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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ramchandra Pundalik Naik & Mr. Prakash Ramchandra Naik

Residential Flat No. 320, 3rd Floor, Wing - E, "Dheeraj Savera - II", Shree Dheeraj Savera Co-op. Hsg. Soc. Ltd.", Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai - 400 066, State - Maharashtra, Country - India.

Latitude Longitude - 19°13'03.9"N 72°52'16.7"E

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Valuation Prepared for:

Cosmos Bank

Borivali MRO A-2 Branch

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai – 400 092, State – Maharashtra, Country – India.



Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 🧾 mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Borivali MRO A-2 Branch / Mr. Ramchandra Pundalik Naik (31996/2301214) Page 2 of 18

Vastu/Mumbai/06/2023/31810/2301214 22/10-315-SBSK Date: 22.06.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 320, 3rd Floor, Wing – E, "**Dheeraj Savera – II**", Shree Dheeraj Savera Co-op. Hsg. Soc. Ltd.", Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India belongs to **Mr. Ramchandra Pundalik Naik & Mr. Prakash Ramchandra Naik.**

Boundaries of the property.

North : Internal Road & Dheeraj Upvan CHSL

South : Dheeraj Savera Tower

East : Internal Road & Ekta Meadows

West : 120 Feet Road

Considering various parameters recorded, 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 for ₹ 1,40,15,973.00 (Rupees One Crore Forty Lakh Fifteen Thousand Nine Hundred Seventy Three 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 valuation report.

Auth. Sign.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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Value 1 Appropriate Part of the Control of the Cont

Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report





Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax : +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 320, 3rd Floor, Wing – E, "Dheeraj Savera – II", Shree Dheeraj Savera Co-op. Hsg. Soc. Ltd.", Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India.</u>

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 the Fair Market Value as on 22.06.2023 for Bank Loan Purpose		
2	Date of inspection	21.06.2023		
3	Name of the owner/ owners	Mr. Ramchandra Pundalik Naik & Mr. Prakash Ramchandra Naik		
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. 320, 3 rd Floor, Wing – E, "Dheeraj Savera – II", Shree Dheeraj Savera Co-op. Hsg. Soc. Ltd.", Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India. Contact Person: Mr. Pranav Naik (Owner's representative)		
6	Location, street, ward no	Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai		
	Survey/ Plot no. of land	CTS No. 174/3 of Village – Magathane		
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. = 611.00 (Area as per Actual Site Measurement)		
		Carpet Area in Sq. Ft. = 581.00 (Area as per Agreement for Sale)		
		Built Up Area in Sq. Ft. = 697.00 (Carpet Area + 20%)		



		All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai – 400 066.
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 Crooto
21	Attach a dimensioned site plan	N.A. Create
	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
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
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	REN	TS		
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.	
	(ii)	Portions in their occupation	N.A.	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 29,000.00 Expected rental income per month	
	(iv)	Gross amount received for the whole property	N.A.	
27		any of the occupants related to, or close to less associates of the owner?	Information not available	
28	of fix	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.	
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.	
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.	
31	1	If is installed, who is to bear the cost of itenance 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		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available	
35	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available Ite.Create	
36	1	ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.	
37		any standard rent been fixed for the nises under any law relating to the control nt?	N. A.	
	SAL	ES		
38	in the	instances of sales of immovable property e locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records	
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.	





40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2001 (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 supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali MRO A-2 Branch to assess fair market value as on 22.06.2023 for Residential Flat No. 320, 3rd Floor, Wing – E, "Dheeraj Savera – II", Shree Dheeraj Savera Co-op. Hsg. Soc. Ltd.", Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India belongs to Mr. Ramchandra Pundalik Naik & Mr. Prakash Ramchandra Naik.

We are in receipt of the following documents:

	V
1	Copy of Agreement for Sale dated 03.05.1999 Between Housing Development and Improvement (India) Private Limited (the Developer) & Mr. Ramchandra Pundalik Naik & Mr. Prakash Ramchandra Naik (the Transferee)
2	Copy of Occupancy Certificate No. CHE / 8564 / BP (WS) / AR dated 29.01.2001 issued by Municipal
	Corporation of Greater Mumbai.
3	Copy of Society Share Certificate No. 142 dated 24.10.2002 in the name of Mr. Ramchandra Pundalik Naik
	issued by Shree Dheera Savera Co-op. Hsg. Soc. Ltd.

