

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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mrs. Kavita Tushar Bhanushali & Mr. Tushar R. Bhanushali

Residential Flat No. 3, 1st Floor, **"Thane Trimurti Co-Op. Hsg. Soc. Ltd. "**, Shivaji Nagar Road, Off. Gokhale Road , Village - Chendani & Naupada , Thane (West), Taluka - Thane , District - Thane , PIN - 400 602, State - Maharashtra, Country - India.

Latitude Longitude : 19°11'12.7"N 72°58'23.1"E

Intended User:

Cosmos Bank

Glrgaon Branch

Bhandari Chambers, Bali Chambers, 74 Jaggannath Shakanr Sheth, Opera House, Girgaon, Mumbai-400004



Our Pan India Presence at :

Nanded
Mumbai
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ne VAhmec nik ORajkot e OIndore

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 ♀ Raipur

💡 Jaipur

Regd. Office

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



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Vastu/Mumbai/01/2025/013443/2309947 06/8-66-PRVS Date: 06.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 3, 1st Floor, "Thane Trimurti Co-Op. Hsg. Soc. Ltd. ", Shivaji Nagar Road, Off. Gokhale Road, Village - Chendani & Naupada, Thane (West), Taluka - Thane, District -Thane, PIN - 400 602, State - Maharashtra, Country - India belongs to Mrs. Kavita Tushar Bhanushali & Mr. Tushar R. Bhanushali .

Boundaries of the pro	operty
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North	: Dada Patil Marg
South	: Railway Housing Society
East	: Parking Space
West	: Kiran CHSL

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 ₹ 1,24,39,875.00 (Rupees One Crore Twenty Four Lakhs Thirty Nine Thousands Eight Hundred And Seventy 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.



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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💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

Regd. Office

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

Residential Flat No. 3, 1st Floor, "Thane Trimurti Co-Op. Hsg. Soc. Ltd. ", Shivaji Nagar Road, Off. Gokhale Road, Village -Chendani & 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 06.01.2025 for Housing Loan Purpose.
1	Date of inspection	03.01.2025
3	Name of the owner / owners	Mrs. Kavita Tushar Bhanushali & Mr. Tushar R. Bhanushali
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. 3, 1 st Floor, "Thane Trimurti Co-Op. Hsg. Soc. Ltd. ", Shivaji Nagar Road, Off. Gokhale Road , Village - Chendani & Naupada , Thane (West), Taluka - Thane , District - Thane , PIN - 400 602, State - Maharashtra, Country - India. Contact Person : Mr. Tushar R. Bhanushali (Owner) Contact No. 9969177142
6	Location, Street, ward no	Shivaji Nagar Road, Off. Gokhale Road Village - Chendani & Naupada , Thane (West) District - Thane
7	Survey / Plot No. of land	CTS No - 98, 99/2 & 103, Tika No. 23 of Village - Chendani & Naupada
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	



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 613.37 (Area as per Site measurement) Carpet Area in Sq. Ft. = 565.00 Balcony Area in Sq. Ft. = 48.00 Built Up Area in Sq. Ft. = 735.00 (Area As Per Article of Agreement)
13	Roads, Streets or lanes on which the land is abutting	Village - Chendani & 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
	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



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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	27,900.00 (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	fixture range	arate amount being recovered for the use of s, like fans, geysers, refrigerators, cooking s, built-in wardrobes, etc. or for services es? If so, give details	N. A.
29		letails of the water and electricity charges, If any, borne by the owner	N. A.
30		ne tenant to bear the whole or part of the cost s and maintenance? Give particulars	N. A.
31		is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
32		imp is installed, who is to bear the cost of enance and operation- owner or tenant?	N. A.
33	lightin	has to bear the cost of electricity charges for g of common space like entrance hall, stairs, ge, compound, etc. owner or tenant?	N. A.
34		is th <mark>e</mark> amount of property tax? Who is to bear it? letails with documentary proof	Information not available
35		building insured? If so, give the policy no., nt for which it is insured and the annual premium	Information not available
36	-	dispute between landlord and tenant regarding ending in a court of rent?	N. A.
37		ny standard rent been fixed for the premises any law relating to the control of rent?	N. A.
26	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		instances are not available or not relied up on, isis of arriving at the land rate	N. A.



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40	COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 1991 (As per site information)	
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 visit, the Residential Flat used as Commercial Office.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Glrgaon Branch Branch to assess Fair Market Value as on 06.01.2025 for Residential Flat No. 3, 1st Floor, **"Thane Trimurti Co-Op. Hsg. Soc. Ltd. "**, Shivaji Nagar Road, Off. Gokhale Road, Village - Chendani & Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India belongs to **Mrs. Kavita Tushar Bhanushali & Mr. Tushar R. Bhanushali**.

