

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Vikram Rajendra Jadhav & Mrs. Vedika Vikram Jadhav

Residential Flat No. 55, 2nd Floor, Wing - D, **"Rajdeep Co-Op. Hsg. Soc. Ltd."**, Gokhale Road, Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India.

Latitude Longitude: 19°11'17.2"N 72°57'56.0"E

Intended User:

Cosmos Bank Naupada

Kusumanjali, Opp. Devdhar Hospital, Naupada, Thane (West) - 400 602, State - Maharashtra, Country - India.



Our Pan India Presence at:

NandedMumbai

Aurangabad Pune

♥ Thane♥ Nashik

💡 Ahmedabad 💡 Delhi NCR

♥ Rajkot

Raipur Jaipur

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.

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Vastu/Mumbai/01/2025/013590/2310058 15/8-177-PRBS Date: 15.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 55, 2nd Floor, Wing - D, "Rajdeep Co-Op. Hsg. Soc. Ltd.", Gokhale Road, Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State -Maharashtra, Country - India belongs to Mr. Vikram Rajendra Jadhav & Mrs. Vedika Vikram Jadhav.

Boundaries of the property

North : Wing - C South Wing - E

East Prashant Nagar Road

West **Under Construction Building**

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 70,69,250.00 (Rupees Seventy Lakhs Sixty Nine Thousands Two Hundred And Fifty Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report



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Regd. Office

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



mumbai@vastukala.co.in www.vastukala.co.in





Residential Flat No. 55, 2nd Floor, Wing - D, **"Rajdeep Co-Op. Hsg. Soc. Ltd."**, Gokhale Road, Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 15.01.2025 for Housing Loan Purpose.		
1	Date of inspection	10.01.2025		
3	Name of the owner / owners	Mr. Vikram Rajendra Jadhav & Mrs. Vedika Vikram Jadhav		
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 55, 2 nd Floor, Wing - D, "Rajdeep Co-Op. Hsg. Soc. Ltd.", Gokhale Road, Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India. Contact Person: Mr. Vikram Rajendra Jadhav (Owner) Contact No. 9869635082		
6	Location, Street, ward no	Gokhale Road Village - Naupada, Thane (West) District - Thane		
7	Survey / Plot No. of land	Village - Naupada New Survey No - 23(Part), 24(Part)		
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. = 331.89 (Area as per Site measurement) Carpet Area in Sq. Ft. = 337.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 404.40 (Carpet Area + 20%) All the above areas are within 1% of the Agreement for Sale Area. The above calculations and detailed measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is prepared based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Village - Naupada, Thane (West)Taluka - Thane, District - Thane, Pin - PIN - 400 602
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
		oroperty owner occupied, specify portion and of area under owner-occupation	Fully Vacant
25		s the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENT	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	16,100.00 (Expected rental income per month)
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	SALE	s —————	





37	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records	
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.	
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.	
40	COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 1980 (As per occupancy certificate)	
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.	
43	For items of work done on contract, produce copies of agreements	N. A.	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.	
	Remark: Building number and wing not mentioned in the provided report.	d occupancy certificate. please check and confirm with legal	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Branch to assess Fair Market Value as on 15.01.2025 for Residential Flat No. 55, 2nd Floor, Wing - D, **"Rajdeep Co-Op. Hsg. Soc. Ltd."**, Gokhale Road, Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India belongs to **Mr. Vikram Rajendra Jadhav & Mrs. Vedika Vikram Jadhav**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.311 / 2025 Dated 03.01.2025 between Mr. Kamlakant Keshav Wadkar (The Transferor) And Mr. Vikram Rajendra Jadhav & Mrs. Vedika Vikram Jadhav(The Transferee).
2)	Copy of Occupancy Certificate No.883 dated 26.03.1980 & 27.02.1981 issued by Thane Municipal Corporation.
3)	Copy of Commencement Certificate No.72 Dated 19.06.1972 issued by Thane Municipal Corporation.
4)	Copy of Society Maintenance Bill No.2400756 dated 01.09.2024 in the name of Mr. Kamlakant Keshav Wadkar .
5)	Copy of Title Certificate Dated 16.08.2024 issued by Vijay R. Sali (Advocate).