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LOCATION:

The said building is located at CTS No. 174/3 of Village – Magathane, Borivali (East), Mumbai. The property falls in Residential Zone. It is at a travelling distance 3.3 Km. from Borivali railway station.

BUILDING:

The building under reference is having Stilt + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 3rd Floor is having 10 Residential Flat. The building is 2 lifts.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 2 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage (i.e., 2BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.





Valuation as on 22nd June 2023

The Built Up Area of the Residential Flat	:	697.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2001 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	;	22 Years
Cost of Construction	;	697.00 X 2,700.00 = ₹ 18,81,900.00
Depreciation {(100-10) X 22 / 60}	:	33.00%
Amount of depreciation	:	₹ 6,21,027.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 1,56,390.00 per Sq. M. i.e. ₹ 14,529.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,37,380.00 per Sq. M. i.e. ₹ 12,763.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,000.00 per Sq. Ft.
Value of property as on 22.06.2023	:	697.00 Sq. Ft. X ₹ 21,000.00 = ₹ 1,46,37,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on	:	₹ 1,46,37,000.00 - ₹ 6,21,027.00 =
22.06.2023	1	₹ 1,40,15,973.00
Total Value of the property	:	₹ 1,40,15,973.00
The realizable value of the property	:	₹ 1,26,14,376.00
Distress value of the property	ė	₹ 1,12,12,778.00
Insurable value of the property (697.00 X 2,700.00)	·	₹ 18,81,900.00
Guideline value of the property (697.00 X 12,763.00))VC	₹ 88,95,811.00 ↑ ⊖

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 320, 3rd Floor, Wing – E, "Dheeraj Savera – II", Shree Dheeraj Savera Co-op. Hsg. Soc. Ltd.", Near Khatau Compound, Opp. Bhor Industries, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India for this particular purpose at ₹ 1,40,15,973.00 (Rupees One Crore Forty Lakh Fifteen Thousand Nine Hundred Seventy Three Only) as on 22rd June 2023.





Valuation Report Prepared For: Cosmos Bank / Borivali MRO A-2 Branch / Mr. Ramchandra Pundalik Naik (31996/2301214) Page 8 of 18

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment | am of the considered opinion that the fair market value of the property as on 22nd June 2023 is ₹ 1,40,15,973.00 (Rupees One Crore Forty Lakh Fifteen Thousand Nine Hundred Seventy Three 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- DECLARATION

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:

