile Flooring.                                                              |  |
| 11 | Finishing                                  | 11/2                                             | :  | Cement Plastering.                                                                    |  |
| 12 | Roofing and terracing                      |                                                  |    | R. C. C. Slab.                                                                        |  |
| 13 | Special ar                                 | rchitectural or decorative features, if any      | :  | No                                                                                    |  |
| 14 | 4 (i) Internal wiring – surface or conduit |                                                  | :  | Concealed plumbing with C.P. fittings. Electrical wiring with                         |  |
|    | (ii)                                       | Class of fittings: Superior/Ordinary/<br>Poor.   |    | concealed                                                                             |  |



# **Technical details**

# **Main Building**

| 15 | Sanitary installations                               |                                                                                | : | As per Requirement                                |
|----|------------------------------------------------------|--------------------------------------------------------------------------------|---|---------------------------------------------------|
|    | (i)                                                  | No. of water closets                                                           |   |                                                   |
|    | (ii)                                                 | No. of lavatory basins                                                         |   |                                                   |
|    | (iii)                                                | No. of urinals                                                                 |   |                                                   |
|    | (iv)                                                 | No. of sink                                                                    |   |                                                   |
| 16 | Class of f<br>white/ordi                             | ittings: Superior colored / superior inary.                                    | : | Ordinary                                          |
| 17 | Compoun<br>Height an<br>Type of co                   |                                                                                | : | 6'.0" High, R.C.C. column with B. B. masonry wall |
| 18 | No. of lifts                                         | s and capacity                                                                 | : | Not Provided TM                                   |
| 19 | Underground sump – capacity and type of construction |                                                                                | : | RCC Tank                                          |
| 20 | Over-hea<br>Location,<br>Type of co                  |                                                                                | : | RCC Tank on Terrace                               |
| 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                       | į | 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**















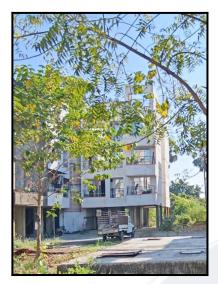


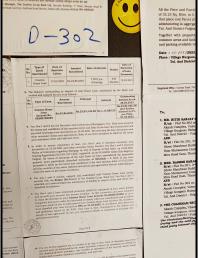


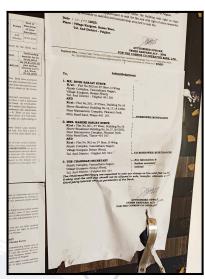


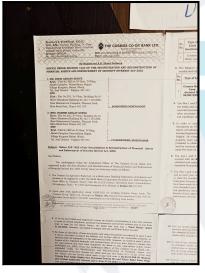


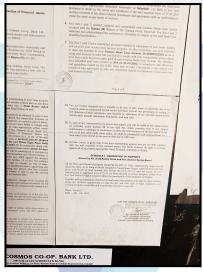
# **Actual Site Photographs**

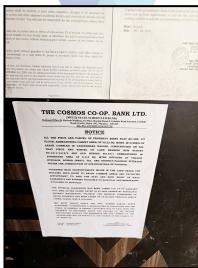


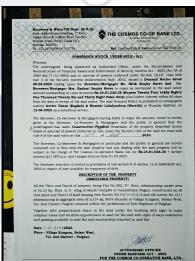












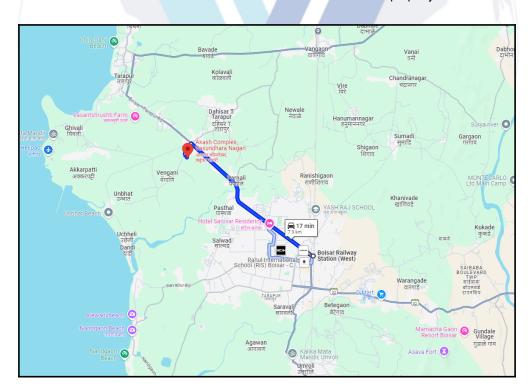




# **Route Map of the property**



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



Longitude Latitude: 19°50'6.2"N 72°42'38.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Boisar - 7.9 Km).



