

Valuation Report of the Immovable Property

Details of the property under consideration:

NAME OF APPLICANT
M/s. NOBEL HYGIENE PVT LTD

REF.NO. SBI/DK/AC/TAS/6826/2020

**Add :- Flat No. 101, 1st floor, Sunflower Co-Operative Housing Society Limited , Near Araam Society, Vakola, Santacruz (East),
Mumbai - 400 055,**

KHANDEKAR

GOVERNMENT REGISTERED VALUERS

To,
STATE BANK OF INDIA,
SEEPZ BRANCH.

“VALUATION REPORT (IN RESPECT OF FLATS)”

I	GENERAL	
1.	Purpose for which the valuation is made	For assessment of fair market value of the property for bank purpose
2.	a. Date of Inspection	07/08/2020
	b. Date on which the valuation is made	19/08/2020
3.	List of documents produced for perusal	<p>1] Copy Title Opinion Report issued by MDP & PARTNERS, ADVOCATES & SOLICITORS. ref no. MDP/ND/MV/SU/SJD/521/4811/2019, dated. 20/12/2019.</p> <p>2] Copy of Certificate of Title issued by Advocate Mrs. Darshana A. Shah, ref no. TITLE/SBI/SEPTEMBER 9/2012. Dated. 06/09/2012</p> <p>3] Copy of Maintenance Bill issued by Sunflower Co-operative Housing. Society Limited. in the name of Mrs. Kamini K. Johari, dated. 01/07/2020(for the period of July2020 to Sept.2020) (Bill No. 888.)</p> <p>4] Copy of Share certificate issued by Sunflower Co-operative Housing. Society Limited, in the name of Mrs. Kamini Kamal Johari & Mr. Kamalkumar Johari, dated. 31/03/1998.</p> <p>5] Copy of Insurance Policy issued by TATA AIG INSURANCE, dated. 03/01/2020, Policy Period From 08/12/2019 to 07/12/2020. In the name of Mrs. Kamini Johari & Mrs. Kamal Johari.(Policy No-0640002259 03 00)</p> <p>6] Copy of Index-II vide reg no. Andheri/1 (Bandra)/5630/2002</p>
4.	Name of the Owner(s) and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	<p>Mrs. Kamini Kamal Johari & Mr. Kamalkumar Johari.</p> <p>Add:- 5C-F, 5th floor, Rushabh Chambers, Off-Makwana Road, Marol, Andheri East, Mumbai-400059 (as per insurance policy Dtd.03.01.2020)</p>

5.	Brief descriptions of the property	Flat No. 101, 1st floor, Sunflower Co-Operative Housing Society Limited , Near Araam Society, Vakola, Santacruz (East), Mumbai - 400 055, There are 02 flats on each floor. The said structure is Ground (part) + Stilt (part) + 7 upper floors. This premises was not allowed to inspect from inside by Owner/applicant due to Corona Pandemic, Therefore area of the property is considered for valuation purpose on the basis of document furnished by Owner/Applicant
6.	Location of property	
	a) Plot No. / Survey No. / Sector No.	C.T.S. No. 3161 , 3162 3163, 3171, 3172,
	b) Door No.	Flat no. 101, 1 st Floor.
	c) C.T.S. No. / Village	Kolekalyan
	d) Ward / Taluka	Andheri
	e) Mandal / District	Mumbai Suburban
	f) Date of issue and validity of layout/ Block/ Location of approved map / plan	
	g) Approved map / plan issuing authority	Documents are available with borrower and borrower had agreed to submit these details directly to Bank authority.
	h) Whether genuineness of authenticity of approved map / plan is verified.	
	i) Any other comments by our empaneled valuers on authentic of approved plan	
7.	Postal address of the property	Flat No. 101, 1st floor, Sunflower Co-Operative Housing Society Limited , Near Araam Society, Vakola, Santacruz (East), Mumbai - 400 055,
8.	City / Town	Vakola, Santacruz (East), Mumbai 400 055
	i. Residential Area	Yes
	ii. Commercial Area	N.A
	iii. Industrial Area	N.A
9.	Classification of the Area	
	i. High / Middle / Poor	Middle Class.
	ii. Urban/Semi Urban/ Rural	Urban