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ANNEXURE TO FORM 0-1

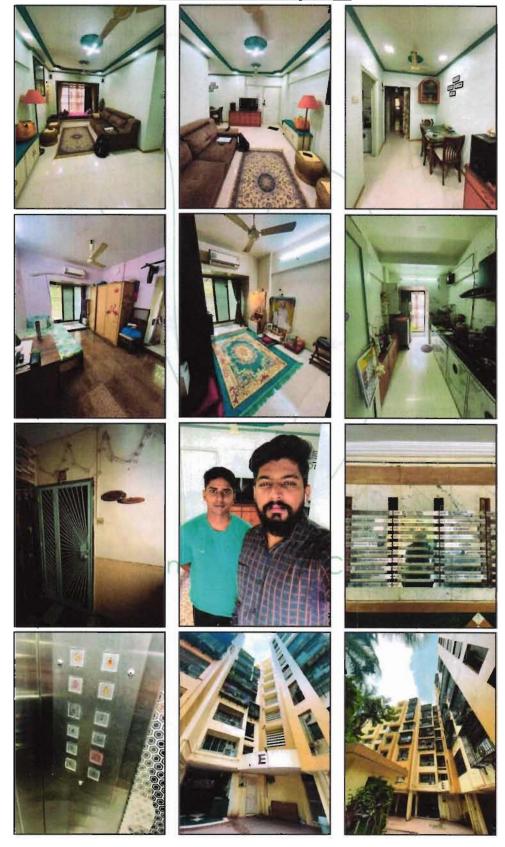
Technical details

Main Building

1.	No. of floo	ors and height of each floor	Stilt + 7 Upper Floors		
2.	2. Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat		
		·	situated on 3 rd Floor		
3	Year of construction		2001 (As per occupancy certificate)		
4			38 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	Type of co	onstruction- load bearing	R.C.C. Framed Structure		
		C frame/ steel frame			
6	Type of fo	undations	R.C.C. Foundation		
7	Walls	7	All external walls are 9" thick and partition walls		
		(are 6" thick.		
8	Partitions		6" thick brick wall		
9	Doors and	d Windows	Teak wood door frame with flush shutters,		
			Powder Coated Aluminum sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing	A	Cement plastering		
12	Roofing a	nd terracing	R.C.C. Slab		
13	Special ar	chitectural or decorative features,	Yes		
	if any	N. J.			
14	(i)	Internal wiring – surface or	Concealed electrification		
		conduit	1		
	(ii)	Class of fittings: Superior/	Concealed plumbing		
		Ordinary/ Poor.			
15		nstallations			
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins	1		
	(iii)	No. of urinals	1		
	(iv)	No. of sink			
16		ttings: Superior colored / superior	Ordinary		
	white/ordi		1		
17	Compoun		R.C.C. Framed Structure with 9" thick external		
	Height an		walls and 6" thick internal brick walls		
40		311011 41011011	al"		
18		and capacity	2 Lifts		
19		und sump – capacity and type of	R.C.C tank		
-00	constructi		D.C. Charle on toward		
20	Over-head		R.C.C tank on terrace		
	Location,				
21		onstruction	May be provided as per requirement		
21		o. and their horse power	May be provided as per requirement Cement concrete in open spaces, etc.		
22		d paving within the compound ate area and type of paving	Cement concrete in open spaces, etc.		
23		lisposal – whereas connected to	Connected to Municipal Sewerage System		
23		vers, if septic tanks provided, no.	Connected to Municipal Sewerage System		
	and capac	,			
	L and capac	лt у	<u> </u>		



Actual site photographs



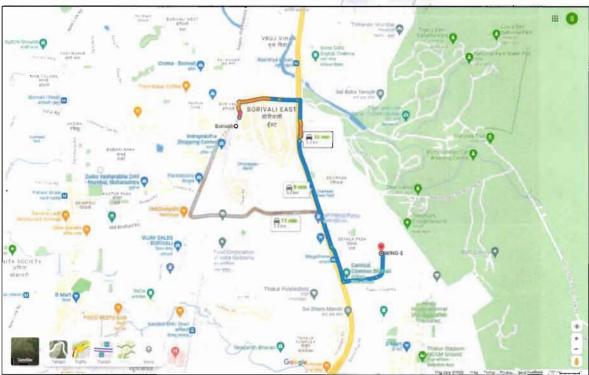




Route Map of the property

Site u/r





Latitude Longitude - 19°13'03.9"N 72°52'16.7"E

Note: The Blue line shows the route to site from nearest railway station (Borivali – 3.3 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,56,390.00			
No increase on Flat Located on 3rd Floor	0.00		-	
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,56,390.00	Sq. Mtr.	14,529.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	69,980.00			
The difference between land rate and building rate (A – B = C)	86,410.00			
Depreciation Percentage as per table (D) [100% - 22%]	78%			
(Age of the Building – 22 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	1,37,380.00	Sq. Mtr.	12,763.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in	Rate
	the building	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

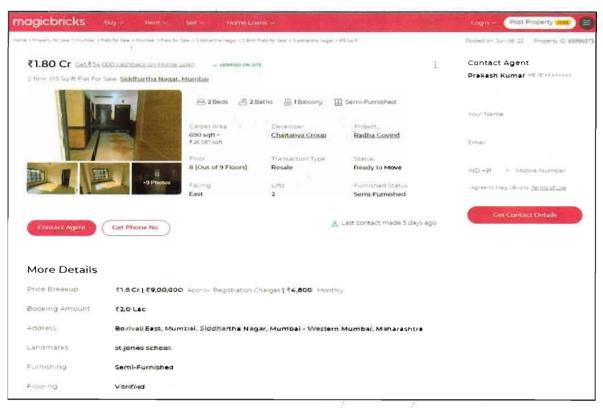
Table - D: Depreciation Percentage Table

