

WARD NO. 49 FLAT/SHOP/OFFICE/ROOM BUILT UP AREA 475
MARKET VALUE Rs 142500 ~~284~~ ACTUAL VALUE Rs 135000 PAGES

AGREEMENT FOR SALE OF A SELF-CONTAINED
RESIDENTIAL FLAT IN THE BUILDING
"ANANT APARTMENTS" DOMBIVLI (WEST)

Handwritten notes on the left margin: '15/5/88' and '13/5/88'.

THE ARTICLES OF AGREEMENT made at Dombivli this 15 day of April 1988. 91

BETWEEN

M/s JOSHI & MHATRE ASSOCIATES, a Registered Partnership Firm, having its Registered Office at C/o "Archana Estate Agency", Near Railway Station, Mahatma Gandhi Road, Dombivli (West), through its Partner Shri M/S Joshi & Mhatre

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adult, occupation business, resident of Dombivli (West), hereinafter referred to as the "PROMOTER" (which expression shall, unless it be repugnant to the context or meaning thereof, mean and include the Partner or Partners for the time being of the said Firm M/s Joshi & Mhatre Associates, including survivors or the surviving partners of the said Firm and the heirs, executors, administrators and assigns of the last surviving Partner of the said Firm) of the ONE PART;

A N D

Shri/Smt./Kum. SUBHASH NAMDEO RANE

Occupation residing at X. G. Joshi chawl Sakharan Nagar (Shastri Nagar) Dombivli (West) Dist. Thana. and also working for gain at The Premier Automobile Ltd. Mampada Road, Kalga, Dist Thana. (Dombivli)

hereinafter referred to as the "FLAT PURCHASER" (which expression shall, unless it be repugnant to the context or meaning thereof, mean and include his heirs, executors, administrators and assigns) of the OTHER PART:

2

THE FLAT PURCHASER, whether singular or plural masculine or feminine, Body Corporate or otherwise, for the sake of brevity shall be referred to as singular masculine;

AND WHEREAS the PROMOTER by Agreement for Sale dated 10.9.1987 acquired absolute right, title and interest in immoveable property, i.e. Non-agricultural plot of land admeasuring about 670 Sq. Meters or thereabout bearing Revenue Surveying No. 53, Hissa No. 21 of Revenue Village Dombivli, Taluka Kalyan, District Thane, together with a plinth of a multi-storeyed building consisting of self-contained residential flats as per Permission No. 6758 dated 11.1.1975 of Dombivli Municipal Council, Dombivli, District Thane and also vide Renewal No. DOM/PWD/1550 dated 8.1.1981 together with right to construct and complete a new building thereon and to sell self-contained residential flats therein and the said property is at present within the limits of Kalyan Municipal Corporation of Dombivli Division, successor Local Authority of Dombivli Municipal Council, Dombivli and also within Ulhasnagar Urban Agglomeration of Dombivli Area as per Urban Land (Ceiling & Regulations) Act, 1976 and also within Registration Sub-District Kalyan, Registration District Thane and the said property is acquired by the promoter from the original owner Smt. Shantabai Reghunath Joshi and others for valuable consideration and a substantial price or consideration thereof having been paid by the Promoter to the aforesaid original owners who, in their turn, put the Promoter in possession thereof and also executed an Irrevocable Power of Attorney in respect of the aforesaid property in favour of the Promoter authorising them to further construct and complete the new building under construction and to sell self-contained residential flats therein;

AND WHEREAS in pursuance of the aforesaid Agreement for Sale-cum-Development of the property the PROMOTER continued to appoint the same Architect Shri R.M.Sawant who was initially appointed by the original owner Smt. Shantabai Raghunath Joshi for further supervision and construction of the new building under construction as per already sanctioned plans and specifications prepared by him obtained in the name of the original owner as aforesaid as is required under the provisions of "The Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963 (hereinafter referred to as the "said Act") together with "The Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Rules, 1964 (hereinafter referred to as the "said Rules");

AND WHEREAS the PROMOTER at their exclusive cost and expenses have commenced further construction of the building as aforesaid;

AND WHEREAS the PROMOTER have decided to name the said building under construction as "Anant Apartments";

AND WHEREAS the PROMOTER also appointed their Advocate Shri D. G. Tipnis to investigate the marketable title of the land and



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property in question belonging to Smt. Shantabai Rahunath Joshi and now absolutely acquired and vest in the Promoter for development, etc. and also for preparing requisite Agreement for Sale of flats in the building "Anant Apartments" and for such other legal ancillary work as is required under the said Act and the said Rules;

AND WHEREAS the PROMOTER have absolutely become entitled in law to sell self-contained residential flats in the building under construction named as "Anant Apartment" and the Promoter have displayed all the relevant deeds, documents, permissions, authorisation, Architect's Certificate, Advocate's Certificate and amenities and facilities to be provided in the building "Anant Apartments" and in the self-contained residential flats therein and for the sake of convenience and easy reference the particulars of land on which the building "Anant Apartments" is being constructed is described in the First Schedule hereunder written, the particulars of the building "Anant Apartments" including the nature of the building are described in the Second Schedule hereunder written, Certificate of Architect is described in the Third Schedule hereunder written, Advocate's Title Certificate and No Encumbrance Certificate is described in the Fourth Schedule hereunder written and the amenities and facilities to be provided in the self-contained residential flats in the building "Anant Apartments" are described in the Fifth Schedule hereunder written and thus, the Promoter have complied with the requisite formalities under the said Act and the said Rules;

AND WHEREAS prior to making application as aforesaid, as required by the provisions of Maharashtra Co-operative Societies Act, 1960 (Maharashtra Act No. XXIV of 1960) and the Urban Land (Ceiling and Regulations) Act, 1976, the FLAT PURCHASER has made a declaration to the effect firstly that neither the Flat-Purchaser nor the member of the family (family as defined under the Urban Land (Ceiling and Regulations) Act, 1976 of Flat-Purchaser owns a tenement, house or building within the limits of Dombivli.;

AND WHEREAS relying upon the said application, declaration and agreement, the PROMOTER agreed to sell to the FLAT PURCHASER flat at the price and on the terms and conditions hereinafter appearing;

AND WHEREAS the PROMOTER has displayed all the requisite deeds, documents such as documents of title pertaining to the said property, sanctioned building plans, specification, permissions, Architect's Certificate, Advocate's Certificate, amenities and facilities to be provided in the Flat and the Building "Anant Apartments" etc. as are required under the said Act and the said Rules and the inspection thereof has been taken by the FLAT PURCHASER by seeing the original and thus the Flat-Purchaser is fully satisfied about right, title and authority of the PROMOTER and the Flat-Purchaser shall not seek or insist for any of the further clarifications, requisitions, pertaining to the Title of the said property or over the building "Anant Apartments" and that the Flat-purchaser is satisfied that the Promoter has complied with all the requisite provisions of the said Act and the said Rules;



[Handwritten signature]

AND WHEREAS as per request of the FLAT PURCHASER as aforesaid, the PROMOTER offered to sell a self-contained residential Flat No. 40 on Four floor in A

Wing, admeasuring about Rs. 135000/ sq.ft. built-up area 475 Sq.ft. carpet area in the building "Anant Apartments" at a lumpsum price or consideration of Rs. 20,000/= (Rupees Twenty Thousand only) exclusive

Thousand only five thousand only one lac thirty of all costs, expenses such as water, electric deposits, laying of electric cables, fixing of electrical transformer as compelled and required to be done and performed by Maharashtra Electricity Board, share capital, entrance fee, charges for formation of Society and other legal expenses and such other cost and expenses as are not envisaged at this date but as are paid by the Flat-Purchasers purchasing flat on ownership basis together with proportionate betterment and development charges as are charged and recovered by Local Authority;

AND WHEREAS the aforesaid offer of the PROMOTER as regards price and other expenses having been found by the FLAT PURCHASER as just, reasonable and according to the present market rate and thereby the FLAT PURCHASER accepted the aforesaid offer of the Promoter and further agreed not to challenge or question the terms and conditions as would appear hereinafter as the terms and conditions contained in this Agreement have been thoroughly inspected by the Flat-Purchaser before accepting the offer;

AND WHEREAS prior to the execution of these presents of on or at the time of execution of these presents, the FLAT PURCHASER has paid to the PROMOTER a sum of Rs. 20,000/= (Rupees Twenty thousand only)

being earnest amount or part of the price or consideration (superseding and cancelling all the earlier payment and receipts made by the Flat-purchaser to the promoter) and thus the Promoter hereby admit and acknowledge the said payment and, in further consideration of the Flat-purchaser agreeing to pay the balance price together with all costs, expenses as aforesaid on the due date "time being essence of the contract" and further agreeing to abide by all the terms and conditions hereinafter appearing, THIS INDENTURE WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES AS FOLLOWS :-

1. The PROMOTER shall sell or cause to be sold and the FLAT PURCHASER shall purchase or cause to be purchased a self-contained residential Flat No. 40 on the IVth Flr floor in A Wing of 475 Sq. ft. carpet area and - Sq. ft. built-up area of the building "Anant Apartments" now under construction on the land described in the First Schedule hereunder written in accordance with the sanctioned plans and specifications, designs sanctioned by the Local Authority at a lumpsum price or consideration of Rs. 135000/= (Rupees One lac thirty five thousand only) exclusive of all costs and expenses as recited hereinabove and as would appear hereinafter.



for registration before the concerned Sub-Registrar within the prescribed period of the four months as required under the Indian Registration Act and as required under the said Act and the said Rules. Similarly, if the Promoter after having received the intimation for lodgement of the Agreement as aforesaid, fail to appear before the Sub-Registrar to admit their execution, the Flat-Purchaser is at liberty to apply for summons and take summons for attendance of the Promoter for admission of execution as further provided., in the said Act and the said Rules.