Location



Since 1989



CONSULTANTO
Valuers & Appraisars
Interior Designers

The said building is located at Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602. The property falls in Residential Zone. It is at a traveling distance 1.00 Km. from Thane Railway Station.

Building

The building under reference is having Ground + 4 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 Normal. The building is used for Residential purpose. 2nd Floor is having 4 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 + WC + Bathroom. This Residential Flat is Ceramic Tile Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Casing Capping Electrical wiringetc.

Valuation as on 15th January 2025

The Carpet Area of the Residential Flat	: 337.	.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1980 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	45 Years
Cost of Construction	:\	404.40 Sq. Ft. X ₹ 2,500.00 = ₹ 10,11,000.00
Depreciation {(100 - 10) X (45 / 60)}	V	67.50%
Amount of depreciation		₹ 6,81,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	/	₹ 1,16,200/- per Sq. M. i.e. ₹ 10,795/- per Sq. Ft.
Guideline rate (after depreciate)	:/	₹ 88,480/- per Sq. M. i.e. ₹ 8,220/- per Sq. Ft.
Value of property	•	337.00 Sq. Ft. X ₹ 23,000 = ₹77,51,000
Total Value of property as on 15th January 2025		₹77,51,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 15th January 2025	:	₹ 77,51,000.00 - ₹ 6,81,750.00 = ₹ 70,69,250.00
Total Value of the property	:	₹ 70,69,250.00
The realizable value of the property	:	₹63,62,325.00
Distress value of the property	:	₹56,55,400.00
Insurable value of the property (404.40 X 2,500.00)	:	₹10,11,000.00
Guideline value of the property (404.40 X 8220.00)	:	₹33,24,168.00



Valuers & Appraisers
Architect & Engineers
Constitution (Constitution (C

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 55, 2nd Floor, Wing - D, "Rajdeep Co-Op. Hsg. Soc. Ltd.", Gokhale Road, Village - Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India for this particular purpose at ₹ 70,69,250.00 (Rupees Seventy Lakhs Sixty Nine Thousands Two Hundred And Fifty Only) as on 15th January 2025

NOTES

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value
 of the property as on 15th January 2025 is ₹ 70,69,250.00 (Rupees Seventy Lakhs Sixty Nine Thousands Two
 Hundred And Fifty Only) Value varies with time and purpose and hence this value should not be referred for any
 purpose other than mentioned in this report.
- 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 floors and height of each floor	a :	Ground + 4 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 construction	:	1980 (As per occupancy certificate)	
4	Estimated future life	:	15 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of construction- load bearing walls/RCC frame/ steel frame		R.C.C. Framed Structure	
6	Type of foundations	V	R.C.C. Foundation	
7	Walls		All external walls are 9" thick and partition walls are 6" The Brick Masonery.	
8	Partitions		6" Thk. Brick Masonery.	
9	Doors and Windows		Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .	
10	Flooring		Ceramic Tile Flooring.	
11	Finishing	- :	Cement Plastering + POP Finish.	
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. Casing Capping	
	(ii) Class of fittings: Superior/Ordinary/ Poor.		Electrical wiring	





Technical details

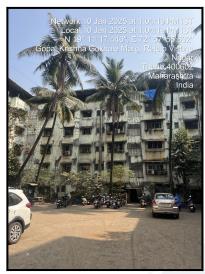
Main Building

15	Sanitary i	nstallations	:	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 white/ordi	ittings: Superior colored / superior inary.	:	Ordinary
17	17 Compound wall Height and length Type of construction		:	All external walls are 9" thick and partition walls are 6" thick
18	No. of lifts and capacity		:	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- no. 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