10.	Coming under Corporation limit / Village Panchayat / Municipality	Within the limits of Municipal Corporation of Greater Mumbai	
11.	Whether covered under any State / Central Govt. enactment (e.g., Urban Flat Ceiling Act) or notified under agency area / scheduled area / cantonment area.	No.	
12.	Boundaries of the property		
	i. North	Avishkar Co-operative Housing Society	
	ii. South	Internal Road/ Tulip CHS	
	iii. East	Morning Glory Building	
	iv. West	Puspmangal Apartment.	
13.	Dimension of the site / Flat		
		A	B
		As per the Deed	Actuals
	North		
	South	N.A.	As per Sr. no 12
	East		
	West		
14.	Extent of the site	Ground (part) + Stilt (part) + 7 upper floors.	
14.1	Latitude, Longitude & Co-ordinates of flat	Latitude- 19.077907 Longitude- 72.855342	
15.	Extent of the site considered for valuation (least of 13A & 13B)	Flat no. 101, 1 st Floor (Admeasuring 648.84 sq. ft. Carpet area)	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	This premises was not allowed to inspect from inside by Owner/applicant due to Corona Pandemic	

II	APARTMENT BUILDING	
Sr. No.	Description	
1.	Nature of the apartment	Residential
2.	Location	
	i. C.T.S. No.	
	ii. Block No.	
	iii. Ward No.	
	iv. Village / Municipality / Corporation	As stated above (Sr . No. 6)
	v. Door No., Street Road (Pin code)	Flat No. 101, 1 st Floor, Santacruz (East), Mumbai - 400 055
3.	Descriptions of the locality Residential / Commercial / Mixed	Residential
4.	Year of Construction	1997 (As per Society Registration No.)
5.	Number of Floors	Ground (part) + Stilt (part) + 7 upper floors.
6.	Type of Structure	RCC Frame Structure
7.	Number of Dwelling Units in the building	-
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10	Maintenance of the Building	Good
11.	Facilities Available	
	i) Lifts	01
	ii) Protected Water Supply	Yes (M.C.G.M)
	iii) Underground Sewerage	Yes
	iv) Car Parking - Open / Covered	Stilt + Open Car parking provided.
	v) Is Compound Wall Existing?	Yes
	vi) Is Pavement laid around the Building?	Yes (paver blocks)
III	Flat	
1.	The floor on which the flat is situated	1st Floor
2.	Door No. Of the flat	Flat no. 101, 1 st Floor.

3.	Specification of the Flat	
	i. Roof	RCC Frame Structure
	ii. Flooring	}
	iii. Doors	
	iv. Windows	
		This premises was not allowed to inspect from inside by Owner/applicant due to Corona Pandemic,
	v. Fittings	}
	vi. Finishing	
4.	House Tax	
	Assessment No.	}
	Tax paid in the name of	
	Tax amount	
		Details to be provided by owner
5.	Electricity Service Connection no.	Details to be provided by owner
	Meter Card is in the name of	Details to be provided by owner
6.	How is the maintenance of the flat?	This premises was not allowed to inspect from inside by Owner/applicant due to Corona Pandemic.
7.	Sale deed executed in the name of	Mrs. Kamini Kamal Johari & Mr. Kamalkumar Johari
8.	What is the Undivided area of land as per sale deed?	Details not furnished.
9.	What is the Plinth area of the Flat?	778.60 sq. ft. Built up Area
10	What is the floor space index (FSI) (app)	As per (M.C.G.M.) Regulation.
11.	What is the Carpet area of the Flat?	648.84 sq. ft. Carpet area [As per Index-II]
12.	It is Posh / I Class / Middle / Ordinary?	Middle Class
13.	It is being used for Residential or Commercial purpose?	Residential
14.	Is it Seller occupied or Let out?	This premises was not allowed to inspect from inside by Owner/applicant due to Corona Pandemic
15.	If rented, What is the monthly rent?	Details not furnished.
IV	MARKETABILITY	
1.	How is the marketability?	Good.

2.	What are the factors favouring for an extra Potential Value?	Developing Residential Area
3.	Any negative factors are observed which affect the market value in general?	No.