FIRST SCHEDULE OF THE LAND

All that piece or parcel of Non-agricultural plot of land admeasuring 610 Sq. Meters or there about bearing Revenue Survey No.53 Hissa No. 21 of Revenue Village Dombivli, Taluka Kalyan, District Thane, presently within Kalyan Municipal Corporation of Dombivli Division, formerly within Dombivli Municipal Council, Dombivli, Taluka Kalyan, District Thane and also within Ulhasnagar Agglomeration of Dombivli Area as per Urban Land (Ceiling & Regulation) Act, 1976 and also within Registration Sub-District Kalyan, Registration District Thane.



SECOND SCHEDULE OF THE BUILDING

"ANANT APARTMENTS"

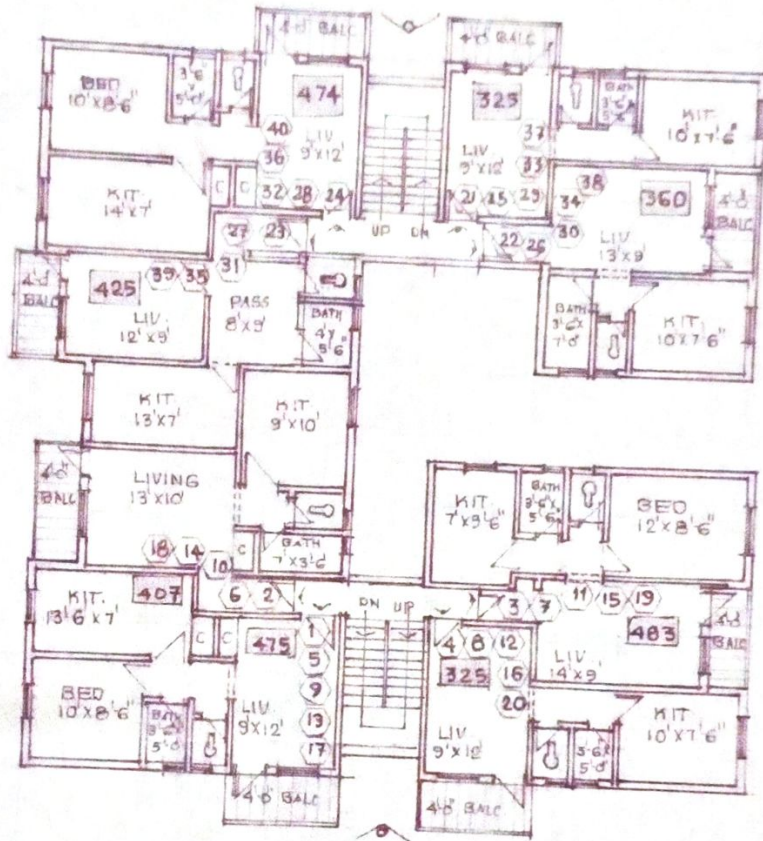
Ground plus four upper storeyed building consisting of 40 self-contained residential flats as per Building Permission No.6758 dated 11.1.1975 of Dombivli Municipal Council, Dombivli, District Thane, and further Renewal NO. DOM/PWD/1550 dated 8.1.1981 of Dombivli Municipal Council, Dombivli, District Thane predecessor Local Authority of Kalyan Municipal Corporation, Dombivli. The said building under construction is on Non-agricultural plot of land described in the Schedule hereinabove. The said building is of R.C.C. frame work structure with underground and overhead water storage tanks, together with electric pump and pump-house for ensuring 24 hour indirect water supply. The septic tank shall be constructed at a suitable place. The building shall be painted from outside with cement paint as far as internal walls are concerned. The same shall be painted with lime wash. Doors and windows shall be painted with oil paint. The surrounding of the building, where necessary, shall be suitably paved.

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ANANT APARTMENTS (PROPOSED) DOMBIVLI (WEST)

TYPICAL FLOOR PLAN



PURCHASER:

SHRI/SMT _____

FLAT NO. _____ ON _____ FLOOR BUILT UP AREA _____

PROPOSED BUILDING ON S. NO. 53, H. NO. 21
OF REVENUE VILLAGE DOMBIVLI, TAL: KALYAN.
DIST: THANE FOR "ANANT APARTMENTS" (PROPOSED)

PROMOTER:
M/S JOSHI & MHATRE ASSOCIATES
C/O ARCHANA ESTATE AGENCY
NEAR RLY STN M. G. ROAD
DOMBIVLI (WEST) 421202

ARCHITECT
R. M. SAWANT.
3, SHUBHANGI DARGHAN
MANPADA ROAD
DOMBIVLI (E) 421201

डोंबिवली नगरपालिका परिषद

नगरपालिका कार्यालय,
लोकमान्य टिळक पथ,

जा.क्र.

डोंबिवली ता २१/१/१९७५

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श्रीमति शांताबाई रघुनाथ जोशी.

डोंबिवली यांती

बांधकामात मुजूरी.

आपला दि. २०/१२/१९७२चा अर्थ व नकाशाच्या प्रती मिळाल्या व त्यावरून आपणास योजलेले बांधकाम करण्यास पुढील शर्तीवर मुजूरी देणेत येत आहे.

बांधकामाचे वर्षान तळ : चार मजले.

बिल्डींग रजिस्टर नंबर

- १] प्लॉट कलेक्टर साहेबानकडून नॉन अग्रीकलचर करून घेतला असला पाहिले. त्यात बांधकाम करणेची तिकडून परवानगी आपलेली असली पाहिले.
- २] काम पुरे होताच नगरपालिका ऑफिसमध्ये लेखी कळविले पाहिजे. व ते मंजूर झाल्याशिवाय त्याचा वापर करता कामा नये.
- ३] प्रत्येक घरमालकाने अॅक्काप्टिव्हि किंवा सेप्टिक टॅंक अथवा ज्या पध्दतीचे संडास बांधावयाचे असतील त्या पध्दतीच्या नगरपालिकेच्या नियमात अनुसरून बांधले पाहिजे.
ही मुजूरी पोकल्याने तारखेपासून एक वर्षाचे आत हे बांधकाम सुरु न केल्यास ही मुजूरी रद्द होईल. व पुन्हा जरूरी असल्यास नवीन मुजूरी घ्यावी लागेल.
हे बांधकाम पूर्ण होताच बांधकाम पूर्ण झाल्याचे इंजिनियर/आर्किटेक्ट यांचे कन्सलेशन सर्टिफिकेट घेऊन कर आकारणीचा तक्ता पाठविला पाहिजे.
इकडील मुजूरीनंतर इमारतीचा वापर करता येईल.
- ४] कोणतेही बांधकाम करणेपूर्वी मार्जिन जागा सोडणेबद्दल नगरपालिकेची खात्री करून देऊन नंतर कामात सुरुवात करावी.
- ७] मंजूर क्षेत्रापेक्षा जास्त काम केल्यास त्याची सर्व जबाबदारी मालकावर व काम करणा-या कन्स्ट्रक्टरवर अगर इंजिनियरवर राहिल.
- ८] प्लॅन ऑफिसमधून घेऊन जावे.
- ९] घर बांधताना घराचे तोंड मेन रोड कडे केले जाईल व संडास मेनरोडकडे न येतील इकडे लक्ष घावे.

चीफ ऑफिसर

डोंबिवली नगरपालिका परिषद.



IN WITNESS WHEREOF, the parties have hereto and hereunto set and subscribed their respective hands andseals on the day and the year first hereinabove mentioned :-

SIGNED, SEALED AND DELIVERED by the within-named "PROMOTER" M/s. JOSHI & MHATRE ASSOCIATES, through its Partner

For Joshi and Mhatre Associates Partner

Shri Joshi & Mhatre Association.

for themselves in capacity as Agreement-Purchaser/Promoter and also in capacity as Promoter) of Registered or deemed to be registered Co- operative Hsg. Soc., consisting of all the Flat-Purchasers of the building "ANANT APARTMENTS", in the presence of :-

" PROMOTER "

1. [Signature]
2. [Signature]

SIGNED, SELAED AND DELIVERED by the within-named "FLAT-PURCHASER"

Shri/Smt. Kum Subhash Namdeo Rane.