We are in receipt of the following documents:

1)	Copy of Article of Agreement Dated 24.10.2024 between Mr. Davis Daniel & Mr. Daniel Philipose (The Transferor) And Mrs. Kavita Tushar Bhanushali & Mr. Tushar R. Bhanushali (The Transferee).
2)	Copy of Commencement Certificate No.418 Dated 24.04.1986 issued by Thane Municipal Corporation.

Location

The said building is located at Village - Chendani & Naupada , Thane (West), Taluka - Thane , District - Thane , PIN - 400 602. The property falls in Residential Zone. It is at a traveling distance 700 Mtrs. from Thane Railway Station.

Building

The building under reference is having Ground + 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 Normal. The building is used for Residential purpose. 1st Floor is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 1st Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + WC + Bathroom.As per site visit, the Residential Flat used as Commercial Office for Commercial Purpose. This Residential Flat is Vitrified 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 6th January 2025

The Built Up Area of the Residential Flat	:	735.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1991 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	34 Years
Cost of Construction	:	735.00 Sq. Ft. X ₹ 2,500.00 = ₹ 18,37,500.00
Depreciation {(100 - 10) X (34 / 60)}	:	51.00%
Amount of depreciation		₹ 9,37,125.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 99,750/- per Sq. M. i.e. ₹ 9,267/- per Sq. Ft.
Guideline rate (after depreciate)	•	₹ 80,047/- per Sq. M. i.e. ₹ 7,437/- per Sq. Ft.
Value of property	:	735.00 Sq. Ft. X ₹ 18,200 = ₹1,33,77,000
Total Value of property as on 6th January 2025	:	₹1,33,77,000.00

(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 6th January 2025	÷	₹ 1,33,77,000.00 - ₹ 9,37,125.00 = ₹ 1,24,39,875.00
Total Value of the property	k	₹ 1,24,39,875.00
The realizable value of the property	:	₹1,11,95,888.00
Distress value of the property	:	₹99,51,900.00
Insurable value of the property (735.00 X 2,500.00)	(:	₹18,37,500.00
Guideline value of the property (735.00 X 7437.00)	:	₹54,66,195.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 3, 1st Floor, "Thane Trimurti Co-Op. Hsg. Soc. Ltd. ", Shivaji Nagar Road, Off. Gokhale Road, Village - Chendani & Naupada, Thane (West), Taluka - Thane, District - Thane, PIN - 400 602, State - Maharashtra, Country - India for this particular purpose at ₹ 1,24,39,875.00 (Rupees One Crore Twenty Four Lakhs Thirty Nine Thousands Eight Hundred And Seventy Five Only) as on 6th 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 6th January 2025 is ₹ 1,24,39,875.00 (Rupees One Crore Twenty Four Lakhs Thirty Nine Thousands Eight Hundred And Seventy 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.

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- 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.





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PART III- VALUATION

I, hereby declare that

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

ANNEXURE TO FORM 0-1

	Technical details		Main Building
1	No. of floors and height of each floor	:	Ground + 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 1 st Floor
3	Year of construction	:	1991 (As per site information)
4	Estimated future life	:	26 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	ì	R.C.C. Framed Structure
6	Type of foundations		R.C.C. Foundation
7	Walls		All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.
8	Partitions	:	6" Thk. Brick Masonery.
9	Doors and Windows		Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .
10	Flooring	:	Vitrified 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



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Technical details

15	5 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/or	fittings: Superior colored / superior dinary.	:	Ordinary		
17		nd wall nd length construction	:	All external walls are 9" thick and partition walls are 6" thick.		
18	No. of lif	ts and capacity	:	Not Provided TM		
19	Undergr construc	ound sump – capacity and type of tion	:	RCC Tank		
20		ad tank , capacity construction	:	RCC Tank on Terrace		
21	Pumps-	no. and their hors <mark>e power</mark>		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	-	disposal – whereas connected to public if septic tanks provided, no. and capacity		Connected to Municipal Sewerage System		



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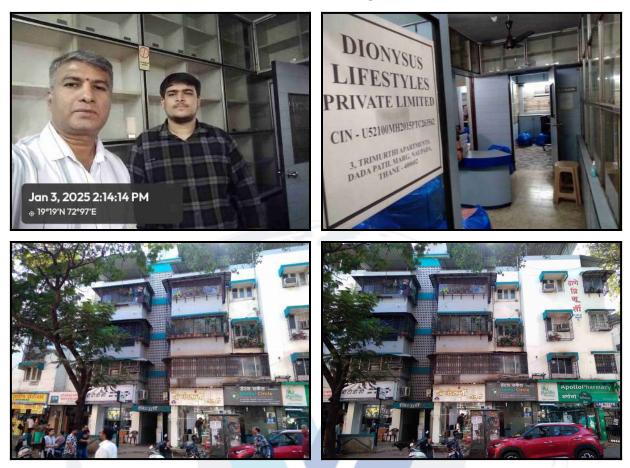
Actual Site Photographs







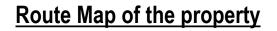
Actual Site Photographs





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



Longitude Latitude: 19°11'12.7"N 72°58'23.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 700 Mtrs.).