Valuers & Appraisers

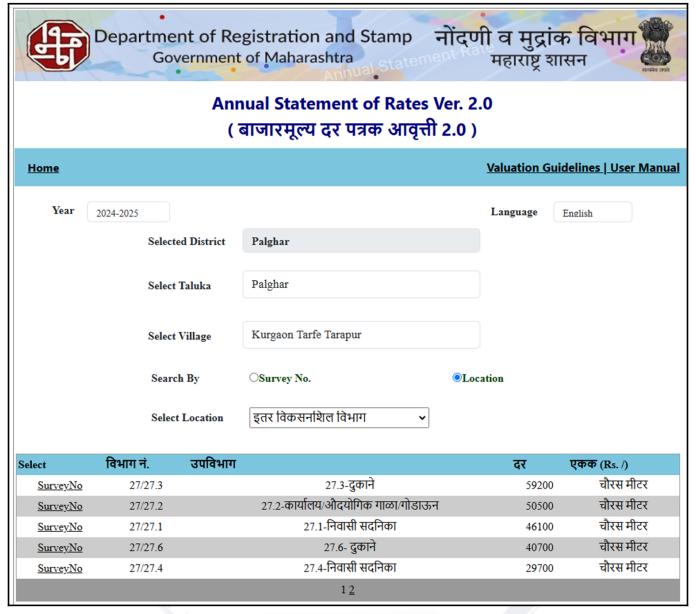
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

# **Ready Reckoner Rate**



| Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A) | 39,185.00 | Sq. Mtr. | 3,640.00 | Sq. Ft. |
|---------------------------------------------------------------------------|-----------|----------|----------|---------|
| Stamp Duty Ready Reckoner Market value Rate for Land (B)                  | 3660      |          |          |         |
| The difference between land rate and building rate(A-B=C)                 | 35,525.00 |          |          |         |
| Percentage after Depreciation as per table(D)                             | 7%        |          |          |         |
| Rate to be adopted after considering depreciation [B + (C X D)]           | 36,698.00 | Sq. Mtr. | 3,409.00 | 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%                |



Since 1989



| c) | Second Floor           | 90% |
|----|------------------------|-----|
| d) | Third Floor            | 85% |
| e) | Fourth Floor and above | 80% |

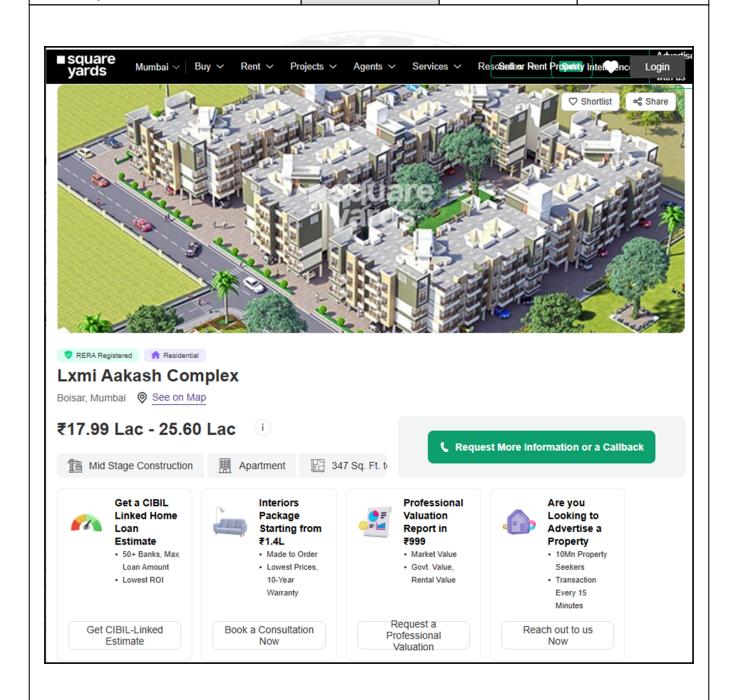
**Depreciation Percentage Table** 

| Completed Age of Building in Years | Value in percent after depreciation     |                                                                                                                                                              |  |
|------------------------------------|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|                                    | R.C.C Structure / other Pukka Structure | Cessed Building, Half or Semi-Pukka<br>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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate |  |



# **Price Indicators**

| Property         | Aakash Complex, Boisar | Aakash Complex, Boisar |          |  |
|------------------|------------------------|------------------------|----------|--|
| Source           | square yards           | square yards           |          |  |
| Floor            | Middle                 | Middle                 |          |  |
|                  | Carpet                 | Built Up               | Saleable |  |
| Area             | 347.00                 | 381.70                 | -        |  |
| Percentage       | -                      | 10%                    | -        |  |
| Rate Per Sq. Ft. | ₹5,184.00              | ₹4,713.00              | -        |  |

