

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Pinkesh Champalal Jain & Mr. Amit Champalal Jain

Residential Flat No. H-9, 2nd Floor, Wing - H, "Paras Nagar Co-op. Hsg. Soc. Ltd.", Majas Road, Village - Majas, Taluka - Andheri, District - Mumbai Suburban, Jogeshwari (East), Mumbai, PIN - 400 060, State - Maharashtra, India.

Latitude Longitude: 19°8'21.6"N 72°51'31.3"E

Intended User:

Cosmos Bank MRO-A1, Vile Parle (East) Branch

Pratik Avenue, 1st Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India.



Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

Thane Nashik

Ahmedabad Opelhi NCR

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Regd. Office

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

+91 2247495919

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



Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/01/2025/013646/2310160 22/9-279-JAV Date: 22.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. H-9, 2nd Floor, Wing - H, "Paras Nagar Co-op. Hsg. Soc. Ltd.", Majas Road, Village - Majas, Taluka - Andheri, District - Mumbai Suburban, Jogeshwari (East), Mumbai, PIN - 400 060, State - Maharashtra, India belongs to Mr. Pinkesh Champalal Jain & Mr. Amit Champalal Jain.

Boundaries	:	Building	Flat
North		Compound & 'F' Wing of Paras Nagar CHSL	Lobby
South	:	Avant Heritagte	Marginal Space
East	:	'G' Wing of Paras Nagar CHSL	Flat No. 8
West		Residential Building	Flat No. 10

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 ₹ 80,60,640.00 (Rupees Eighty Lakhs Sixty Thousands Six Hundred And Forty Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

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

Encl.: Valuation report



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Residential Flat No. H-9, 2nd Floor, Wing - H, "Paras Nagar Co-op. Hsg. Soc. Ltd.", Majas Road, Village - Majas, Taluka - Andheri, District - Mumbai Suburban, Jogeshwari (East), Mumbai, PIN - 400 060, 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 22.01.2025 for Bank Loan Purpose.
1	Date of inspection	16.01.2025
3	Name of the owner / owners	Mr. Pinkesh Champalal Jain & Mr. Amit Champalal Jain
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Mr. Pinkesh Champalal Jain(50%) & Mr. Amit Champalal Jain(50%)
5	Brief description of the property	Address: Residential Flat No. H-9, 2 nd Floor, Wing - H, "Paras Nagar Co-op. Hsg. Soc. Ltd.", Majas Road, Village - Majas, Taluka - Andheri, District - Mumbai Suburban, Jogeshwari (East), Mumbai, PIN - 400 060, State - Maharashtra, India. Contact Person: Mr. Pinkesh C. Jain (Flat Releasor) Contact No. 8169317192
6	Location, Street, ward no	Majas Road Village - Majas, District - Mumbai Suburban
7	Survey / Plot No. of land	CTS No - 156/A of Village - Majas
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. = 353.75 (Area as per Site measurement) Carpet Area in Sq. Ft. = 350.00 (Area As Per Release Deed) Built Up Area in Sq. Ft. = 420.00 (Carpet Area + 20%)



Valuers & Appraisers

Valuers & Appraisers

Architects & Service Service

Machine Enginers (1)

FF Commission

FF Commission

MACHINE Enginers

13	Roads, Streets or lanes on which the land is abutting	Village - Majas, Taluka - Andheri, District - Mumbai Suburban, Pin - PIN - 400 060		
14	If freehold or leasehold land	Free Hold.		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.		
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents		
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available		
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available		
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available		
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No		
	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Pinkesh Champalal Jain		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Pinkesh Champalal Jain		
	(ii) Portions in their occupation	Fully Owner Occupied		
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	18,600.00 (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 , 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		e tenant to bear the whole or part of the cost and maintenance? Give particulars	N. A.		
31		s installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
32		np is installed, who is to bear the cost of nance and operation- owner or tenant?	N. A.		
33	lighting	as to bear the cost of electricity charges for of common space like entrance hall, stairs, e, compound, etc. owner or tenant?	N. A.		
34		the amount of property tax? Who is to bear it? etails with documentary proof	Information not available		
35		uilding insured? If so, give the policy no., tfor which it is insured and the annual premium	Information not available		
36	-	dispute between landlord and tenant regarding nding 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				
37	locality address	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 land sold.	As per sub registrar of assurance records		
38	Land ra	ate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.		
39		nstances are not available or not relied up on, is of arriving at the land rate	N. A.		
40	COST	OF CONSTRUCTION			
41	Year of comple	commencement of construction and year of tion	Year of Completion – 1976 (Building Completion Certificate)		
42		vas the method of construction, by contract/By ing Labour directly/ both?	N. A.		



