

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ganesh Rajendra Gotad

Residential Flat No. 206, 2nd Floor, Building No 1, Wing - A, **"Akash Complex"**, Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India.

Latitude Longitude: 19°50'7.8"N 72°42'36.8"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

Our Pan India Presence at:

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Regd. Office

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

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Vastu/Thane/12/2024/013190/2309757 24/17-455-PSSH Date: 24.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 206, 2nd Floor, Building No 1, Wing - A, **"Akash Complex"**, Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India belongs to **Mr. Ganesh Rajendra Gotad**.

Boundaries of the property

North : Open Plot / Internal Road

South : Wing - B

East : Wing - F

West : Open Plot

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 ₹ 16,96,065.00 (Rupees Sixteen Lakhs Ninety Six Thousands Sixty Five 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



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Regd. Office

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Residential Flat No. 206, 2nd Floor, Building No 1, Wing - A, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, 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. Ganesh Rajendra Gotad		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	sole ownership		
5	Brief description of the property	Address: Residential Flat No. 206, 2 nd Floor, Building No 1, Wing - A, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, 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	Village - Kurgaon New Survey No - 14/1+14/2/20ld 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. = 418.00 (Area as per Site measurement) Cupboard Area in Sq. Ft. = 360.00 Balcony Area in Sq. Ft. = 58.00 Carpet Area in Sq. Ft. = 350.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 385.00 (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





	If the property owner occupied, specify portion and extent 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 Percentage actually utilized – Details not available	
26	RENTS			
	(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 ranges	rate 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		etails of the water and electricity charges, If any, orne 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	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.	
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.	
26	SALES	3		
37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records	





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

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 418.00 Sq. Ft. (Including Carpet Area – 360 Sq. Ft. & Balcony Ar in Sq. Ft 58.00) is more than Carpet Area 350.00 Sq. Ft. mentioned in the Agreement for Sale provided to us. V have considered area mentioned in the Agreement for Sale. Hence, to give proper weightage to the value of the			

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. 206, 2nd Floor, Building No 1, Wing - A, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka -Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India belongs to Mr. Ganesh Rajendra Gotad.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.3570/2021 Dated 11.05.2021 between M/s. Lxmi Infra(The Builder) And Mr. Ganesh Rajendra Gotad(The The Allottees).
2)	Copy of RERA Certificate No.P99000006053 Dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority.
3)	Copy of Approved Building Plan No.BS / BP / Kurgaon / Palghar / S. No. 14/1 & 14/2/2 / NR Palghar / 310 Dated 18.03.2014issued by Town Planner , Palghar (As Download from RERA Site).
4)	Copy of Completion Certificate Dated 06.03.2021 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 7.9Km from Boisar Railway Station.



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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. 2nd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage + 3 Balcony.(i.e., 1 BHK) 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. Concealed Electrical wiringetc.

Valuation as on 24th December 2024

The Carpet Area of the Residential Flat	÷	350.00 Sq. Ft.
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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	:	385.00 Sq. Ft. X ₹ 2,200.00 = ₹ 8,47,000.00
Depreciation {(100 - 10) X (7 / 60)}		10.50%
Amount of depreciation	\	₹ 88,935.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	X	₹ 41,490/- per Sq. M. i.e. ₹ 3,855/- per Sq. Ft.
Guideline rate (after depreciate)	A	₹ 38,842/- per Sq. M. i.e. ₹ 3,609/- per Sq. Ft.
Value of property	:/	350.00 Sq. Ft. X ₹ 5,100 = ₹17,85,000
Total Value of property as on 24th December 2024	V:	₹17,85,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 24th December 2024	:	₹ 17,85,000.00 - ₹ 88,935.00 = ₹ 16,96,065.00
Total Value of the property	:	₹ 16,96,065.00
The realizable value of the property	:	₹14,41,655.00
Distress value of the property	:	₹11,87,246.00
Insurable value of the property (385.00 X 2,200.00)	:	₹8,47,000.00
Guideline value of the property (385.00 X 3609.00)	:	₹13,89,465.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 206, 2nd Floor, Building No 1, Wing - A, **"Akash Complex"**, Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN



Since 1989





Code - 401 501, State - Maharashtra, India for this particular purpose at ₹ 16,96,065.00 (Rupees Sixteen Lakhs Ninety Six Thousands Sixty Five 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 ₹ 16,96,065.00 (Rupees Sixteen Lakhs Ninety Six Thousands Sixty Five 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 area floor wise as per IS 3361-1966		:	N.A. as the said property is a Residential Flat Situated on 2 nd 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 eel frame		R.C.C. Framed Structure	
6	Type of fo	oundations	V	R.C.C. Foundation	
7	Walls			All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.	
8	Partitions		:	6" Thk. Brick Masonery.	
9	Doors and Windows		7	Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, .	
10	Flooring		:	Vitrified Tile Flooring.	
11	Finishing	1/2		Cement Plastering.	
12	Roofing and terracing		÷,	R. C. C. Slab.	
13	Special architectural or decorative features, if any		·	No	
14	(i) Internal wiring – surface or conduit		:	Concealed plumbing with C.P. fittings. Concealed	
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring	