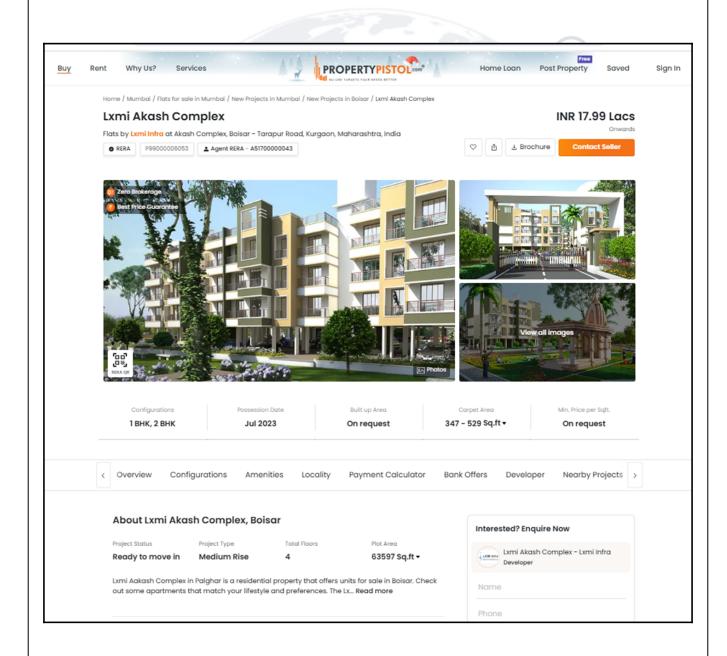




Valuers & Appraisers
Architects &
Architects &
Gharter Designers ()
EFV Consultants
Lander's Engineer

# **Price Indicators**

| Property         | Aakash Complex, Boisar          |           |          |
|------------------|---------------------------------|-----------|----------|
| Source           | https://www.Propertypistol.com/ |           |          |
| Floor            | Middle                          |           |          |
|                  | Carpet                          | Built Up  | Saleable |
| Area             | 347.00                          | 381.70    | -        |
| Percentage       | -                               | 10%       | -        |
| Rate Per Sq. Ft. | ₹5,184.00                       | ₹4,713.00 | -        |







# **Sale Instances**

| Property         | Balaji Complex, Boisar |           |          |
|------------------|------------------------|-----------|----------|
| Source           | Index no.2             |           |          |
| Floor            | 2nd                    |           |          |
|                  | Carpet                 | Built Up  | Saleable |
| Area             | 419.00                 | 460.90    | -        |
| Percentage       | -                      | 10%       | -        |
| Rate Per Sq. Ft. | ₹4,773.00              | ₹4,339.00 | -        |