Valuers & Appraisers
Architects & Interior Designers (1)
TFV Consultants
Lander's Engineers (8)
APRAID 10 PT (2)
APT (2)
APRAID 10 PT (2)
APRA

43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, MRO-A1, Vile Parle (East) Branch Branch to assess Fair Market Value as on 22.01.2025 for Residential Flat No. H-9, 2nd Floor, Wing - H, "Paras Nagar Co-op. Hsg. Soc. Ltd.", Majas Road, Village -Majas, Taluka - Andheri, District - Mumbai Suburban, Jogeshwari (East), Mumbai, PIN - 400 060, State - Maharashtra, India belongs to Mr. Pinkesh Champalal Jain.

We are in receipt of the following documents:

1)	Copy of Gift Deed Dated 10.09.2019 between Mr. Shantilal R. Jain(The Donor) And Mr. Pinkesh C. Jain(The donee) (Registration No. 8677/2019).
2)	Copy of Release Deed Dated 16.01.2025 between Mr. Pinkesh Champalal Jain & Mr. Ketan Champalal Jain (the Releasors) AND Mr. Amit Champalal Jain (the Releasee) - Registration No.863-2025.
3)	Copy of Building Completion Certificate No.CE/3768/BSII/1 Dated 20.05.1976 issued by Municipal Corporation of Greater Mumbai.

Location

The said building is located at Village - Majas, Taluka - Andheri, District - Mumbai Suburban, PIN - 400 060. The property falls in Residential Zone. It is at a traveling distance 850m from Jogeshwari East Metro 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 + Bathroom + WC. This Residential Flat is White Marble Flooring, Teak wood door frame with flush shutters, Aluminium Sliding Windows with window grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.

Valuation as on 22nd January 2025

The Carpet Area of the Residential Flat	:	350.00 Sq. Ft.
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Deduct Depreciation:



Since 1989





Year of Construction of the building	:	1976 (Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	49 Years
Cost of Construction	:	420.00 Sq. Ft. X ₹ 2,800.00 = ₹ 11,76,000.00
Depreciation {(100 - 10) X (49 / 60)}	:	73.50%
Amount of depreciation	:	₹ 8,64,360.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,63,809/- per Sq. M. i.e. ₹ 15,218/- per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,28,329/- per Sq. M. i.e. ₹ 11,922/- per Sq. Ft.
Value of property	:	350.00 Sq. Ft. X ₹ 25,500 = ₹89,25,000
Total Value of property as on 22nd January 2025	:	₹89,25,000.00

(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 22nd January 2025	:	₹ 89,25,000.00 - ₹ 8,64,360.00 = ₹ 80,60,640.00
Total Value of the property	1	₹ 80,60,640.00
The realizable value of the property	\ : _/	₹72,54,576.00
Distress value of the property	X	₹64,48,512.00
Insurable value of the property (420.00 X 2,800.00)	\ :	₹11,76,000.00
Guideline value of the property (420.00 X 11922.00)	:	₹50,07,240.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. H-9, 2nd Floor, Wing - H, "Paras Nagar Co-op. Hsg. Soc. Ltd.", Majas Road, Village - Majas, Taluka - Andheri, District - Mumbai Suburban, Jogeshwari (East), Mumbai, PIN - 400 060, State - Maharashtra, India for this particular purpose at ₹ 80,60,640.00 (Rupees Eighty Lakhs Sixty Thousands Six Hundred And Forty Only) as on 22nd 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 22nd January 2025 is ₹ 80,60,640.00 (Rupees Eighty Lakhs Sixty Thousands Six Hundred
 And Forty 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.