V	RATE	
1.	After analysing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? (Along with details/reference of at- least two latest deals /transaction with respect to adjacent properties in the areas)	Rs. 22,500/- per sq. ft. built up area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specification and other factors with the Flat under comparison (given details)	Rs. 22,500/- per sq. ft. built up area
3.	Break – up for the rate	
	i. Building + Services	Rs. 1,429/- sq.ft.
	ii. Land + Others	Rs. 21,071/- sq.ft.
4.	Guidelines rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Rs. 15,105/-per sq.ft.

VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	i. Depreciated building rate	Rs. 1,429/- sq.ft.
	ii. Replacement cost of Flat with services (v(3)i)	Rs. 1,429/- sq.ft.
	iii. Age of the building	23 Years
	iv. Life of the building estimated	37 Years (subject to proper care and maintenance)
	v. Depreciation percentage assuming the salvage value as 10%	35%
	vi. Depreciation Ratio of the building	35%
b.	Total composite rate arrived for valuation	
	i. Depreciated building rate VI (a)	Rs. 1,429/- sq.ft.
	ii. Rate for Flat & other V (3) ii	Rs. 21,071/- sq.ft.
	Total Composite Rate	Rs. 22,500/- sq.ft.

DETAILS OF VALUATION

Sr.	Description	Qty .	Rate per unit Rs.	Estimated value Rs.
1	Present value of the flat(car parking ,if provided)	No Car Parking	Rs. 22,500/-per sq.ft. (including interior Decoration)	Rs. 1,75,18,500/-
2	Wardrobes			
3	Showcases/			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			NIL
7	Electricity deposits/electrical fittings ,etc.			
8	Extra collapsible gates /grill works etc.			
9	Potential value ,if any			
10	Others			
	Total			Rs. 1,75,18,500/-

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also such aspects as impending threat of acquisition by government for road widening /public service purposes , submerging & applicability of CRZ provision (Distance from sea- coast/ tidal level must be incorporated) and their effect on i) Saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed).

In this case 2 transaction of similar properties were obtained from E- search. Copies of the transaction are enclosed.

Value has been arrived by Market Approach.(Comparable method of valuation).

DETAILS OF VALUATION

VALUATION	BUILT AREA in sq.ft	RATE in sq.ft	VALUE IN RS.
Fair Market Value of Property	778.60 sq. ft.	Rs. 22,500/- sq.ft	Rs. 1,75,18,500/-
Total Fair Market Value(Fair Market Value + Furniture Value)			Rs. 1,75,18,500/-
Government Value	778.60 sq. ft.	Rs. 15,105/-sq.ft	Rs. 1,17,60,753/-
Rental			Rs. 36,500/- p.m.
Realizable Sale Value @ 90 %			Rs. 1,57,66,650/-
Distress Sale Value @ 80 %			Rs. 1,40,14,800/-
Insurance Value (area in sq.ft.)	778.60 sq. ft.	Rs. 1,429/-sq.ft	Rs. 11,12,619/-

As a result of my appraisal and analysis it is my considered opinion that the ,

Present market value of the above property in the condition with aforesaid specification is	Rs. 1,75,18,500/-	(Rupees One Crore Seventy Five Lakhs Eighteen Thousand Five Hundred Only)
Book value of the above property as of ...22/10/2020.....is	Rs. 8,90,000/-	(Rupees Eight Lakhs Ninety Thousand Only)
Distress value of the above property is	Rs. 1,40,14,800/-	(Rupees One Crore Forty Lakhs Fourteen Thousand Eight Hundred Only)

Place: Mumbai
Date: 19/08/2020

For KHANDEKAR ARCHITECT & SURVEYORS

MR. DATTA KHANDEKAR (Proprietor)
Govt. Reg. Valuer (Wealth Tax Reg. No. CAT-I/320 of 2000)
Approved Valuer (IOV-No-F-23521)
IBBI Reg. Valuer (IBBI/RV/07/2019/11485)

Remark if any:- This premises was not allowed to inspect from inside by Owner/applicant due to Corona Pandemic,

The undersigned has inspected the property details in the valuation report dated.....on.....We are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rs. _____ only)