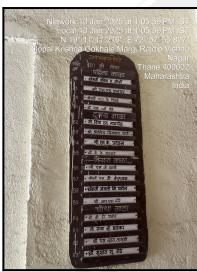


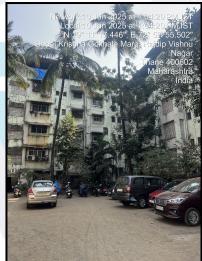
Actual Site Photographs









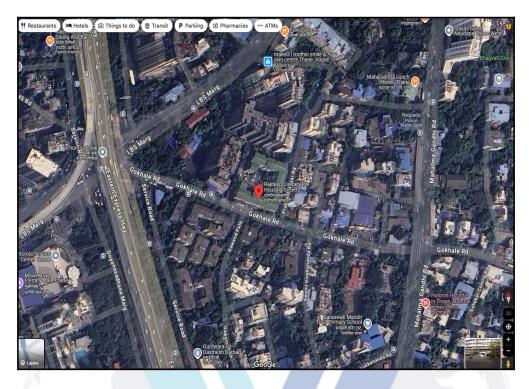




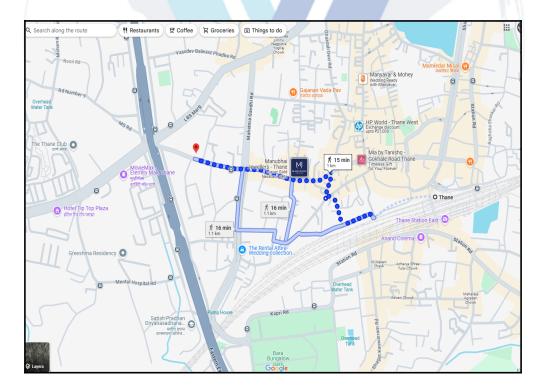




Route Map of the property



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



Longitude Latitude: 19°11'17.2"N 72°57'56.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 1.00 Km.).



Valuers & Appraisers

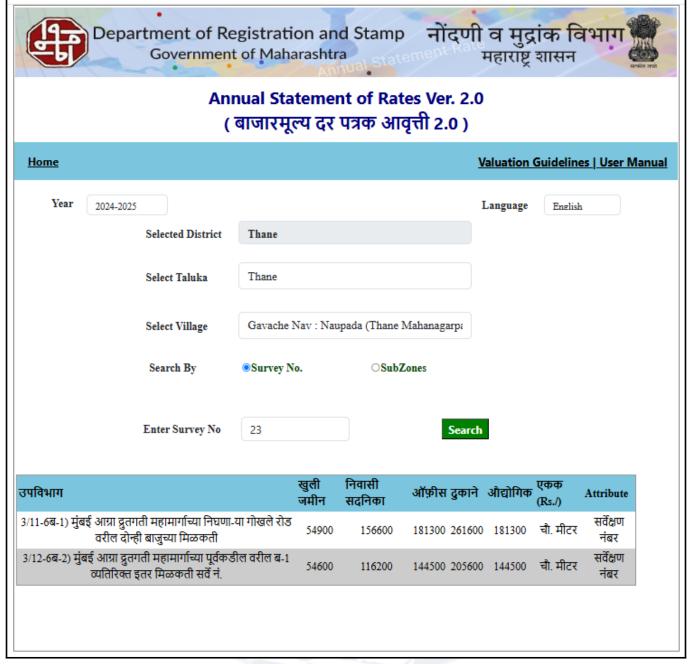
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	116200			
Decrease by 10% on Flat Located on 2 nd Floor	11620			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,04,580.00	Sq. Mtr.	9,716.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	54600			
The difference between land rate and building rate(A-B=C)	49,980.00			
Percentage after Depreciation as per table(D)	45%			
Rate to be adopted after considering depreciation [B + (C X D)]	88,480.00	Sq. Mtr.	8,220.00	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.