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 white/ord	fittings: Superior colored / superior linary.	:	Ordinary
17	Compound wall Height and length Type of construction			6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	Not Provided TM
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- r	no. and their horse power	:	May be provided as per requirement
22		nd paving within the compound nate area and type of paving		Chequred tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity			Connected to Municipal Sewerage System





Actual Site Photographs























Actual Site Photographs



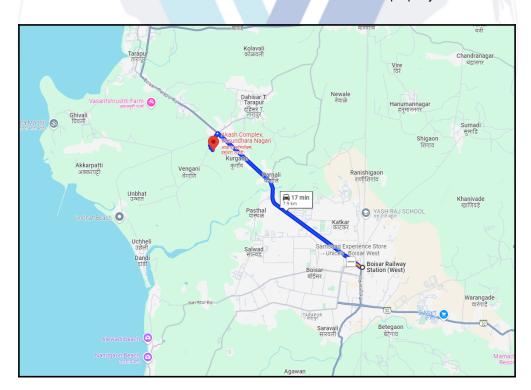




Route Map of the property



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



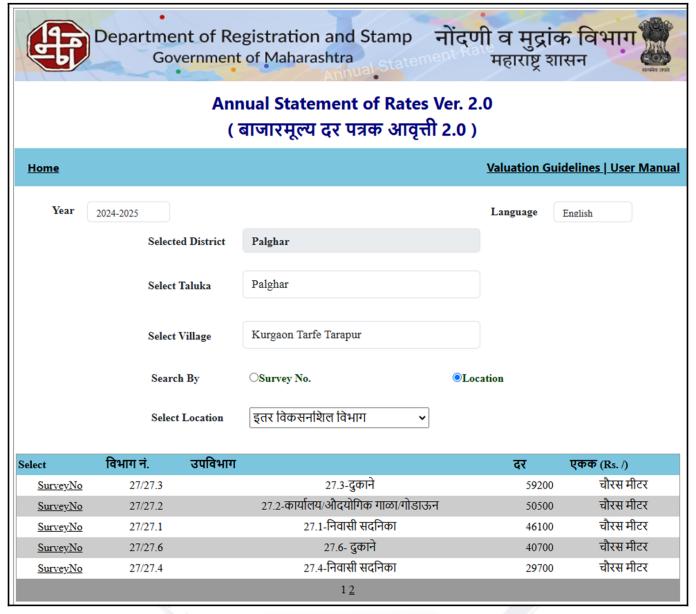
Longitude Latitude: 19°50'7.8"N 72°42'36.8"E

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



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Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	46100			
Decrease by 10% on Flat Located on 2 nd Floor	4610			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	41,490.00	Sq. Mtr.	3,855.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	3660			
The difference between land rate and building rate(A-B=C)	37,830.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	38,842.00	Sq. Mtr.	3,609.00	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%



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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 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	