Date:

Signature
(Name & Designation of the Inspecting official/s)

Countersigned (Branch Manager)

**Format of undertaking to be submitted by Individuals! Proprietor! Partners! Directors
DECLARATION- CUMUNDERTAKING**

I, **MR. DATTA KHANDEKAR** son/ daughter of **MR. PARSHURAM KHANDEKAR**
do hereby solemnly affirm and state that:

- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated 19.08.2020 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I / my representative Mr. Amit Chavan have personally inspected the property on 07.08.2020 The work is not subcontracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank. f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- f. I have not been removed/dismissed from service/employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent
- l. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income Tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- m. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- n. My PAN Card number is AAGPK8116K.
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability
- r. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957 & my Reg. no. is CAT-I/320 of 2000.
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) & my Reg No. IBBI/RV/07/2019/11485
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am the proprietor who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- y. Further, I hereby provide the following information.

Sl.No.	Particular	Valuer Comments
1	background information of the asset being valued;	Flat No. 101, 1 st floor, Sunflower Co-Operative Housing Society Limited ,Near Araam Society, Vakola, Santacruz (East), Mumbai – 400 055
2	purpose of valuation and appointing authority	For assessment of fair market value of the property for bank purpose
3	identity of the valuer and any other experts involved in the valuation;	Khandekar Architects & Surveyors 57, Safalya , N. M. Joshi Marg, Lower Parel (E), Mumbai – 400013.
4	disclosure of valuer interest or conflict, if any;	No interest of whatsoever nature in the property under reference which being valued
5	date of appointment, valuation date and date of report;	Visit dated 07.08.2020 & Report dated 19.08.2020
6	inspections and/or investigations undertaken;	Site visit, Local enquiries in and around the premises valued & public domain (Internet)
7	nature and sources of the information used or relied upon;	Documents provided by the clients & our own investigations & Market Research
8	procedures adopted in carrying out the valuation and valuation standards followed;	Fair market Value is assessed based on local enquires using “Land & Building Construction” method is considered for valuation
9	restrictions on use of the report, if any;	Report is restricted to use for assessment of fair market value of the property for State Bank of India only
10	major factors that were taken into account during the valuation	Type of the structure, amenities provided, distance from the nearest Railway Station, the Locality and the infrastructural facilities available
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	As per the Assumptions and Limiting Conditions mentioned hereinabove

Date: 19.08.2020

Place: Mumbai

For KHANDEKAR ARCHITECT & SURVEYORS

MR. DATTA KHANDEKAR

(Proprietor)

Govt. Reg. Valuer (Wealth Tax Reg. No. CAT-I/320 of 2000)

Approved Valuer (IOV-No-F-23521)

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MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India 153 (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years. Confidentiality
20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case. Gifts and hospitality.

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession. Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.

32. A valuer shall follow this code as amended or revised from time to time

Date: 19/08/2020

Place: Mumbai

For KHANDEKAR ARCHITECT & SURVEYORS

MR. DATTA KHANDEKAR

(Proprietor)

Govt. Reg. Valuer (Wealth Tax Reg. No. CAT-I/320 of 2000)

Approved Valuer (IOV-No-F-23521)

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RATE ANALYSIS CALCULATION FROM THE TRANASCTION

DATE	INDEX II	BUILT UP AREA IN SQ.FT	PRICE	RATE	GOV.PRICE	GOV.RATE	RATIO
09-04-2019	3759	744.01	1,70,00,000	22,849.23	1,12,38,912	15,105.91	1.51
20-09-2019	10884	856.81	1,90,00,000	22,175.16	1,29,42,960	15,105.91	1.47
AVERAGE				22,512.20		15,105.91	

Index II of the Property Under Valuation

5630322

12/08/2020

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

सूची क्र.2

दुय्यम निबंधक : अंधेरी 1 (बांद्रा)

दस्त क्रमांक : 5630/2002

नोंदणी :