| 3492542                                                                | सूची क्र.2                                                                                                                                                                        | दुय्यम निबंधक : दु.नि.पालघर-2                                                                           |
|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 12-12-2024                                                             | सूचा क्र.2                                                                                                                                                                        | -                                                                                                       |
| Note:-Generated Through eSearch                                        |                                                                                                                                                                                   | दस्त क्रमांक : 8492/2024                                                                                |
| Module,For original report please contact concern SRO office.          |                                                                                                                                                                                   | नोदंणी :                                                                                                |
| contact concern SRO office.                                            |                                                                                                                                                                                   | Regn:63m                                                                                                |
|                                                                        | गावाचे नाव : कुरगाव (प्रभाव क्षे                                                                                                                                                  | ोत्र)                                                                                                   |
| (1)विलेखाचा प्रकार                                                     | करारनामा                                                                                                                                                                          |                                                                                                         |
| (2)मोबदला                                                              | 2000000                                                                                                                                                                           |                                                                                                         |
| (3) बाजारभाव(भाडेपटटयाच्या                                             | 1955500                                                                                                                                                                           |                                                                                                         |
| बाबतितपटटाकार आकारणी देतो की                                           |                                                                                                                                                                                   |                                                                                                         |
| पटटेदार ते नमुद करावे)                                                 |                                                                                                                                                                                   |                                                                                                         |
| (4) भू-मापन,पोटहिस्सा व                                                | <ol> <li>पालिकेचे नावःपालघरङ्तर वर्णन :,</li> </ol>                                                                                                                               | इतर माहिती: मौजे कुरगाव तालुका व                                                                        |
| घरक्रमांक(असल्यास)                                                     |                                                                                                                                                                                   | ते 3,सर्वे नं. 67 हिस्सा नं. 1 ते 3,सर्वे नं. 6                                                         |
|                                                                        |                                                                                                                                                                                   | 3, सर्वे नं. 77 हिस्सा नं. 1 व 2, सर्वे नं. 78 पै                                                       |
|                                                                        | वराल बालाजा काम्प्लक्स फर्ज 2, बिल                                                                                                                                                | डंग नं. 03,टाईप डी,विंग बी च्या दुसऱ्या<br>इ 34.93 चौ.मी. कारपेट व बालकनी क्षेत्र                       |
|                                                                        | मजल्यावराल सदानका क्र. 201 च क्षत्र<br>  3.99 चौ.मी हा या कराराचा विषय आह                                                                                                         |                                                                                                         |
|                                                                        | । उ.५५ चा.मा हा या कराराचा विषय आर्                                                                                                                                               | ह.(क्र.मुद्राक-2021/जन.स.क्र.12/<br>वेभाग यांचे आदेश दि. 31 मार्च 2021 नुरू                             |
|                                                                        |                                                                                                                                                                                   | वमान याच आदशाद. ३१ माच २०२१ नुस<br>१%(र.रु.२००००/-)मुद्रांक शुल्काची सवल                                |
|                                                                        |                                                                                                                                                                                   | 1%(२.२.२०००७/-)मुद्राक शुल्काया संवर्<br>ber : सर्वे नं. 66 हिस्सा नं. 1 ते 3,सर्वे नं. (               |
|                                                                        | हिस्सा नं १ ते ३ सर्ते नं ६९ हिस्सा नं १                                                                                                                                          | ) , सर्वे नं. 76 हिस्सा नं. 1 ते 3,सर्वे नं. 77                                                         |
|                                                                        | हिस्सा नं. 1 व 2,सर्वे नं. 78 पै; ))                                                                                                                                              |                                                                                                         |
| (5) क्षेत्रफळ                                                          | 34.93 चौ.मीटर                                                                                                                                                                     |                                                                                                         |
| (6)आकारणी किंवा जुडी देण्यात असेल<br>तेव्हा.                           |                                                                                                                                                                                   |                                                                                                         |
|                                                                        |                                                                                                                                                                                   |                                                                                                         |
| (७) दस्तऐवज करून देणा-या/लिहून<br>ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी | 1): नाव:-बि. आर. हाऊसिंग तर्फे भागीदार भे                                                                                                                                         |                                                                                                         |
| न्यायालयाचा हुकुमनामा किंवा आदेश                                       | प्रसाथ वय:-४० पता:-प्लॉट नं:, माळा नं: -, इमारतीचे नाव: गाळा नं 12-13, बी विंग, तळ मजला ,<br>मीनी मार्केट, बी पी रोड, भाईदर पू. ठाणे, ब्लॉक नं:, रोड नं: -, महाराष्ट्र, ठाणे. पिन |                                                                                                         |
| असल्यास,प्रतिवादिचे नाव व पत्ता.                                       | कोड:-401105 पॅन नं:-AAJFB8059R                                                                                                                                                    | , ,                                                                                                     |
| (८)दस्तऐवज करुन घेणा-या पक्षकाराचे                                     | 1)- नाव-वैष्णावी जयवंत ठाकर - वय-२०-प                                                                                                                                             | त्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सालवर                                                      |
| व किंवा दिवाणी न्यायालयाचा हुकुमनामा                                   | बंदराली, सालवड, बोईसर पश्चिम , ब्लॉक नं: -,                                                                                                                                       | , रोड नं: -, महाराष्ट्र, ठाणे.    पिन कोड:-401504    प                                                  |
| किंवा आदेश असल्यास,प्रतिवादिचे नाव                                     | ਰੋ:-BCCPT6636A                                                                                                                                                                    |                                                                                                         |
| व पत्ता                                                                | 2): नाव:-निकिता जयवंत ठाकूर वय:-23; प                                                                                                                                             | त्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सालव:<br>, रोड नं:, महाराष्ट्र, ठाणे.   पिन कोड: 401504  : |
|                                                                        | बदराला, सालवंड, बाइसर पश्चिम , ब्लाक न: -,<br>  नं:-BUBPT9113M                                                                                                                    | , राञ्चः, महाराष्ट्र, ठाण. । पन काठ: 401504                                                             |
| (9) दस्तऐवज करुन दिल्याचा दिनांक                                       | 04/12/2024                                                                                                                                                                        |                                                                                                         |
| (10)दस्त नोंदणी केल्याचा दिनांक                                        | 04/12/2024                                                                                                                                                                        |                                                                                                         |
| (11)अनुक्रमांक,खंड व पृष्ठ                                             | 8492/2024                                                                                                                                                                         |                                                                                                         |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क                                    | 100000                                                                                                                                                                            |                                                                                                         |
|                                                                        | 20000                                                                                                                                                                             |                                                                                                         |