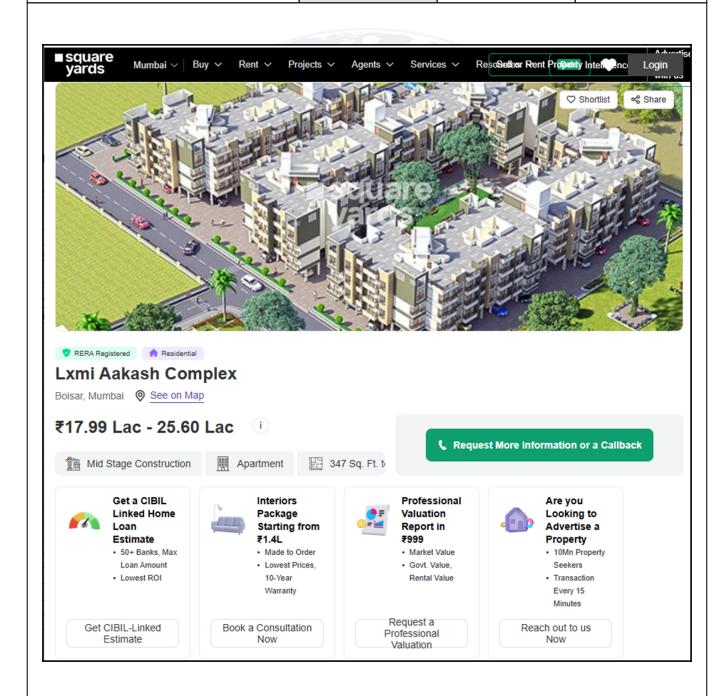






Price Indicators

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	-	

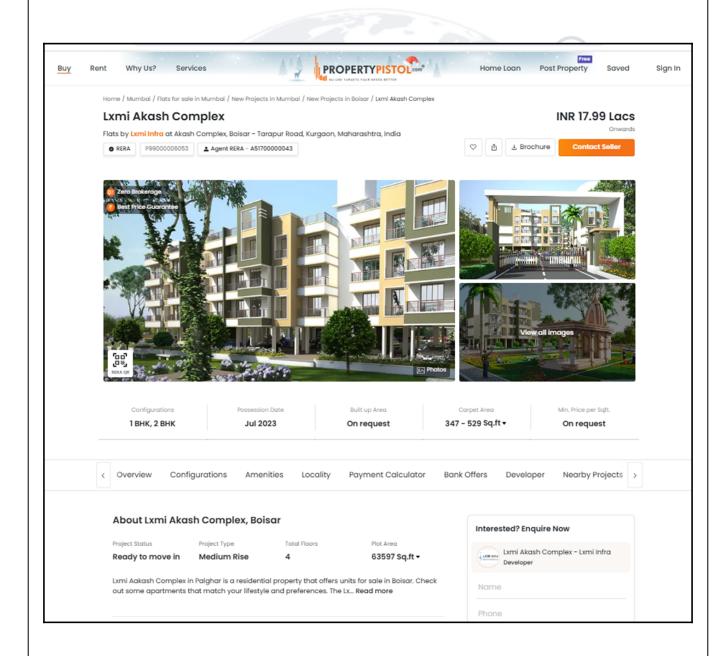




Valuers & Appraisers
Valuers & Appraisers
Arithmetic Designers
United Consultants
Lender's Engineer

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	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	-

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	गावाचे नाव : कुरगाव (प्रभा	ਰ क्षेत्र ।
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	1404000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1366634	
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(5) क्षेत्रफळ	26.95 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे.दिव्य ज्योती इंटरप्राइजेस तर्फे भागीदार कृष्णा बी.जैन वय:-48 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: मुकुंद पॅलेस फ़्लॅट नं 202 , गोडदेव व्हीलेज,भायंदर-ईस्ट 401105, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AALFD2723L	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सागर 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) दस्तऐवज 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)श्रीम		





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	-

21/12/2024, 14:21	igr_8492	
8492542 12-12-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि.पालघर-2 दस्त क्रमांक : 8492/2024 नोदंणी : Regn:63m
	गावाचे नाव : कुरगाव (प्रभाव ह	भेत्र)
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2000000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1955500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	जिल्हा पालघर सर्वे नं. 66 हिस्सा नं. 1 हिस्सा नं. 1,सर्वे नं. 76 हिस्सा नं. 1 ते: वरील बालाजी कॉम्प्लेक्स फेज 2,बिलि मजल्यावरील सदिनका क्र. 201 चे क्षे: 3.99 चौ.मी हा या कराराचा विषय आ प्र.क्र.107/म-1(धोरण)महसूल व वर्ना महिला खरेदीदारास या दस्तऐवजास देण्यात आली आहे.)((Survey Num	, इतर माहिती: मौजे कुरगाव तालुका व ते 3, सर्वे नं. 67 हिस्सा नं. 1 ते 3, सर्वे नं. 68 3, सर्वे नं. 77 हिस्सा नं. 1 व 2, सर्वे नं. 78 पै डेंग नं. 03, टाईप डी, विंग बी च्या दुसऱ्या त्र 34.93 चौ.मी. कारपेट व बालकनी क्षेत्र हे. (क्र. मुद्रांक-2021/अनै. स.क्र.12/ वेभाग यांचे आदेश दि. 31 मार्च 2021 नुसार 1%(र.रु. 20000/-) मुद्रांक शुल्काची सवलत aber: सर्वे नं. 66 हिस्सा नं. 1 ते 3, सर्वे नं. 67 1, सर्वे नं. 76 हिस्सा नं. 1 ते 3, सर्वे नं. 77
(5) क्षेत्रफळ	34.93 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी 🛮 प्रसाथ वय:-४० पत्ता:-प्लॉट नं:, माळ		रुलाल ए. जैन तर्फे कु. मु. धारक म्हणून अरुण इमारतीचे नाव: गाळा नं 12-13, बी विंग, तळ मजला , कं नं:, रोड नं: -, महाराष्ट्र, ठाणे. पिन
(शुदस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	बंदराली, सालवड, बोईसर पश्चिम , ब्लॉक नं: - नं:-BCCP16636A 2): नाव:-निकिता जयवंत ठाकुर वय:-23: प	ाता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सालवड, , रोड नं: -, महाराष्ट्र, ठाणे. िपन कोड:-401504 पॅन !ता:-प्लॉट नं:-, माळा नं: -, इमारतीचे नाव: सालवड, -, रोड नं:, महाराष्ट्र, ठाणे. िपन कोड:-401504 पॅन
(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	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	20000	





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

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

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 16,96,065.00 (Rupees Sixteen Lakhs Ninety Six Thousands Sixty Five 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