[Signature]

" FLAT-PURCHASER "

in the presence of :-

1. [Signature]
2. [Signature]



R E C E I P T

ACKNOWLEDGED to have received a sum of Rs. Twenty thousand only (Rupees 20,000/-)

[Signature]

superseding and cancelling all the earlier payments and receipts as earnest amount or First Instalment from the Flat-purchaser.

Rs. 20,000/-

WE SAY RECEIVED.

For Joshi and Mhatre Associate [Signature]

"PROMOTER" Partner



महाराष्ट्र MAHARASHTRA

2020

BB 666221



Sub Treasury Officer
Kalyan

AFFIDAVIT CUM NO OBJECTION CERTIFICATE

8 OCT 2020

We, **Ms.Hemangi Subhash Rane** daughter of Late Mr. Subhash Rane ,PAN no.BFJPB3838Q residing at 1640,Z P Kanya School, Vir Sambhaji Nagar, Asangaon Thane, Shahapur, Maharashtra 421301.

Mr.Sanjay Subhash Rane son of Late Mr.Subhash Rane,PAN no. ARHPR1531R residing at Plot No.14, Aadarsh Nagar,Jalgaon, Maharashtra-425001.

Hereby solemnly affirm and declare as under:

1.That Late **Mr.Subhash Namdeo Rane** (Father) was the lawful owner of premises being A wing Flat no.40,Sai Anant Darshan CHS, Sakharam Nagar,Kopar Cross Road,Dombivali (W).(hereinafter referred to as mortgaged flat”).

ISP

S. Rane

H.P.B. L S Rane

2. Mr. Subhash Namdeo Rane expired on 13/06/2001 at KEM Hospital, Parel leaving behind him/her all the following legal Heirs:

Sr.No.	Name of all the legal heir(s)	Age	Relation with deceased
1	Lata Subhash Rane	72	Wife
2	Sanjay Subhash Rane	50	Son
3	Jeetendra Subhash Rane	43	Son
4	Hemangi Subhash Rane	41	Daughter

3. The person(s) mentioned hereinabove are the only heir(s) of the deceased.

4. Whereas the society viz. Sai Anant Darshan CHS has transferred the flat on the sole name of Mrs. Lata Subhash Rane (wife of late Mr. Subhash Rane) in accordance with the bye-laws, rules and regulations of the society and due process of law was followed while transferring the mortgaged flat.

5. That the property of Flat No. 40 A-wing, Sai Anant Darshan CHS, Sakharam Nagar, Kopar Cross Road, Dombivali (W) Thane 421202 transferred in the name of MR. Jeetendra Subhash Rane by way of gift deed from Mrs. Lata Subhash Rane vide registered no. KLN-1-8910-2020 dated 15-12-2020.

6. That Mr. Jeetendra Subhash Rane proprietor of M/s. Varad Enterprises have applied for credit limit where the property offered as a security i.e. Flat No. 40, A wing, Sai Anant Darshan CHS, Kopar Cross Road, Dombivali (W) Thane 421202 in favor of The Cosmos Co-op Bank Ltd., Airoli Branch for loan amount of Rs. 1,00,00,000/- (Rs. One Crore Only).

7. That I/We hereby confirm and declare that I will not create any issue and / or raise any objection in future during the tenure of the loan in respect of mortgage to be created in favor of The Cosmos Co-op Bank Ltd, Airoli Branch to secure the loan amount of Rs. 1,00,00,000/- (Rs. One Crore Only) to be availed by the Borrower viz Mr. Jeetendra Subhash Rane proprietor of M/s. Varad Enterprises.

8. I hereby agree and affirm that I do not desire to make any claim of right during the tenure of the loan or otherwise on the part of the said me/us in future in respect of the aforesaid securities.



JSP

J. S. Rane

H.P.B.

LS Rane

9./We say and declare that this Affidavit to The Cosmos Co.op Bank Ltd.,Airoli Branch shall be binding on me/us forever in our personal capacity as well as the same is also binding on the heirs,executors,administrators,successors and assigns.

10./We are making this declaration knowingly and conscientiously knowing fully well that relying upon what is herein above stated, The Cosmos Co-op Bank Ltd, Airoli Branch shall complete the transactions as contemplated between myself/ourselves and themselves.

Before Me,

VERIFICATION

Solemnly affirmed at Dombivali on this 18 day of October 2021

(Name and Signature of the legal heirs)

1. Lata Subhash Rane

LS Rane

2. Mr.Sanjay Subhash Rane

[Signature]

3. Mr.Jeetendra Subhash Rane

JSR

4. Ms.Hemangi Subhash Rane

H.P.B.

Deponent/s

Identified by me Before Me



BEFORE ME
[Signature]
S. M. H. ZAIDI
NOTARY
Government of India
Mumbai & Thane Dist
21 OCT 2021

NOTED & REGISTERED
Sr No. 358 Page No. 33
Date... **21 OCT 2021**



CHALLAN
MTR Form Number-6



CHALLAN No. MH008270665202021E	BARCODE	Date	13/12/2020-17:33:28	Form ID	34
Department	Inspector General Of Registration				
Type of Payment	Stamp Duty Registration Fee				
Office Name	KLN3_KALYAN NO 3 JOINT SUB REGISTRAR				
Location	THANE				
Year	2020-2021 One Time				
Account Head Details		Amount In Rs.	Payer Details		
030046401 Stamp Duty	500.00	Road/Street	KOPAR CROSS ROAD		
030063301 Registration Fee	200.00	Area/Locality	DOMBIVALI WEST		
		Town/City/District			
		PIN	4	2	1 2 0 2
Remarks (If Any)					
SecondPartyName=LATA SUBHASH RANE---Marketval=1					
Total		700.00	Amount In Words	Seven Hundred Rupees Only	
Payment Details			FOR USE IN RECEIVING BANK		
IDBI BANK			Bank CIN	Ref. No.	69103332020121311716 2648050584
Cheque-DD Details			Bank Date	RBI Date	13/12/2020-17:34:02 Not Verified with RBI
Cheque/DD No.			Name of Bank		
Name of Bank			Bank-Branch		
Name of Branch			IDBI BANK		
			Scroll No. , Date		
			Not Verified with Scroll		

Department ID :

NOTE:- This challan is valid for document to be registered in Sub Registrar office only. Not valid for unregistered document.

Mobile No. : 9619352344

सदर चलन केवल दृश्यम निबंधक कार्यालयात नोंदणी करावयाच्या दस्तांसाठी लागू आहे. नोंदणी न करावयाच्या दस्तांसाठी सदर चलन लागू नाही.

GIFT DEED

(Without Consideration)

THIS DEED OF GIFT entered and executed at Dombivli on this 14 day of December, 2020

BETWEEN

MRS. LATA SUBHASH RANE, Aged _____ years, Occupation _____ Business, Pan No. BKRPR7087L,, AADHAR : 8220 9379 7042, having address at C/1202, MANGESHI DAZZLE CHS, 90 FEET ROAD DOMBIVLI [EAST] -421306, hereinafter called as "THE DONOR" (which expression shall unless excluded by or repugnant to the subject or context or meaning thereof be deemed to include his heirs, executors, successors, legal representatives, administrators, assignees and person or persons deriving Title under them/him) of the **FIRST PART.**



AND

कलन-१	
८९०	०१३०
२०२०	

MR. JEETENDRA SUBHASH RANE, OCCUPATION: SELF EMPLOYEE, AGE: 42 YRS., PAN: AGKPR9792G, AADHAR: 3914 7818 6026 Indian Inhabitant, having address at C/1202, MANGESHI DAZZLE CHS, 90 FEET ROAD DOMBIVLI [EAST] - 421 306, hereinafter called as "THE DONEE" (which expression shall unless excluded by or repugnant to the subject or context or meaning thereof be deemed to include her heirs, executors, successors, legal representatives, administrators, assignees and person or persons deriving Title under them/him) of the **SECOND PART.**

LS RANE

1

JSP

WHEREAS MR. Subhash Namdeo Rane, have purchased the said Flat from M/s. M/S. JOSHI & MHATRE ASSOCIATES vide Agreement for Sale dt. 15.04.1991 and registered with Sub-Registrar Kalyan - on 15.04.1991 under Document No 1645 and as such are the owners of FLAT NO.40 admeasuring 475 BUILT

UP area on 4TH FLOOR in "SAI ANANT DARSHAN CO-OP.HSG.SOCY.LTD" REGN. NO. 1645, DATED: 15.04.1991, lying being and situated NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202, bearing SURVEY NO. 53 , HISSA NO.21, VILLAGE:

DOMBIVALI, Taluka : Kalyan and District : Thane. Thane, herein after referred to as the said Flat). AND WHEREAS as per the said agreement the ownership of the said Flat an agreed

amongst the owner AND WHEREAS accordingly each owner is having 100% shares i.e. full shares in ownership of said Flat.