Since 1989





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	rs and height of each floor	:	Ground + 4 Upper Floors		
2		a 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	nstruction	:	1976 (Building Completion Certificate)		
4	Estimated future life		:	11 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	Type of co	onstruction- load bearing walls/RCC el frame		R.C.C. Framed Structure		
6	Type of fo	undations	V	R.C.C. Foundation		
7				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 flush shutters, Aluminium Sliding Windows with window grills, .		
10	Flooring		:	White Marble Flooring.		
11	Finishing		:	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. Electrical wiring with		
	(ii)	Class of fittings: Superior/Ordinary/ Poor.		concealed		





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.	:	Superior White
17	Compoun Height an Type of co		:	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-hea Location, 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	ż	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













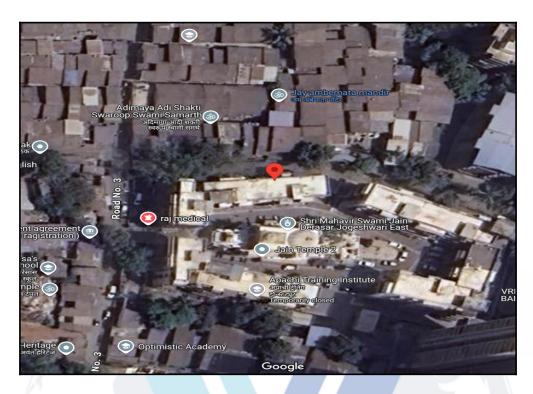




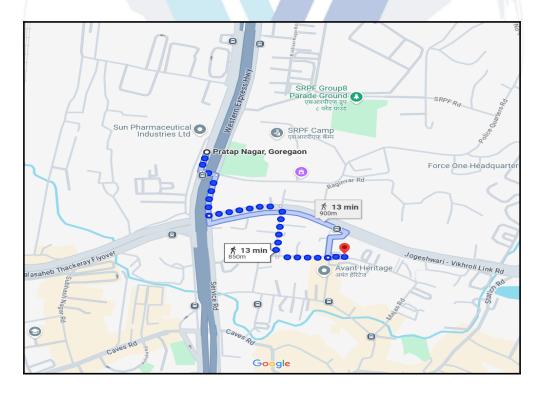




Route Map of the property



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



Longitude Latitude: 19°8'21.6"N 72°51'31.3"E

Note: The Blue line shows the route to site distance from nearest Metro Station (Jogeshwari East - 850m).



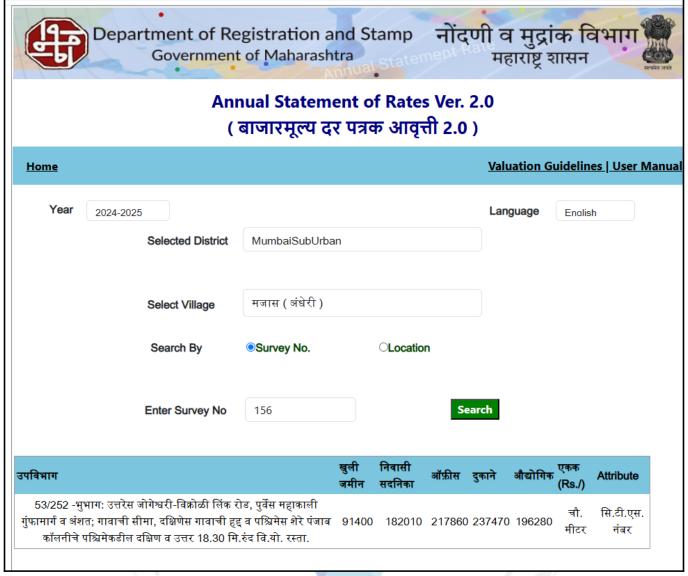
Valuers & Appraisers

Architects & Marchitects & Charlest Engineers (1)

Lander's Engineer (1)

MH2010 PVCLTM

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	182010			
Decrease by 10% on Flat Located on 2 nd Floor	18201			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	1,63,809.00	Sq. Mtr.	15,218.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	91400			
The difference between land rate and building rate(A-B=C)	72,409.00			
Percentage after Depreciation as per table(D)	49%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,28,329.00	Sq. Mtr.	11,922.00	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%
c)	Second Floor	90%



Since 1989



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Valuers & Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (i)
Chartered Engineers (ii)
Chartered Engineers (iii)
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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	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	