Ready Reckoner Rate

Type of Area	Urban Area		Local Body Type	Class "B" Corporation		
Local Body Name	Thane Municipal Corpo	pration				
Land Mark	8B-2) On East Shivaji Roa	d, On South Railway L	ine and On West and North Che	endani Village Boundary. Tika N	o. 23	
				Rate of Lo	ind + Building in ₹ per	sq. m. Built-U
Zone	Sub Zone	Land	Residential	Office		Industric
1	1/3/C	41800	105000	120900	190600	120900
23/31, 23/32, 23/43, 23/44, 23/45, 23/78, 23/79, 23/80, 23/81, 23/82,	23/3, 23/4, 23/5, 23/6, 23/7, 23/8, 23/ 23/51, 23/57, 23/58, 23/59, 23/60, 23, 23/83, 23/84, 23/85, 23/86, 23/91/1, 2 06, 23/107, 23/108, 23/109, 23/110, 23/1	/61, 23/62, 23/63, 23/64, 23/91/2, 23/91/3, 23/91/4	23/65, 23/66, 23/67, 23/68, 23/69, 2	23/70D, 23/70A, 23/70B, 23/70C, 23/7	1, 23/72, 23/73, 23/74, 23/	75, 23/76, 23/7

Stamp Duty Ready Reckoner Market Value Rate for Flat	105000		\frown	
Decrease by 5% on Flat Located on 1 st Floor	5250		(TM)	
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	99,750.00	Sq. Mtr.	9,267.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	41800			
The difference between land rate and building rate(A-B=C)	57,950.00			
Percentage after Depreciation as per table(D)	34%			
Rate to be adopted after considering depreciation [B + (C X D)]	80,047.00	Sq. Mtr.	7,437.00	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%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation			
<u></u>	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	depreciation is to be considered. However	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		



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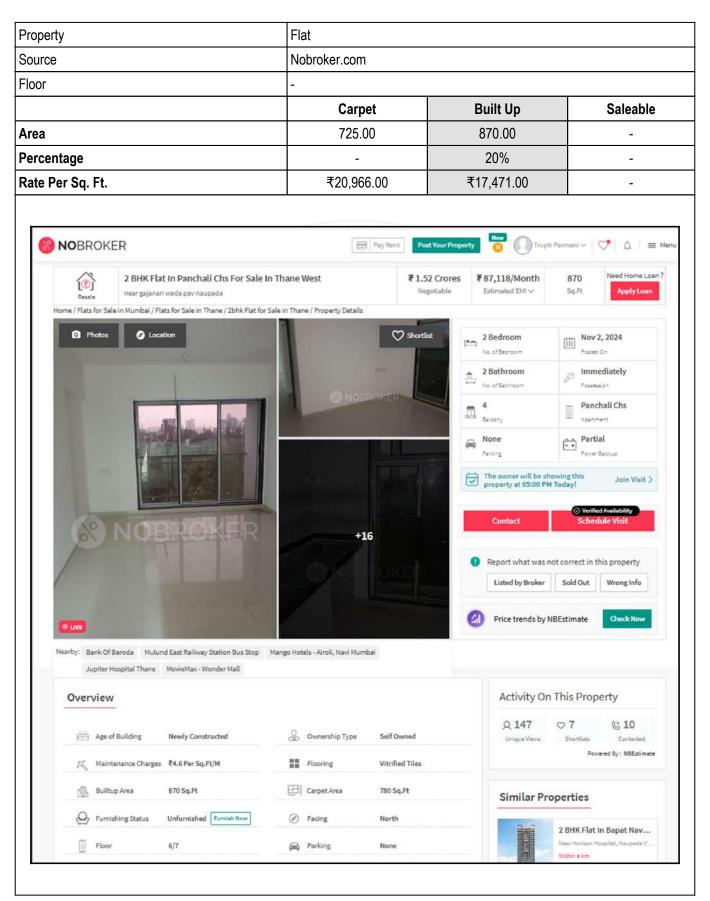
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Price Indicators