AND WHEREAS Donor are members of "SAI ANANT DARSHAN CO-OP.HSG.SOCY.LTD., Registered under Maharashtra Co-operative Societies Act, 1960 vide Registration No. TNA-KLN-HSG(TC)-7562-1995/96, DATED : 21.07.1995, holder of 5 shares of Rs. 50/- Each (total Rs. 250/-) Bearing Nos. from 196 To 200 And Share Certificate No 40.

AND WHEREAS now DONOR has decided to relinquish gifted his 100% share i.e. full share in favour of MR. JEETENDRA SUBHASH RANE

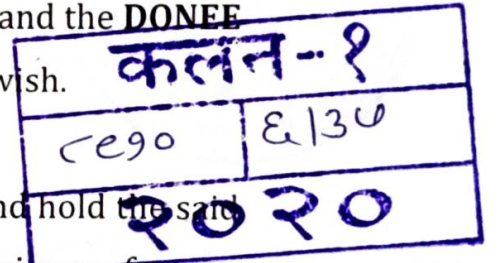
AND WHEREAS MR. JEETENDRA SUBHASH RANE has agreed to accept the said 100% share from MRS. LATA SUBHASH RANE and accordingly they have decided to enter in to the Gift Deed of full share the same is as under in said Flat Flat No. 40, A -Wing, admeasuring 475 Sq.Ft. of carpet area, on Fourth Floor, of

1. **The DONOR** hereby give his share gift of **Flat No. 40, A - Wing, admeasuring 475 Sq.Ft Built up area, on Fourth Floor, of building known as "SAI ANANT DARSHAN" Co-operative Housing Society Ltd., situated at - NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202, Tal. Kalyan, Dist. Thane** to the **DONEE**.

2. **The DONEE** now from this day onwards will become and absolute owner free of all encumbrances of the said the **Flat No. 40, A -Wing, admeasuring 475 Sq.Ft Built up area, on Fourth Floor, of building known as "SAI ANANT DARSHAN" Co-operative Housing Society Ltd., situated at - NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202 , Tal. Kalyan, Dist. Thane,** and **DONEE** shall seized to have any right, title and interest therein from this day and the **DONEE** will make the use and enjoyment as per her wish.

3. **Be it stated** that the said **DONEE** will have and hold the said Flat hereby gifted and conveyed unto and assignees forever and the **DONEE** will have absolute title to the said Flat so gifted and the said **DONEE**, its executors and assignees shall and may at all times to come peacefully possess and enjoy the said Flat without any interruption, claim or demand whatsoever from or by the said **DONOR** or

any person or persons lawfully and equitably claiming from or under or in trust from them/him/his and the **FREE FROM ALL ENCUMBRANCES** and whatsoever.



L S Rache

JSR

building known as "SAI ANANT DARSHAN" Co-operative Housing Society Ltd., situated at - NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202, Tal. Kalyan, Dist. Thane

AND WHEREAS DONEE is Son of DONOR and therefore DONOR has decided out of love and affection to give the gift his all share of above referred Flat to DONEE for her own use, enjoyment and benefits.

कलम-१	
२९०	७/३७
२०२०	

That now as per said Gift Deed the share of the donor in the said Flat No. 40, A -Wing, admeasuring 475 Sq.Ft Built up area, on Fourth Floor, of building known as "SAI ANANT DARSHAN" Co-operative Housing Society Ltd., situated at - NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202.



AND WHEREAS now DONOR hereby give gift his share of the Flat No. 40, A -Wing, admeasuring 475 Sq.Ft Built up area, on Fourth Floor, of building known as "SAI ANANT DARSHAN" Co-operative Housing Society Ltd., situated at - NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202. , Tal. Kalyan, Dist. Thane to the Donee MR. JEETENDRA SUBHASH RANE and the said Deed of Gift is as under:-.

NOW THIS DEED OF GIFT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE DONOR, THE DONEE AS UNDER THAT IS TO SAY:-

c Rane

JSR

4. **The DONEE** can utilize all share of the said Flat for her own use and enjoyment as per her choice and wish.
5. **This** Deed of Gift of Flat shall always subject to the provision of the Maharashtra Co-operative Societies Act 1960 act 9(1) and the rules made there under.
6. **The Donee** shall be responsible and liable to pay all the existing and future taxes and statutory liabilities of any nature whatsoever in respect of Flat gifted hereunder. Likewise, the Donee, shall be liable and responsible and answerable for all the claims and liabilities of any nature whatsoever in connection with the business to be carried on by the Donee in the Flat gifted hereunder.
7. **The Donee** shall pay the Stamp Duty, Registration fees, and incidental expenses on this Gift Deed.



कलन-१	
८९०	८१३७
२०२०	

SCHEDULE OF THE PROPERTY

All share of Flat No. 40, A -Wing, admeasuring 475 Sq.Ft Built up area, on Fourth Floor, of building known as "SAI ANANT DARSHAN" Co-operative Housing Society Ltd., situated at - NEAR KALPTARU TOWER, SAKHARAM NAGAR, KOPAR CROSS ROAD DOMBIVLI [WEST] 421 202, Survey No. 53 Hissa No. 21 Village - Dombivali Taluka - Kalyan, Dist. Thane.

L S Rahe

JSR

2020

IN WITNESS WHEREOF the said DONOR hereunto subscribe her hand and seal on this day, of the year mentioned at the outset of this DEED OF GIFT..



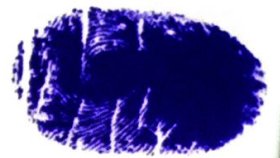
SIGNED, SEALED AND DELIVERED

By the within named "DONOR"

MRS. LATA SUBHASH RANE

in the presence of Sandip Patil

1).....Sandip.....



L S Rane

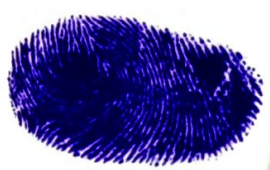
SIGNED, SEALED AND DELIVERED

By the within named "DONEE"

Mr. JEETENDRA SUBHASH RANE

In the presence of Prafful Khadke

1).....Prafful.....



JSR



साई अनंत दर्शन को-ऑप. हौसिंग सोसायटी लि.

रजि. नं. : टीएनए/केएलएन/एचएसजी/(टी.सी.)/७५६२/१९९५-९६
सखाराम नगर कॉम्प्लेक्सजवळ, कैलास नगर, डोंबिवली (प.) - ४२१ २०२.

जावक क्र.



दिनांक :

8

Date :- 14/12/2020


NO OBJECTION CERTIFICATE

With reference to the letter of the transferor **MRS.LATA SUBHASH RANE** to sale the **Room No.40** on 4th Floor, A-wing in the building known as **SAI ANANT DARSHAN CHS Ltd.** is bearing Registration No.**TNA/KLN/HSG/(TC)/7562/1995-96** dated **21/07/1995** situated at Near Sakharam Nagar Complex, Kailas Nagar Dombivli (W) 421 202. We have no objection to sale of the said Room to the Transferees, **MR.JEETENDRA SUBHASH RANE.**

We also certify that **MRS.LATA SUBHASH RANE** (Transferor) has cleared all his dues to the society up to 30th NOVEMBER 2020 and we have no objection to sale the said Room No.40 to **MR.JEETENDRA SUBHASH RANE** (Transferees).



For Sai Anant Darshan Co-Op. Hsg. Soc. Ltd.


Chairman/Secretary/Treasurer

कलन-१	
८९०	१०/३७
२०२०	

१४/१२/२०२०

THE Sai Anant Darshan CO-OPERATIVE

HOUSING SOCIETY LIMITED

(Registered under the Maharashtra Co-operative Societies Act, 1960.)

(Registration No. TNA/KLN/HSG/CIC/7562/1985-8 Date 21.7.95)

Serial No. 40
Authorised Share Capital Rs. 50000/- Divided into 1000 Shares each of Rs. 50/- only
Member's Registration No. 40.

THIS IS TO CERTIFY that Shri/Smt. S. H. Rane

of A-40 is the Registered Holder of Five Shares No. from 196
to 200 of Rs. 250/- (Rupees Two hundred fifty only)
in THE Sai Anant Darshan CO-OPERATIVE HOUSING SOCIETY
LIMITED Dombivli subject to the Bye-laws of the said Society

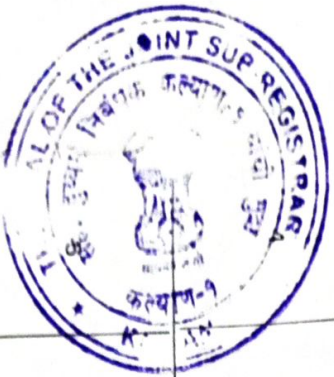
and that upon each of such Shares the sum of Rupees Fifty has been paid.