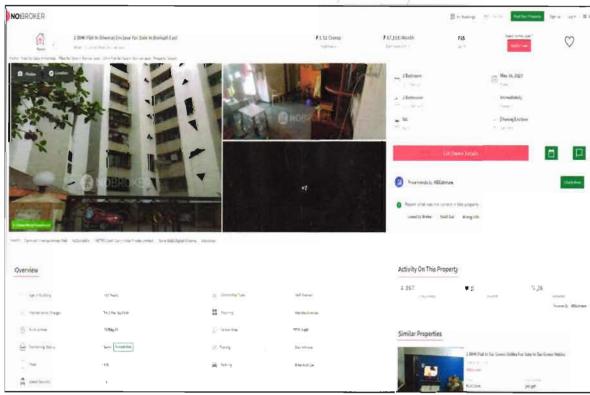
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation 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

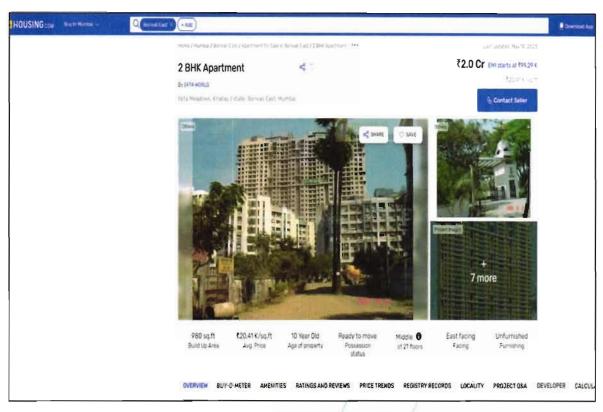


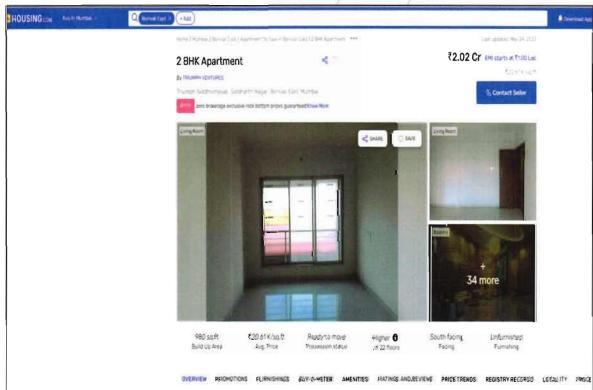






Price Indicators









Sales Instance

1035367	सूची क्र . २	दुय्यम निबंधक :सह दु.नि. बोरीवली 2
21-06-2023		दस्तऐवज क्रमांक 1035/2023
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Module, For original report please conta concern SRO office	ct	Regn:63m
	गावः मागाठाणे	
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदता	17500000	
(3)बाजारगाव (गाडेपह्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	13301010	
(4) भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	ऑप हो सोसायटी लिमिटेड व्हिलेज माग	जला.धिरज सवेरा टॉवर.धिरज सवेरा टॉवर को गठाणे,ऑफ वेस्टर्न एक्सप्रेस हायवे,बोरीवली इस्ट त्र 67.5 चौ मीटर. PUI: RC 1806531980023
्) क्षेत्रफळ	81चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(ग)दस्तऐवज करून देणाऱ्या / तिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी ऱ्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) सम कंबर 72 प्लॉट ने सदिनिका ने 602, माळा ने 6 वा मजला , इमारतीचे नाव धिरज सबेरा टॉवर, ब्लॉव ने बोरीवली इस्ट गुंबई , रोड ने: खटाऊ गिल्स कंपाऊंड ऑफ वेस्टर्न एक्सप्रेस हायवे, गहाराष्ट्र, मुम्बई 400066 BBTPK7418K 2) बिमला देवी ६९ प्लॉट ने सदिनका ने 602, माळा ने: 6 वा मजला, इमारतीचे नाव: धिरज सबेरा टॉवर, ब्लॉर ने बोरीवली इस्ट गुंबई , रोड ने: खटाऊ गिल्स कंपाऊंड ऑफ वेस्टर्न एक्सप्रेस हायवे, गहाराष्ट्र, मुम्बई 400066 AOQPD7726Q	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा बुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) रेणुका बोहरा 48 प्लॉट नं: सदनिका नं 601. माळा नं: 6 वा मजला, इमारतीचे नाव: थिरज सवेरा टॉवर. ब्लॉक नं: बोरीवली इस्ट मुंबई. रोड नं: खटाऊ मिल्स कंपाऊंड ऑफ वेस्टर्न एक्सप्रेस हायवे. महाराष्ट्र. मुम्बई. 400066 AFLPB3673C 1) राजेश महेश बोहरा 51 प्लॉट नं. सदिनेका नं 601, माळा नं: 6 वा मजला, इमारतीचे नाव थिरज सवेरा टॉव ब्लॉक नं: बोरीवली इस्ट मुंबई, रोड नं: खटाऊ मिल्स कंपाऊंड ऑफ वेस्टर्न एक्सप्रेस हायवे, महाराष्ट्र, मुम्बई. 400066 AAEPB6340E	
(९)दस्तारेवज करून दिल्याचा दिनांक	23/01/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	23/01/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1035/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1050000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात चेतलेला तपशील :-		