Since 1989





	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
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% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate		

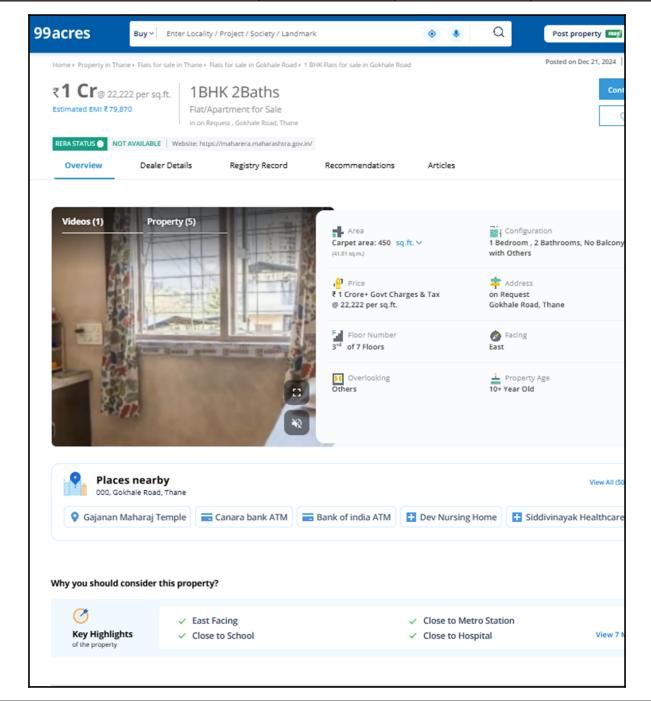






Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	450.00	540.00	648.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹22,222.00	₹18,519.00	₹15,432.00

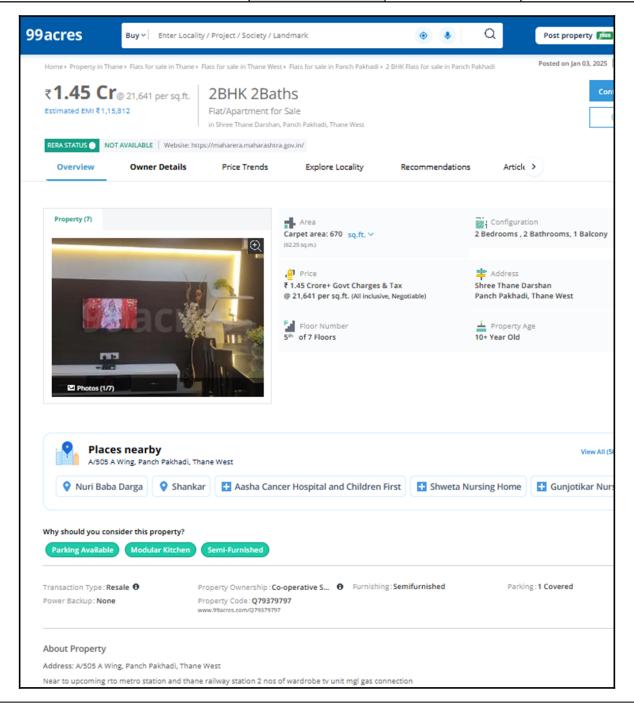






Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	670.00	804.00	964.80
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹21,642.00	₹18,035.00	₹15,029.00







Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	338.00	405.60	486.72	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹21,728.00	₹18,107.00	₹15,089.00	

18649335 27-01-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुय्यम निवंधक : सह दु.नि.ठाणे 5 दस्त क्रमांक : 18649/2022