GIVEN under the Common Seal of the said Society at Dombivli
this 3rd Day of October 1995

Mand Chairman
Chandrashekhar Hon. Secretary
Chandrashekhar Member of the Committee

कलन-
3rd 690 98/6
2020





Sl. No. of transfer at which Committee Meeting approved	Date	To whom transferred	Sl. No. in the Share Register at which the transfer of shares held by the transferor are registered	Sl. No. in the Share Register at which the name of the transferee is recorded
1	Date - 1st Jan. 2003 <i>Approved</i>	Mrs. Lata S. Rane <i>Receipt</i>	38	50 <i>S. G. Gande</i>
2	Chairman	Hon. Secretary		Committee Member
3	Chairman	Hon. Secretary		Committee Member
	Chairman	Hon. Secretary		Committee Member
	Chairman	Hon. Secretary		Committee Member

कलन-१
७९० ९५१३७
२०२०

CO-OPERATIVE
THE Sai Anant Darschan

HOUSING SOCIETY LIMITED

(Registered under the Maharashtra Co-operative Societies Act, 1960.)

(Registration No. TNA/KLN/HSG/CIC/7562/1995-96 Date 21.7.95)

Serial No 40

Authorised Share Capital Rs. 50000/- Divided into 1000 Shares each of Rs. 50/- only

Member's Registration No. 40.

THIS IS TO CERTIFY that Shri/Smt. S.N. Rane

of A-40 is the Registered Holder of Five Shares No. from 196

to 200 of Rs. 250/- (Rupees Two hundred fifty only)

in THE Sai Anant Darschan CO-OPERATIVE HOUSING SOCIETY LIMITED Dombivli subject to the Bye-laws of the said Society

and that upon each of such Shares the sum of Rupees Fifty has been paid.

GIVEN under the Common Seal of the said Society at Dombivli

this 3rd Day of October 1995

Chairman

Hon. Secretary

Member of the Committee



T.O.

Memorandum of the transfers of the within-mentioned Shares

Sr. No. of Transfer	Date of General body/ Managing Committee Meeting at which transfer was approved	To whom Transferred	Sr. No. in the Share Register at which the transfer of shares held by the transferor are registered	Sr. No. In the Share Register at which the name of the Transferee is recorded
1	2 Date - 1st Jan. 2003 <i>[Signature]</i> D. B. Sawant, Chairman	3 Mrs. Lata S. Rane <i>[Signature]</i> P. M. Prayapati, Hon. Secretary	4 38	5 50 <i>[Signature]</i> S. G. Gaud Committee Member
2	Date - 10.10.2021 A V. Namdiwalekar <i>[Signature]</i> Chairman	Hon. Secretary Teetendra S. Rane	50	84 <i>[Signature]</i> N V. Phadnis Committee Member
3	Chairman	Hon. Secretary		Committee Member
4	Chairman	Hon. Secretary		Committee Member

क ल न - ४

दस्ता क्र. ३०७७/०१९

२९/२६/१९७०

डोंबिवली नगरपालिका परिषद

नगरपालिका कार्यालय,
लोकमान्य टिळक पथ,
डोंबिवली ता. ११/११/१९७०

जा. क्र.

पो. मंजुरी

श्री. गणेश रघुनाथ जोशी
डोंबिवली

क. ल. न. - ५

दस्ता क्र. ३०७७ २०९२

२० ३०

बांधकामास मंजूरी

आपला दि. २०/११/७० चा अर्ज व मकानाच्या प्रती मिळाल्या व त्याबद्दल आपणास योजलेले बांधकाम करण्यास पुढील गतीवर मंजूरी देणेत येत आहे.

बांधकामाचे वर्णन १४ + ४ मंजुरी

बिल्डिंग रजिस्टर नंबर

- प्लॉट क्लेअर साइट बांधून तीन अफिकलचेर करून घेतला असला पाहिजे. त्यात बांधकाम करणेची तिकडून परवानगी आणलेली असली पाहिजे.
- काम पुरे होताच नगरपालिका ऑफिसमध्ये केली कळविले पाहिजे व ते मंजूर झाल्याशिवाय त्याचा वापर करता कामा नये.
- प्रत्येक घरमालकाने अंदाजपत्रे किंवा सॅटिक टॅक अशा ज्या पद्धतीचे संडाम बांधकामाचे असतील त्या पद्धतीच्या नगरपालिकेच्या नियमास अनुसरून बांधले पाहिजे.
- ही मंजूरी पोषण्याचे तारखेपासून एक वर्षाचे आत हे बांधकाम सुरू न केल्यात ही मंजूरी रद्द होईल. व पुन्हा जवरी अर्जद्वारे नवीन मंजूरी घ्यावी लागते.
- हे बांधकाम पूर्ण होताच बांधकाम पूर्ण झाल्याचे इंजिनियर/आर्किटेक्ट यांचे कन्फर्मेशन सॅटिफिकेट घेऊन कर भाकारणीचा तक्ता पाठविला पाहिजे. इकडील मंजूरीनंतर इमारतीचा वापर करता येईल.
- कोणचेही बांधकाम करणेपूर्वी मातीन जागा सोडणेबद्दल नगरपालिकेची खात्री करून देऊन नंतर कामास सुरुवात करावी.
- मंजूर क्षेत्रापेक्षा जास्त काम केल्यास त्याची सत्रे जबाबदारी मालकावर व काम करणाऱ्या कॉन्ट्रॅक्टरवर अगर इंजिनियरवर राहिल.
- प्लॅन ऑफिसमध्ये घेऊन जावे.
- घर बांधताना घराचे फाईन मॅनरोडकडे केले जाईल व संडाम मॅनरोडकडे न येतील इकडे लक्ष घ्यावे.

क ल न - ४
दस्ता क्र. ७०५३ १९६
२२/६



कलन-१
०३० २२/३७
२०२०

Handwritten signature



डोंबिवली नगरपालिका परिषद
DOMBIVLI MUNICIPAL COUNCIL

Office of the Municipal Council
Dombivli

Ref. No: DOM./- PWD/- 1552

क. ल. न. - ७	
दस्त क्र. ३५९	२०९२
१७	३४

क. ल. न. - ४
दस्त क्र. २४७७/२०१०
२०/२७
क. ल. न. - ४
दस्त क्र. ७७५३/१९८८
२०/६६

Smt Shantibai Raghunath Joshi.
Dombivli.

कलन-१	
८७९०	२३/३७
२०२०	

Sub:- No Objection letter in connection with proposed building on S. No. 53 H.No. 21 Mouje Dombivli Taluka Kalyan Dist Thane
Ref:- plans approved under No. 6758 dt 11-1-75.

Dear Madam,

In view of the State Government's directives issued under Urban Development and Health Department Circular dated 12th July, 1978, Dombivli Municipal Council has no objection for completion of entire building work strictly as per building permission No. 6758 dt 11-1-75. (Ground + 4) granted by the Council.

Yours faithful

Chief of
Dombivli Municipal Council



Handwritten signature

महावितरण
महाराष्ट्र राज्य विद्युत वितरण कंपनी मर्यादित
CIN: U40109MH2005GGC153645

वीज पुरवठा देयक

BILL OF SUPPLY FOR THE MONTH OF - ऑक्टोबर-२०२०



BILL NO (GGN) 000000961276668

ग्राहक क्रमांक : 020012262532 मोबाईल/ईमेल : 96xxxxxx44

SMT LATA SUBHASH RANE

ANANT APT A-40KAILAS NGR KOPER RD DOMBIVLI 421202

श्रीमती लता सुभाष राणे

अनंत अपार्टमेंट ए-४० कैलास नगर कोपर रोड डोंबिवली ४२१२०२

विलींग युनिट : 4768/DOMBIVALI (W) S/DN-IV/DOMBIVALI

दर संकेत ** : 90/LT I Res 1-Phase

गोल क्रमांक

पी.सी./घटक+मार्ग-क्रमांक/डि.टी.सी. : 5/12/1275/5140/4768098

मिटर क्रमांक : 05392130611

रिडिंग युप : N5

पुरवठा दिनांक : 17-09-1991

मंजूर भार : 0.30 KW

सुरक्षा ठेव जमा (रु) : 1469.03

चालु रिडिंग दिनांक : 14-10-2020

मागील रिडिंग दिनांक : 14-09-2020

GSTIN: 27AECM2933K1ZB

19-10-2020

400.00

09-11-2020

410.00

Scan this QR Code with BHIM App for UPI Payment

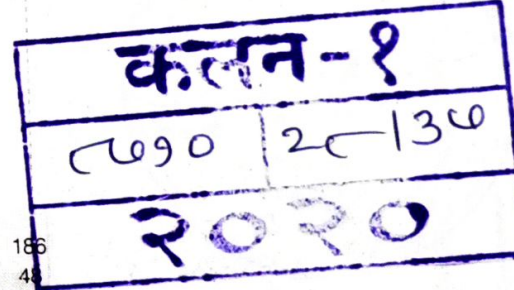


QR कोडद्वारे भरणा केल्यास, भरणा दिनांकानुसार लागू असलेली तत्पर देयक भरणा सूट किंवा विलंब आकार पुढील देयकात समाविष्ट करण्यात येईल.