roperty	Flat		
ource	magic bricks		
oor	-		
	Carpet	Built Up	Saleable
rea	546.00	655.20	-
ercentage	-	20%	-
ate Per Sq. Ft.	₹21,062.00	₹17,552.00	-
	·	·	
magicbricks Buy ~ Rent ~ Sell ~	Home Loans 🗸	- 197	ogin - Post Property 38
Home y Droperty in Thane y Naupada y Apartment in Naupada y 18HK y 650 Sq-ft			ted on: Nov 20, 24 Property ID
₹1.15 Cr EMI-₹52k Can Lafford it?			Contact Owner
650 Sq-ft 1 BHK Flat For Sale in <u>Naupada, Thane</u>			haruta Joshi +91-990000000
A 18	ed 🔄 1Bath 🕴 🏦 1Balcony 🗌 🛄	Furnished	Get Phone No.
Carpet	Area Floor	Transaction Type	
546 sq ₹21,062/		Resale	
Status	Furnished Status	Age Of Construction	
Ready	to Move Furnished	Above 20 years	
-B Photos			
Contact Owner Get Phone No.	8	Last contact made 3 days ago	
More Details			
Price Breakup ₹1.15 Cr			
Address Naupada, Thane, Maharas	shtra		
Furnishing Furnished			
Age of Construction Above 20 years			
Contact Owner			
Hotspots in Thane			
Thane Rest of Thane			



Price Indicators







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Sale Instances

operty		Flat				
urce		Housing.Com				
or		-				
		Carpet	Built Up	Saleable		
ea		406.67	488.00	-		
centage		-	20%	-		
te Per Sq. Ft.		₹20,164.00	₹16,803.00	-		
		· · · · ·				
1719674			दुय्यम निबंधक : सह दु.नि.ठाणे 2			
26-01-2024		सूची क्र.2	दस्त क्रमांक : 17196/2023			
	ed Through eSearch ginal report please contact		नोदंणी :			
concern SRO	•		Regn:63m			
2						
		गावाचे नाव : चेंदणी				
(1)विलेखाचा प्र	कार	सेल डीड				
(2)मोबदला		8200000				
(3) बाजारभाव आकारणी देतो	(भाडेपटटयाच्या बाबतितपटटाकार की पटटेदार ते नमुद करावे)	4761750				
(4) भू-मापन,प	टहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका क्रमांक 2,तळ मजला,ठाणे त्रिमुर्ती को.ऑप.हौ.सो.ली.,चेंदणी, ठाणे.मौजे चेंदणी टिका नं 23,सिटीएस नं 98,99/2,103. झोन नं 1/3-8ब-2).((Survey Number : - ;))				
(5) क्षेत्रफळ		45.35 चौ.मीटर				
(6)आकारणी वि	केंवा जुडी देण्यात असेल तेव्हा.					
पक्षकाराचे नाव	करुन देणा-या/लिहून ठेवणा-या किंवा दिवाणी न्यायालयाचा द्रा आदेश असल्यास,प्रतिवादिचे नाव व	1): नाव:-स्टीफन सॅम्युअल अल्फ्रेड वय:-64 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रो हाऊस नं 17,वसंत विहार रो हाऊस सोसायटी , ब्लॉक नं: -, रोड नं: ठाणे., महाराष्ट्र, ठाणे. पिन कोड:-400610 पॅन नं:-ADKPA1235E				
दिवाणी न्यायाल	रुरुन घेणा-या पक्षकाराचे व किंवा ायाचा हुकुमनामा किंवा आदेश वादिचे नाव व पत्ता	1): नाव:-श्वेता सचिन मलबारी वय:-39; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सी2- 503,चार्म हेरीटेज , ब्लॉक नं: -, रोड नं: कल्याण,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:- ATVPK5682L 2): नाव:-सचिन अरुण मलबारी वय:-42; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सी2- 503,चार्म हेरीटेज , ब्लॉक नं: -, रोड नं: कल्याण,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:- AJTPM8295M				
(9) दस्तऐवज व	करुन दिल्याचा दिनांक	14/07/2023				
(10)दस्त नोंदण	गी केल्याचा दिनांक	14/07/2023				
(11)अनुक्रमांव	,खंड व पृष्ठ	17196/2023				
(12)बाजारभाव	ाप्रमाणे मुद्रांक शुल्क	574000				
(13)बाजारभाव	ाप्रमाणे नोंदणी शुल्क	30000				
(14)शेरा						
मुल्यांकनासार्ठ	विचारात घेतलेला तपश्रील:-:					
मुद्रांक शुल्क अ	भाकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any M annexed to it.	unicipal Corporation or any Canton	ment area		



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 6th 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.

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





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 1,24,39,875.00 (Rupees One Crore Twenty Four Lakhs Thirty Nine Thousands Eight Hundred And Seventy Five 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



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