Sales Instance

1977516	सूची क्र. २	दुय्यम निबंधक . सह दुनिबोरीवली 8
21-06-2023	Ž ,	दस्तऐवज क्रमांक :1977:2023
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	गाव: मागाठाणे	
(१)दस्तऐवज प्रकार	सेल डीड	
(२)भोबदला	16000000	
(3)बाजारभाव (भाडेपद्याच्या बाबतीतपट्टकार आकारणी देतों कि पट्टेदार ते नमूद करावे)	12667590	
(4) भूगापन ,पोटहिस्सा व घरक्रमॉक (असत्यास)	सदिनका नं: 202(बि. नं. ए सीसी प्रमाणे आणि बि. 1 ओसी प्रमाणे), माळा नं: दुसरा मजल इमारतीचे नाव: धीरज सवेरा टॉवर सी.एच.एस.लि., ब्लॉक नं: खटाऊ इस्टेट,ऑप. सिद्धार्थ नगर, रोड : बोरीवली(पूर्व)मुंबई 400066, इतर माहिती: सदिनेकेचे एकूण क्षेत्रफळ 67.5 चै.मी. कार्पेट असे वाचावे. PUI: RC1806531980007 मुंबई मनपा	
(5)क्षेत्रफळ	81चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूगनागा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) अमृता दास उर्फ अमृता देबाशीष दास 56 प्लॉट नंः सदिनिका क्र. 202. माळा नं: -, इमारतीचे नाव धीरज सवेरा टॉवर, ब्लॉक नं: खटाऊ इस्टेट, ऑप. सिद्धार्थ नगर, रोड नं: बोरीवली (पूर्व) मुंबई, महाराष्ट्र, मुम्बई. 400066 AFNPD7582C 2) देबाशीश - दास 59 प्लॉट नं: सदिनका क्र 202, माळा नं: -, इमारतीचे नाव. धीरज सवेरा टॉवर. ब्लॉक नं: खटाऊ इस्टेट, ऑप. सिद्धार्थ नगर, रोड नं. बोरीवली (पूर्व) मुंबई, महाराष्ट्र, मुम्बई 400066 AAAPD9936C	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता		5. 206, टॉवर 14, माळा नं: इमारतीचे नाव स्काई सोनाबर्ड् ारांगूत, पुणे, महाराष्ट्र, पुणे. 412115 AIINPB7380C
(९)दस्तऐवज करून दिल्याचा दिनांक	13/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	13/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1977/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	960000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील -		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 22nd June 2023.

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:

- Buyer and seller are motivated by self-interest.
- 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.
- It is assumed that the property is free of liens and encumbrances.
- 4. 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.
- 5. There is no direct/ indirect interest in the property valued.
- The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



Valuation Report Prepared For: Cosmos Bank / Borivali MRO A-2 Branch / Mr. Ramchandra Pundalik Naik (31996/2301214) Page 18 of 18

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 ₹ 1,40,15,973.00 (Rupees One Crore Forty Lakh Fifteen Thousand Nine Hundred Seventy Three Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

CN C-PL 0-VASTI IKALA CINSULTANTS (I) PRIVATE I IMITED, consideration, \$2.54-200-9822 bloods at \$3.55.00-9822 bloods at \$3.55.00-9822 bloods at \$3.55.00-9822 bloods \$3.55.00-98

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

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