मध्यवर्ती तक्रार निवारण केंद्र २४x७

1800-233-3435, 1800-102-3435, 1912

ग्राहकांच्या तक्रारीचे निवारण करण्यासंबंधीचे नियम व कार्यपध्दती महावितरणच्या संकेत स्थळ www.mahadiscom.in > ConsumerPortal > CGRF यावर उपलब्ध आहे .



Meter Status: Normal

Period: 1.00/

जरील बिला ऐक्या ई-बिला साठी नोंदणी करा व प्रत्येक बिलामागे १० रूपांचा गो-ग्रीन डिस्कॉन्ट मिळवा. नोंदणी करण्यासाठी :- <https://consumernfo.mahadiscom.in/gogreen.php> (GGN नंबर तुमच्या खाणिल बिलावर वरच्या बाजुला खऱ्या कोपऱ्या मध्ये उपलब्ध आहे.)

डिजिटल माध्यमांद्वारे वीज बिल भरा व ०.२५% (रु. ५००/- पर्यंत) सवलत मिळवा. (टिप्पणी व उद्दिष्ट पणूद्वारे)

तुमचा मोबाईल नंबर व ईमेल पत्ता चुकिचा असल्यास दुरुस्त करा त्यासाठी www.mahadiscom.in/ConsumerPortal/QuickAccess येथे भेट द्या.

पुढील महिन्याचे रिडिंग साधारणतः १४-१९-२०२० ह्या तारखेला होईल

मास	०	250	500	750	1,000
सप्टेंबर-2020	22				
ऑगस्ट-2020	43				
जुलै-2020	1028				
जून-2020	165				
मे-2020	165				
एप्रिल-2020	165				
मार्च-2020	168				
फेब्रुवारी-2020	156				
जानेवारी-2020	170				
डिसेंबर-2019	174				
नोव्हेंबर-2019	193				

वीज वापर
ऑक्टोबर - 2019 186
ऑक्टोबर - 2020 4

विशेष संदेश

प्रिय ग्राहक, आपला नोंदणीकृत भ्रमणध्वनी क्र.९६XXXXXX४४ आहे. आपला भ्रमणध्वनी क्रमांक बदलण्यासाठी /नवीन क्रमांक नोंदणीसाठी महावितरण संकेतस्थळ/ मोबाईल ॲप वापरा किंवा ९९३०३ ९९३०३ ह्या क्रमांक वर खालील संदेश पाठवा MREG ०२००१२२६२५३२. महावितरणला कोणत्याही प्रकारच्या रक्कमेचा भरणा करताना संगणकीकृत क्रमांक असलेली संगणकीय पावतीच स्विकारावी. हस्तलिखित पावती स्विकारू नये . गैरसोय टाळण्यास ऑनलाईन भरणा सुविधेचा पर्याय वापरावा.

www.axismyindia.org

हा टोल फ्री नंबर विद्युत विषया संबंधित नाही

भारताचा सर्वात मोठा सर्वे, तुमची आवड सांगा

10 कार आणि 533 स्मार्टफोन जिंका !

टी वी वर येण्याची संधी

कॉल करा : टोल फ्री नंबर : 1800 2 666 866

10 कार विजेते

आज तक 16.33

ग्राहकपत्र विलींग युनिट	ग्राहक क्रमांक	पी.सी.	दर	या तारखे पर्यंत भरल्यास	28-10-2020	Rs. 400.00
09-11-2020	020012262532	N5	90	या तारखे नंतर भरल्यास	09-11-2020	Rs. 410.00

विक्री स्थळपत्र: विलींग युनिट : 4768 ग्राहक क्रमांक : 020012262532 पी.सी. : N5 दर : 90 अंतिम तारीख : 09-11-2020 Rs. 400.00



15/12/2020

सूची क्र.2

दुय्यम निबंधक : दु.नि. कल्याण 1


दस्त क्रमांक : 8910/2020

नोंदणी :

Regn 63m

गावाचे नाव : डोंबिवली (जुनी)

(1) बिलेखाचा प्रकार	बक्षीसपत्र
(2) मोबदला	0
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1995495.292
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: कल्याण-डोंबिवली इतर वर्णन : इतर माहिती: मीजे डोंबिवली मधील सर्व्हे नं.53 हिस्सा नं.21, यावरील साई अनंत दर्शन को ऑप ही सो लि इमारतीमधील सदनिका नं.40, चौथा मजला, ए विंग, क्षेत्र 475 चौ. फुट बांधीव. ((Survey Number : सर्व्हे नं.53 हिस्सा नं.21 ;))
(5) क्षेत्रफळ	1) 475 चौ.फुट
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:- लता सुभाष राणे -- वय:-71; पत्ता:- प्लॉट नं:-, माळा नं:-, इमारतीचे नाव: सी 1202, मंगेशी डॅन्जेल को. ऑप. हाउसिंग सोसायटी, 90 फीट रोड, डोंबिवली पूर्व, ब्लॉक नं:-, रोड नं:-, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-BKRPR7087L
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:- जितेंद्र सुभाष राणे -- वय:-42; पत्ता:- प्लॉट नं:-, माळा नं:-, इमारतीचे नाव: सी 1202, मंगेशी डॅन्जेल को. ऑप. हाउसिंग सोसायटी, 90 फीट रोड, डोंबिवली पूर्व, ब्लॉक नं:-, रोड नं:-, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-AGKPR9792G
(9) दस्तऐवज करून दिल्याचा दिनांक	15/12/2020
(10) दस्त नोंदणी केल्याचा दिनांक	15/12/2020
(11) अनुक्रमांक, खंड व पृष्ठ	8910/2020
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	500
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	200
(14) शेरा	


 सह. दुय्यम निबंधक कल्याण-१

मुल्यांकनासाठी विचारात घेतलेला तपशील:-:

मुद्रांक शुल्क आकारताना निवडलेला
अनुच्छेद :- :

If Gift is of Agricultural or Residential property and is in favor Husband, Wife, Son, Daughter, Grandson, Granddaughter or Wife of deceased son.



Thite Valuers & Engineers Pvt. Ltd**Shekhar L. Thite**M.Tech (IIT Bombay), MRICS, FIV
CEO & Tech. Director**MUMBAI**

Office No. 605, Sixth Floor,
Kulkarni Heights, K. W. Chitale Marg,
Behind Portuguese Church,
Next to Vartak Hall, Dadar (W)
Mumbai 400 028, India
022 2438 2454 / 2437 7398
9820 630 014
mail@thitevaluers.com

THITE®**VALUERS & ENGINEERS**

SINCE 1983

**Corporate Valuer
Chartered Surveyor**

• Valuation • Chartered Engineer • Lender's Independent Engineer • TEV Consultants

Over Three Decades of Trust

Ref. No.: MJN21-084/SPK/L

Date: 01/07/2021

To,
The Branch Manager,
The Cosmos Co-Op. Bank Ltd.,
Branch: Airoli, Navi Mumbai

Sub: Valuation Report for Loan Purpose**Client Name: M/S Varad Enterprises**

Dear Sir,
Please find enclosed herewith the subject Valuation Report

Location of the property : Flat No. 40, A Wing, 4th Floor, Sai Anant Darshan Co. Op. Hsg. Soc. Ltd.,
Survey No. 53, Hissa No. 21, Near Kalpataru Tower, Kopar Cross Road,
Sakharam Nagar, Village Dombivli, Taluka Kalyan, District Thane, Dombivli
(West), Maharashtra, 421202

Type of Value	Value in ₹
Market Value	₹ 35,60,000.00
[Rupees Thirty Five Lacs Sixty Thousand Only]	
Realizable value	₹ 32,04,000.00
Distress Sale Value	₹ 28,48,000.00
Registration Value (as per the guidelines of Ready Reckoner for stamp duty purposes)	₹ 14,25,475.00
Cost price as per Agreement	₹ 0.00
Insurable Value	₹ 11,87,500.00

This report has 31 pages [Including Annexure-I + location map + photographs]

Thanking you,

Yours faithfully,
FOR THITE VALUERS & ENGINEERS PVT. LTD.(S. L. THITE)
PANEL VALUER

THE COSMOS CO-OP. BANK LTD.

Mr. Lalit Sarvaiya – Mob. 9833690084
(Chief Engineer)

VALUATION REPORT

Full Name of Valuer : **S. L. Thite, Technical Director
Thite Valuers & Engineers Pvt. Ltd.**

Registration No. with CBDT/CCIT : CAT No. A-22/1988

Educational Qualification : B.E., M.Tech, FIV, MRICS (UK)

Name and Address of the Branch : The Cosmos Co.Op. Bank Ltd,
Branch: Airoli, Navi Mumbai

Name of Customer(s)/Borrower unit
(for which valuation report is sought) : M/S Varad Enterprises

1. Customer Details

a. Name : M/S Varad Enterprises

b. Application No. : Details Not Available.