नोदेणी : Regn:63m

गावाचे नाव: नौपाडा

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	6900000
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	5902254
(४) भू-मापन,पोटिहिस्सा व घरक्रमोक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदिनका नं. ठी-58,3 रा मजला,ठी विंग,राजदीप को. ऑप. हो. सो. लि.,मल्हार सिनेमा जवळ,गोखले रोड,नौपाडा,ठाणे प.,क्षेत्र 338 चौ. फुट कारपेट,(झोन नं.3/11/ई 6ब-1) 2 Mudrank 2021/UOR12/CR107/M1 (Policy): For Women Mudrank 2021/UOR12/CR107/M1 (Policy): For Women - Influential Area((Survey Number : 23/2, 24(Pt.), 25-A(Pt.), 25-A/3A(Pt.), 25-A/2(Pt.), 25(Pt.), ;))
(5) क्षेत्रफळ	338 चौ.फूट
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अमृत जयंत गोगरी वय:-63 पत्ता:-प्लॉट ने: ठी-58, माळा ने: -, इमारतीचे नाव: राजदीप सोसायटी , ब्लॉक ने: गोखले रोठ, मल्हार सिनेमा जवळ , रोठ ने: वोठाफोन गॅलरी समोर, नौपाठा, ठाणे प. , महाराष्ट्र, ठाणे. पिन कोठ:-400802 पॅन ने:-ARMPG7597B
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-डॉ. अजली मितिद पाटील वय:-54; पत्ता:-प्लॉट ने: 604/704, माळा ने: -, हमारतीचे नाव: बिल्डिंग ने. बी2, व्हॅली टॉवर , व्लॉक ने: चितळसर मानपाडा , रोड ने: ठाणे प. , महाराष्ट्र, ठाणे. पिन कोड:-400810 पॅन ने:-AIOPP1578A
(९) दस्तऐवज करुन दिल्याचा दिनांक	21/11/2022
(10)दस्त नोदणी केल्याचा दिनांक	21/11/2022
(11)अनुक्रमोक,खंड व पृष्ठ	18649/2022
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	414000
(13)बाजारभावाप्रमाणे नोंद्रणी शुक्क	30000
(14)शेरा	
मुल्पीकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रोक गुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	337.00	404.40	485.28
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹22,552.00	₹18,793.00	₹15,661.00

311335

04-01-2025

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निवंधक : सह दु.नि.ठाणे 5 दस्त क्रमोक : 311/2025

नोदणी :

Regn:63m

-		- A	
गावाचे	नाव :	नीपाडा	Γ

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	7600000
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	5590776.6
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका क्र. 55,दुसरा मजला,ठी विंग,राजदिप को-ऑप.हो.सो.लि.,गोखले रोड,नौपाठा,ठाणे प.,सदनिकेचे क्षेत्र 337 चौ. फुट कार्पेट((Survey Number : 23(Pt), 24(Pt) ;))
(5) क्षेत्रफळ	337 चौ.फूट
(६) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कमलाकांत केशव वाउकर - वय:-80 पत्ता:-प्लॉट नं: 55, माळा नं: दूसरा मजला, ठी विंग, इमारतीचे नाव: राजदिय को-ऑप.हौ.सो.लि., ब्लॉक नं: ., रोड नं: गोखले रोड, नौपाडा, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400602 पॅन नं:-AAAPW7510M
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायातयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता	1): नाव:-विक्रम राजेंद्र जाधव वय:-38; पत्ता:-प्टॉट नं: रुम नं. 9, माळा नं: ., इमारतीचे नाव: अनुभव बिल्डिंग, ब्लॉक नं: ., रोठ नं: शिवाजी नगर, रेत्वे क्रार्टस जवळ, बी कॅबीन, नौपाठा, ठाणे प., महाराष्ट्र, ठाणे. पिन कोठ:-400802 पॅन नं:-AOCPJ3185R 2): नाव:-वेदीका विक्रम जाधव वय:-35; पत्ता:-प्लॉट नं: रुम नं. 9, माळा नं: ., इमारतीचे नाव: अनुभव बिल्डिंग, ब्लॉक नं: ., रोठ नं: शिवाजी नगर, रेत्वे क्रार्टस जवळ, बी कॅबीन, नौपाठा, ठाणे प., महाराष्ट्र, ठाणे. पिन कोठ:-400802 पॅन नं:-BEXPJ8785B
(१) दस्तऐवज करुन दिल्याचा दिनांक	03/01/2025
(10)दस्त नोंद्रणी केल्याचा दिनांक	03/01/2025
(11)अनुक्रमांक,खंड व पृष्ठ	311/2025
(12)बाजारभावाप्रमाणे मुद्रोक शुल्क	532000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	
मुद्रोक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th January 2025

The term Value is defined as:

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 70,69,250.00 (Rupees Seventy Lakhs Sixty Nine Thousands Two Hundred And Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
Cosmos Bank Empanelment No.: HO/Credit/87/2022-23