# **Sale Instances**

| Property         | Padmavati Complex, Boisar |           |          |
|------------------|---------------------------|-----------|----------|
| Source           | Index no.2                |           |          |
| Floor            | 1st                       |           |          |
|                  | Carpet                    | Built Up  | Saleable |
| Area             | 290.00                    | 319.00    | -        |
| Percentage       | -                         | 10%       | -        |
| Rate Per Sq. Ft. | ₹4,841.00                 | ₹4,401.00 | -        |

| 8346542                                                                                                                                        | सूची क्र.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | The state of the state of                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 21-12-2024                                                                                                                                     | सूचा क्र.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | दुय्यम निबंधक : दु.नि.पालघर-2                                                                                                                    |
| Note:-Generated Through eSearch                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | दस्त क्रमांक : 8346/2024                                                                                                                         |
| Module,For original report please                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | नोदंणी :                                                                                                                                         |
| contact concern SRO office.                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Regn:63m                                                                                                                                         |
|                                                                                                                                                | गावाचे नाव : कुरगाव (प्रभा                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | ाव क्षेत्र)                                                                                                                                      |
| (1)विलेखाचा प्रकार                                                                                                                             | करारनामा                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                  |
| (2)मोबदला                                                                                                                                      | 1404000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                  |
| (3) बाजारभाव(भाडेपटटयाच्या<br>बाबतितपटटाकार आकारणी देतो की<br>पटटेदार ते नमुद करावे)                                                           | 1366634                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                  |
| (४) भू-मापन,पोटहिस्सा व<br>घरक्रमांक(असल्यास)                                                                                                  | 1) पालिकेचे नाव:पालघरइतर वर्णन :, इतर माहिती: मौजे कुरगाव येथील वि<br>क्रं 27 .1,सर्वे नं.185/ 2 -पद्मावती कॉम्पलेक्स बिल्डिंग नं.3,विंग - डी,सदनिव<br>104,पहिला मझला,(सदनिका क्षेत्र 289.98 .चौ.फूट.कार्पेट म्हणजेच 26.95<br>चौ.मी.कार्पेट)बोईसर तारापूर रोड,कुरगाव,बोईसर पश्चिम .((Survey Num<br>185/2;))                                                                                                                                                                                                                                                                                    |                                                                                                                                                  |
| (5) क्षेत्रफळ                                                                                                                                  | 26.95 चौ.मीटर                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                  |
| (6)आकारणी किंवा जुडी देण्यात असेल<br>तेव्हा.                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                  |
| (७) दस्तऐवज करून देणा-या/लिहून<br>ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी<br>न्यायालयाचा हुकुमनामा किंवा आदेश<br>असल्यास,प्रतिवादिचे नाव व पत्ता. | माळा नं: -, इमारतीचे नाव: मुकुंद पॅलेस प                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | र्के भागीदार कृष्णा बी.जैन वय:-48 पत्ता:-प्लॉट नं: -,<br>फ़्लॅट नं 202 , गोडदेव व्हीलेज,भायंदर- ईस्ट 401105,<br>न कोड:-401105 पॅन नं:-AALFD2723L |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे<br>व किंवा दिवाणी न्यायालयाचा हुकुमनामा<br>किंवा अदेश असल्यास,प्रतिवादिचे नाव<br>व पत्ता                    | 1): नाव:-सगर सिताराम तामोरे वय:-48; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: स /ओ सीताराम तामोरे मंगल आळी दांडी रोड निअर सोसायटी एट - पोस्ट दांडी तालुका व जिल्हा -पालघर ,बोईसर पश्चिम . महाराष्ट्र -401501, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र ,ठाणे. पिन कोड:-401501 पॅन नं:-AVAPT7487P 2): नाव:-शुभांगी सागर तामोरे वय:-40; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: स /ओ सीताराम तामोरे मंगल आळी दांडी रोड निअर सोसायटी एट - पोस्ट दांडी तालुका व जिल्हा -पालघर ,बोईसर पश्चिम . महाराष्ट्र -401501, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र ,ठाणे. पिन कोड:-401501 पॅन नं:-ANVPT5505D |                                                                                                                                                  |
| (9) दस्तऐक्ज करून दिल्याचा दिनांक                                                                                                              | 28/11/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                  |
| (10)दस्त नोंदणी केल्याचा दिनांक                                                                                                                | 28/11/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                  |
| (11)अनुक्रमांक,खंड व पृष्ठ                                                                                                                     | 8346/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                  |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क                                                                                                            | 84250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                  |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क                                                                                                              | 14050                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                  |
| (14)शेरा                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                  |





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

This exercise is to assess Fair Market Value of the property under reference as on 24th 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.
- 5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





An ISO 9001: 2015 Certified Company

# **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 ₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

#### Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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