2. Property Details

a. Name of Owner : Mr. Jeetendra Subhash Rane

b. Address of the property : Flat No. 40, A Wing, 4th Floor, Sai Anant Darshan Co.
Op. Hsg. Soc. Ltd., Survey No. 53, Hissa No. 21, Near
Kalpataru Tower, Kopar Cross Road, Sakharam
Nagar, Village Dombivli, Taluka Kalyan, District
Thane, Dombivli (West), Maharashtra, 421202

c. **Near by landmark** : **Near Kalpataru Tower**

d. Independent access to the property : The Said Building Has An Access Through The
Adjacent Building Premises.

3. Documents Details

A. Layout Plan : Details Not Available.

B. Building Plan : Yes, Dombivali Municipal Council

C. Construction Permission : Yes, Dombivali Municipal Council

D. Legal Documents : List of Documents As below

✓ Gift Deed between Donner Mrs. Lata Subhash Rane and Donne Mr. Jeetendra Subhash Rane and Index II bearing Sr. No. KLN1 - 8910 - 2020 dated 14/12/2020 registered at Sub Registrar Office Kalyan 1 for agreement price (consideration) ₹ 0.00 Govt. value ₹ 19,95,495.29 (Ready reckoner rate for stamp duty) as per extract of Index II



- ✓ Dombivali Municipal Council sanctioned building plan under commencement certificate No. 6758 dated 11/01/1975
- ✓ Dombivali Municipal Council commencement certificate No. जा. क्र. - 6758 dated 11/01/1975
- ✓ Society share certificate No. 40 shares from 196 to 200 dated 01/01/2003 in the name of Mrs. Lata S. Rane.
- ✓ Electricity consumer no. 020012262532& bill for the June - 2021 month amount 920.00 in the name of Lata Subhash Rane.
- ✓ Kalyan Dombivali Municipal Corporation Tax receipt / bill No. 289391 dated 10/05/2021 for year 2021-2022 amount 2448.00 in the name of TIN FROGS.
- ✓ Certified True Copy of Plan Approved by Chief Officer, Dombivli Municipal Council under Letter No. 6758, dated 11/01/1975 issued by license Architect M/s. Designers Corner.
- ✓ Society Registration Certificate bearing no. TNA/KLN/HSG/(TC)/7562/1995-96 dated 21/07/1995 issued by Sub-Registrar, Co-operative Societies.
- ✓ Society Maintenance bill bearing no. 1216 to the name of Mrs. Lata Rane for the Month of April 2021 dated 01/04/2021 issued by Sai Anant Darshan Co. Op. Hsg. Soc. Ltd.

4. Physical Details

a. Boundaries

Refer below table

Details	East	West	South	North
At Actual (For Plot)	By Shivneri Co. Op. Hsg. Soc. Ltd.	By Siddhi Sai Dham Co. Op. Hsg. Soc. Ltd.	By Rajas Tower	By Kalptaru Tower

- b. Matching of boundaries : --
- c. Plot demarcated : Valuation Is For Residential Flat Only.
- d. Approved land use : Residential
- e. Type of property : Flat
- f. Longitude of the Property : 73.079211° E
- g. Latitude of the Property : 19.216762° N
- h. No. of rooms

Living	}	1 BHK
Bedroom		
Toilets		
Kitchen		

- Total No. of Floors : Ground + 4 Upper Floors
 Floor on which property is located : 4th Floor
 Approx age of the property : About 46 years old
 (This is based on Dombivali Municipal Council Sanctioned building plan no 6758 dated 11/01/1975)
 Residual age of the property : About 29 years under normal condition
 Details of property / Specifications of the Flat : It is a Ground + 4 Upper Floors storey usual RCC framed structure with RCC slab having Vitrified flooring, Oil Bound Distemper internally, Concealed electrification, Concealed plumbing, Spartex in bathroom with dado upto Full' height, JW Door Frame with Solid Core Flush Door, TW windows. Kitchen platform is of Granite top with dado upto Full' height etc. Overall appearance of the Flat is Good. Architectural quality of the building is Good. Internal height is 8.75'.
- 5. Tenure / Occupancy Details**
- a. Status of tenure : Leave and License Holder Occupied
 b. No. of years of occupancy : Details Not Available.
 c. Relationship of tenant to owner : Details Not Available.
- 6. Stage of construction**
- a. Stage of Construction : Completed
 b. If under construction, extent of completion : NA
- 7. Violations if any observed**
- a. Nature and extent of violations : No Major Deviations Are Found At The Time Of Inspection
- Area Details of the property**
- a. Site area : Refer below
 b. Plinth area :
 c. Carpet area :

d. Saleable area

e. Remarks

Unit Number	Particulars	Area as per Agreement (Sft)		Measured area (Sft)		Area as per plan (Sft)		Area Considered for valuation (Sft) ***
		Built up Sft *	Built Up (sft)	Carpet Sft **	Built up Sft *	Carpet Sft	Built up Sft *	
A-40	Flat	475.00	475.00	396.00	475.00	385.00	462.00	475.00

** As per the provisions of Maharashtra municipalities act 1965

***All the above areas are within +/- 10% of the area as per Agreement. The above calculations and detail measurements taken by us prove that the area as per Agreement is not exorbitantly inflated. Hence, valuation is based on the area as per Agreement.

9. Valuation

- a. Mention the value as per Government Rates also : For stamp duty purpose the Govt. of Maharashtra has fixed the rate for flat in this area is ₹ 64,600.00/- sqm
Considering 50 % depreciation, rate is ₹ 32,300.00/- sqm i.e. ₹ 3,001.00/- sft

Unit Number	Details	Built Up (sft) area [Sft]	Govt. rate [per sft] in ₹	Value In ₹
A-40	Flat	475.00	₹ 3,001.00 * 1.00	₹ 14,25,475.00
Total				₹ 14,25,475.00

- b. In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.

It may be noted that the Govt. guideline value are for Stamp duty purpose, they are generally constant along a particular road i.e. it doesn't take into account the advantage of particular property Vis-à-Vis its location. Rates of property vary from site to site and within a site from micro-site to micro-site. That is why our valuation differs from Govt. Stamp duty ready reckoner rate.

- c. Summary of valuation :

Guideline Value

a. Land :

--

b. Construction (Flat) :

₹ 14,25,475.00

Total

₹ 14,25,475.00



d. **Basis of valuation**

: The valuation opinion given below is based on method of 'Sale Comparison Technique'. This method is based on the principle that a well informed purchaser will not pay more for a particular property, than the cost of a substitute (i.e. comparable) property having practically same utility and attraction.

The courts in the country have directed in various case laws that, valuation – opinions based on untested information, gossips, casual visits and without analysis are risky and unreliable.

In following case laws this method is emphasized

- i. **Mehta R. A. & Others Vs. State of Gujrat – 1989 – 4 SCC 250**
- ii. **LAO Vs. Pannalal Ghosh 2004 – 1 SCC – 467**
- iii. **Prabhu Dayal Vs. Union of India, A. I. R. 1984 Del. 406**

Hence while arriving at the Value – opinion we have followed the following procedure –

- i. Genuine and Comparable transactions were obtained from Govt. offices.
- ii. Appropriately hedonic factors of time, distance, size, etc. were applied to the rate of comparable property, so as form the opinion about the value of the subject property.
- iii. The market enquiry was conducted.

COMPARABLE SALE INSTANCE - 1

(Details of Sale transaction of a nearby property)

Name of the purchaser : Mr. Sureshkumar B. Kumawat
Name of the vendor : Trupti Chandrakant Haryan & Meghana Chandrakant Haryan
Location of the property : Flat No. 45, 1st Floor, "C" Wing, Nileshwari Co. Op. Hsg. Soc. Ltd., Survey No. 43/1,



Village - Dombivli, Tal. - Kalyan, Dombivli (W).

Area : Built-up Area = 434 Sft.

Sale consideration : ₹ 33,00,000.00

Rate per sft : ₹ 7,604.00 per sft.
(This rate is about 4 month old)

Documents referred : Extract of Index II dated 23/02/2021 Sr No. KLN4 - 2532 - 2021 at Sub Registrar Office Kalyan 4

COMPARABLE SALE INSTANCE - 2

(Details of Sale transaction of a nearby property)

Name of the purchaser : Rutuja Ramdas Aadke & Pravin Prabhakar Manjrekar

Name of the vendor : Mandar Parshuram Virkar

Location of the property : Flat No. 202, 2nd Floor, Siddhai "A" Co. Op. Hsg. Soc. Ltd., survey No. 113 (Pt.), CTS No. 3387, 3537, 3391, 3392 & 3393, Village - Dombivli, Tal. - Kalyan, Shastri Nagar, Dombivli (W).

Area : Built-up Area = 612 Sft.