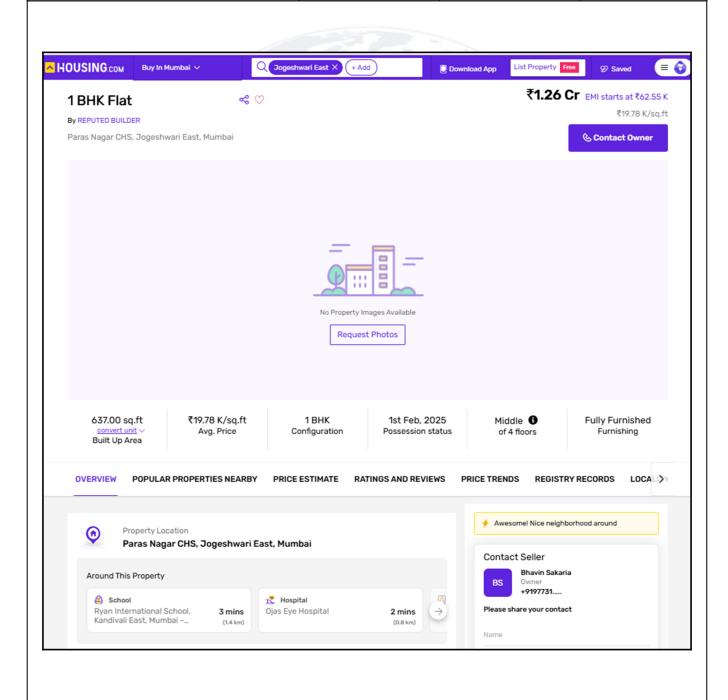






Price Indicators

Property	Flat		
Source	Housing.Com		
Floor	-		
	Carpet	Built Up	Saleable
Area	531.00	637.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹23,729.00	₹19,774.00	-

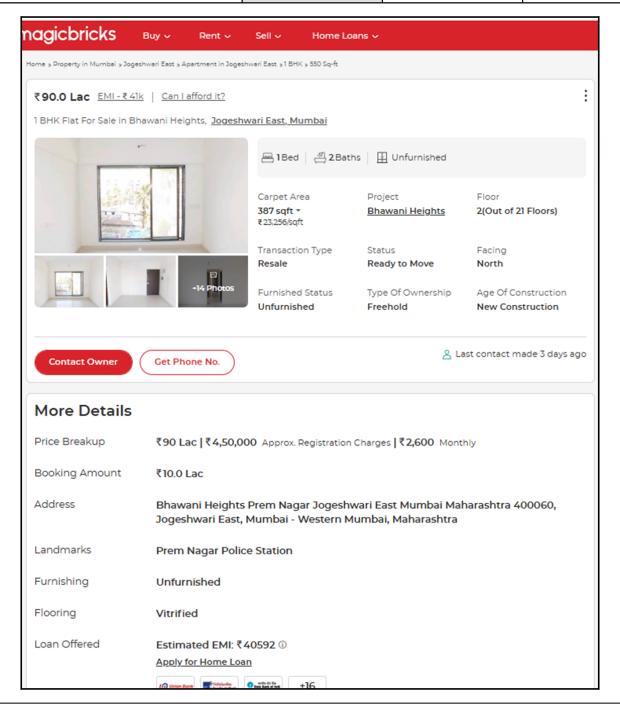






Price Indicators

Property	Flat		
Source	magic bricks		
Floor	-		
	Carpet	Built Up	Saleable
Area	387.00	464.40	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹23,256.00	₹19,380.00	-

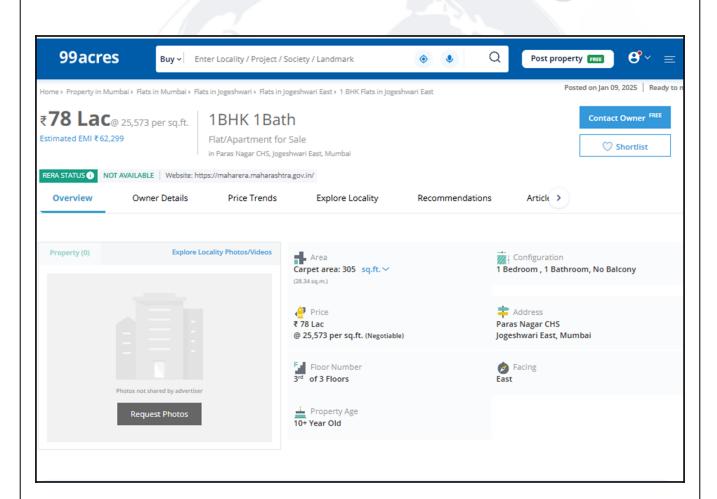






Price Indicators

Property	Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	305.00	366.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹25,574.00	₹21,311.00	-







Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	396.00	475.20	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹22,727.00	₹18,939.00	-

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(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	9000000	
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(5) क्षेत्रफळ	44.16 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-अनंत गजानन कुडाळकर वय:-58 पत्ता:-प्लॉट नं: ए/601, माळा नं: सहावा मजला, इमारतीचे नाव: अवंत हेरिटेज-1, ब्लॉक नं: पारस नगर, रोड नं: आर आर ठाकूर रोड, जोगेश्वरी पूर्व, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400060 पॅन नं:-AMTPK2910J 2): नाव:-रितेश अनंत कुडाळकर वय:-27 पत्ता:-प्लॉट नं: ए/601, माळा नं: सहावा मजला, इमारतीचे नाव: अवंत हेरिटेज-1, ब्लॉक नं: पारस नगर, रोड नं: आर आर ठाकूर रोड, जोगेश्वरी पूर्व, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400060 पॅन नं:-DPBPK7504C	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-गिरीश शशिकांत रावराणे वय:-36; पत्ता:-प्लॉट नं: 307/बी विंग, माळा नं: तिसरा मजला, इमारतीचे नाव: राज टॉवर, ब्लॉक नं: आनंद नगर, मजास वाडी, रोड नं: जोगेश्वरी पूर्व, मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400060 पॅन नं:-ANUPR9234Q	
(9) दस्तऐवज करुन दिल्याचा दिनांक	17/06/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	19/06/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	8256/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	540000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Mur area annexed to it.	nicipal Corporation or any Cantonment





Sale Instances

Property	Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	500.00	600.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹23,000.00	₹19,167.00	-

2/25, 10:33 AM	igr_1679	
1679323 08-01-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 2 दस्त क्रमांक : 1679/2023 नोदंणी : Regn:63m
	गावाचे नाव : मजास	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	11500000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	10148877.6	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	माळा नं: तिसरा मजला, इमारतीचे	वर्णन :सदनिका नं: फ्लॅट क्र. 11,एफ-विंग, 1 नाव: पारस नगर सहकारी गृहनिर्माण संस्था जासवाडी,, रोड : जोगेश्वरी(पूर्व),मुंबई,400060 r : 156 (A);))
(5) क्षेत्रफळ	55.76 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:-महासुख जयंतीलाल पटवा वय:-59 पत्ता:-प्लॉट नं: प्लॅट क्र. 11, एफ-विंग, माळा नं: तिसरा मजला, इमारतीचे नाव: पारस नगर सहकारी गृहनिर्माण संस्था लिमिटेड, ब्लॉक नं: पारस नगर, मजासवाडी., रोड नं: जोगेश्वरी (पूर्व), महाराष्ट्र, MUMBAI. पिन कोड:-400060 पॅन नं:-ADRPP1705B 2): नाव:-उषा महासुख पटवा वय:-55 पत्ता:-प्लॉट नं: प्लॅट क्र. 11, एफ-विंग, माळा नं: तिसरा मजला, इमारतीचे नाव: पारस नगर सहकारी गृहनिर्माण संस्था लिमिटेड, ब्लॉक नं: पारस नगर, मजासवाडी., रोड नं: जोगेश्वरी (पूर्व), महाराष्ट्र, MUMBAI. पिन कोड:-400060 पॅन नं:-CFKPP0594M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	तिसरा मजला, इमारतीचे नाव: पारस नगर सहकारी गृहनिर्माण संस्था लिमिटेड, ब्लॉक नं: पारस	
(9) दस्तऐवज करुन दिल्याचा दिनांक	09/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	14/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1679/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	690000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 22nd 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 ₹ 80,60,640.00 (Rupees Eighty Lakhs Sixty Thousands Six Hundred And Forty 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