Sale consideration : ₹ 46,50,000.00

Rate per sft : ₹ 7,598.00 per sft.
(This rate is about 3 month old)

Documents referred : Extract of Index II dated 15/03/2021 Sr No. KLN4 - 3852 - 2021 at Sub Registrar Office Kalyan 4

The average rate obtained from the above sale instances is ₹ 7,601.00/-per sft

However we have to also consider the influence of various positive and negative factors associated with the said property. The local enquiry is also given due importance. In my opinion the reasonable rate for the subject property will be 7500.00/- per sft

- e. Market rate enquiry : Enquiry was made in the neighbourhood and also on the internet. Following sale advertisement is obtained from a well known website.
- 1) Wwww.nobroker.in
1 BHK Flat For Sale In Sakharam Complex, Dombivli (W).
Built Up Area : 555 Sft.
Price : ₹ 43,00,000.00
Rate : ₹ 7,748.00
Posted on : 07/03/2021
- 2) Wwww.nobroker.in
1 BHK Flat For Sale In Sakharam Complex, Dombivli (W).
Built Up Area : 550 Sft.
Price : ₹ 42,00,000.00
Rate : ₹ 7,636.00
Posted on : 26/06/2021
- f. Value of land : Value of land is not considered separately as this is an ownership type tenement. Value of construction is based on composite rate method.
- g. Depreciation of construction : Depreciated rate is adopted for valuation.
- h. Value of construction : Regarding area, there are different terminologies in vogue in the real estate market. e.g. Carpet Area, Built Up Area (BUA) Super Built Up Area (SBUA), Saleable Area etc. For the same property the per sft rate is different depending upon for what type of area the rate is specified. The only measurable area is Carpet Area where as the Built-Up Area (BUA) or Super Built Up Area (SBUA) etc. are "Calculated Area". Using a factor called "Loading Factor" (percentage increase), the Carpet Area is inflated to get the Built-Up Area or Super Built Up Area or Saleable Area for a particular premise. There is no regulatory body to control such a loading factor, which differs from Builder to Builder and project to project. Generally, the loading factor is related to amenities provided in a particular project. Under such circumstances, the Valuer's job becomes very challenging. The Market Rate obtained during local enquiry for neighboring properties, may be on

Carpet or Built Up Area or Super Built Up Area basis. The Loading factor differs from building to building. Thus, the rates obtained in Local enquiry are generally NOT applicable directly to the 'subject property'. In view of this, when we are giving opinion to the bank regarding Value of the Security, for us the intrinsic value of the property is relevant. Our emphasis is on "Value" of the Security and not on "Built Up Area" or "Super Built Up Area" etc. Hence the Per sft Rate is judiciously adopted keeping in mind the characteristics such as the amenities provided, the loading factor adopted etc.

Unit Number	Details	Built Up (sft) area [Sft]	Rate adopted [per sft] in ₹	Value In ₹
A-40	Flat	475.00	₹ 7,500.00	₹ 35,62,500.00
Total				₹ 35,62,500.00
Say				₹ 35,60,000.00

i. Total market value : ₹ 35,60,000.00

[Rupees Thirty Five Lacs Sixty Thousand Only]

The Market Value obtained in this report is defined below -

Market Value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion (As defined by the International Valuation Standards Committee, London.)

Thus, the characteristics of the 'Market Value' are -

- It is a free will sale.
- It is an estimated amount and not a predetermined or an actual sale price.
- It is time-specific as on the given date.
- It depends on 'purpose of valuation'.
- Buyer & Seller are actuated by business principles. They are unrelated and are acting



independently.

f. Asset would be exposed to the market in the most appropriate manner to effect its disposal at the best price possible.

j. Realizable Value

: The value realizable by the bank is generally less than the Market value because of various facts such as limitations of effective marketing, costs involved in the process of the sale etc. The percentage variation between Realizable Value and Market Value depends on various factors such as urban or rural property, user and location of the property etc. Considering characteristics of the 'subject property' we are adopting discounting factor of 10% in this case Realizable Value is the estimated gross amount expressed in terms of money, that could be typically realized from a liquidation sale, given a reasonable period of time to find a purchaser(s) with the seller being compelled to sell on an as is where is basis as of a specific date i.e.

₹ 32,04,000.00

k. Forced/Distress Sale Value

: It means the amount which may reasonably be expected to be obtained from the sale of a property in which one or more characteristics of the definition of market value are not satisfied. The seller may be an unwilling seller and the buyer may be motivated by the knowledge of the disadvantage the seller suffers from. Due to this we are discounting the above market value by 20%. Distressed Value is the estimated gross amount expressed in terms of money that could be typically realized from a properly advertised and conducted public auction, with the seller being compelled to sell with a sense of immediacy on an as is where is basis as of a specific date i.e.

₹ 28,48,000.00

Insurance Value

: 475.00 sft. x ₹ 2,500.00 = ₹ 11,87,500.00

10. Assumptions / Remarks



- | | |
|---|---|
| i. Qualifications in TIR/Mitigation suggested. If any | Details not provided |
| ii. Property is SARFAESI complaint | Refer legal opinion of bank's advocate |
| iii. Whether property belongs to social infrastructure like hospital, school, old age home, etc. | No |
| iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged | Take Legal Advise From Panel Advocate. |
| v. Details of last two transactions in the locality/area to be provided, if available. | Yes |
| vi. Any other aspect which has relevance on the value or marketability of the property | The Said Property Has No Direct Access Through Public Road. |

11. Remarks

- The valuation is based on the site visit. The documents & information given by the borrower were also considered.
- The valuation is subject to clear and marketable title and adequacy of engineering design.
- Emphasis of this report is on the value of the property and not on the area measurement or title verification or legal aspects of the property.
- The encumbrance on the asset due to any other loan, lien, government dues, duties, other rights if any etc. is not considered in this valuation. In fact we have treated the assets as free of encumbrances.
- This valuation report will remain valid only for the purpose for which it is made. The market value obtained in this report is defined as follows: Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion. (As defined by the International Valuation Standards Committee, London.)
- Past performance of Real Estate Market need not necessarily indicate the future trends
- The opinion about valuation is true and correct to the best of our knowledge and belief. We have no direct or indirect interest in the assets valued.
- The Latitudes and Longitudes are obtained using satellite technology through google maps. The accuracy of these readings has some limitations.
- Documents such as Completion Certificate etc. are not provided for our perusal. Hence this valuation is based on few assumptions.
- The impact of the Covid-19 crisis on the attitude of market participants and therefore prices will not be exactly known on its immediate aftermath.
- It is assumed that the information revealed through the documents provided to us is final and complete.



vii. Declarations

- a. The property was inspected by our representative on 26/06/2021 in presence of Mr. Jeetendra Subhash Rane
- b. The undersigned does not have any direct /indirect interest in the above property.
- c. The information furnished herein is true and correct to the best of our knowledge.
- d. I have submitted valuation report directly to the bank.
- e. The analysis and conclusions are limited by the reported assumptions and conditions.
- f. I have read the Handbook on Policy, Standards and Procedures for Real Estate Valuation, 2009, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- g. My authorized representative by the name of Mr. Sarvesh Kaskar who is also a 'Engineer', has inspected the subject property on 26/06/2021 and has taken actual physical measurement of the plot and/or flat. Further my authorized representative has confirmed the boundaries of the subject property.
- h. I am a 'valuer' and fulfill the education, experience and other criteria laid out therein.
- i. I abide by the Code of Conduct as provided by the above referred Handbook.

12. Enclosures Documents & Photograph (Geo-stamping with date) etc. : Location map and Photographs are attached
- Visit paid by Engineer : Mr. Sarvesh Kaskar
13. Name of the empaneled valuer : S. L. Thite, Technical Director
Thite Valuers & Engineers Pvt. Ltd.
14. Educational /Professional Qualification : B.E., M.Tech, FIV, MRICS (UK)
- Regd. Valuer of Institution of Valuers : Fellowship No. F-3626
- Regd. Valuer under Section 34ab of Wealth Tax Act and Registration No. : Yes, Reg. No. CAT No. A-22/1988

Ref. No.: MJN21-084/SPK/

Date: 01/07/2021

In my opinion, the present market value of the property discussed in the report (above) by adopting prevailing market rate for the property is as follows,

Type of Value	Value in ₹
Market Value	₹ 35,60,000.00
[Rupees Thirty Five Lacs Sixty Thousand Only]	
Realizable value	₹ 32,04,000.00
Distress Sale Value	₹ 28,48,000.00
Registration Value (as per the guidelines of Ready Reckoner for stamp duty purposes)	₹ 14,25,475.00
Cost price as per Agreement	₹ 0.00
Insurable Value	₹ 11,87,500.00

Visited by : Mr. Sarvesh Kaskar
(Sr. Engineer)
Verified by : Mr. Lalit Sarvaiya
(Chief Engineer)

FOR THITE VALUERS & ENGINEERS PVT. LTD.


(S. L. THITE)
PANEL VALUER
THE COSMOS CO-OP. BANK LTD.

For: M/S Varad Enterprises dated 01/07/2021.