Regn:63m

गावाचे नाव : कोलेकल्याण

(1)विलेखाचा प्रकार	मान्यता पत्र
(2)मोबदला	रु.890000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	रु. 1091000
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	पालिकेचे नाव:इतर वर्णन :सदनिका नं. 101 पहिला मजला सनफर्लॉवर बिल्डींग
(5) क्षेत्रफळ	648.84 चौ फूट कारपेट
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	-
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-- - वय:--पत्ता:--पिन कोड:--पॅन नं:-
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	2): नाव:-कामिनी कमलकुमार जोहरी वय:-40पत्ता:-१०१ पिन कोड:-५५पॅन नं:- 3): नाव:-कमलकुमार मनोहरदास जोहरी वय:-42पत्ता:-१०१ पिन कोड:-५५पॅन नं:-
(9) दस्तऐवज करुन दिल्याचा दिनांक	21/10/2002
(10)दस्त नोंदणी केल्याचा दिनांक	22/10/2002
(11)अनुक्रमांक,खंड व पृष्ठ	5630/2002
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	46030
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	10910
(14)शेरा	-

TRANASCTIONS

F.M.V=85,00,000/53.30 SQ.MTR (i.e.573.72 sq.ft built up area)=Rs. 14,815/- sq.ft

3759378

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. अंधेरी 3

15/08/2020

दस्त क्रमांक : 3759/2019

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नोदणी :

Regn:63m

गावाचे नाव : कोलेकल्याण

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	17000000
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	11238912
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: फ्लॅट नं. 203,, माळा नं: 2 रा मजला, इमारतीचे नाव: लोटस वाकोला कॉ. ऑप. हौसिंग सोसायटी ली., ब्लॉक नं: वाकोला, सांताक्रूज ईस्ट,मुंबई-400055, रोड नं: ठक्कर पार्क,आराम सोसायटी रोड, इतर माहिती: 57.60 चौ. मी (कारपेट)((C.T.S. Number : 2013 ए व बी ;))
(5) क्षेत्रफळ	69.12 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजय तुलसीराम हेलाले वय:-50; पत्ता:-फ्लॅट नं. 203, -, लोटस अपार्टमेंट, सांताक्रूज ईस्ट, मुंबई-400055, ठक्कर पार्क, आराम सोसायटी रोड, , साण्टाक्रूज(एआस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-AAHPH9921J 2): नाव:-शुभांगी संजय हेलाले वय:-44; पत्ता:-फ्लॅट नं. 203, , -, लोटस अपार्टमेंट, , सांताक्रूज ईस्ट, मुंबई-400055, ठक्कर पार्क, आराम सोसायटी रोड,, साण्टाक्रूज(एआस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-ABHPH2665L
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सुधीर राजेंद्रप्रसाद जोहरी वय:-43; पत्ता:-फ्लॅट नं. 201, -, लोटस अपार्टमेंट, सांताक्रूज ईस्ट, मुंबई-400055, ठक्कर पार्क, आराम सोसायटी रोड, वाकोला चर्चच्या मार्गे, , साण्टाक्रूज(एआस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-AARPJ2850J 2): नाव:-प्रिया सुधीर जोहरी वय:-39; पत्ता:-फ्लॅट नं. 201, , -, लोटस अपार्टमेंट, सांताक्रूज ईस्ट, मुंबई-400055, ठक्कर पार्क, आराम सोसायटी रोड, वाकोला चर्चच्या मार्गे, , साण्टाक्रूज(एआस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-ALTPJ8619G
(9) दस्तऐवज करुन दिल्याचा दिनांक	09/04/2019
(10)दस्त नोंदणी केल्याचा दिनांक	09/04/2019
(11)अनुक्रमांक,खंड व पृष्ठ	3759/2019
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1020000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	

मुल्यांकनासाठी विचारात घेतलेला
तपशील:-:

मुद्रांक शुल्क आकारताना निवडलेला
अनुच्छेद :- :

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

F.M.V=1,51,00,000/77.39 sq.mtr(i.e.833.03 sq.ft built up area)=Rs.18,126/- sq.ft

10884514

21/08/2020

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सूची क्र.2

दुय्यम निबंधक : सह दु.नि. अंधेरी 7

दस्त क्रमांक : 10884/2019

नोंदणी :

Regn:63m

गावाचे नाव : कोलेकल्याण

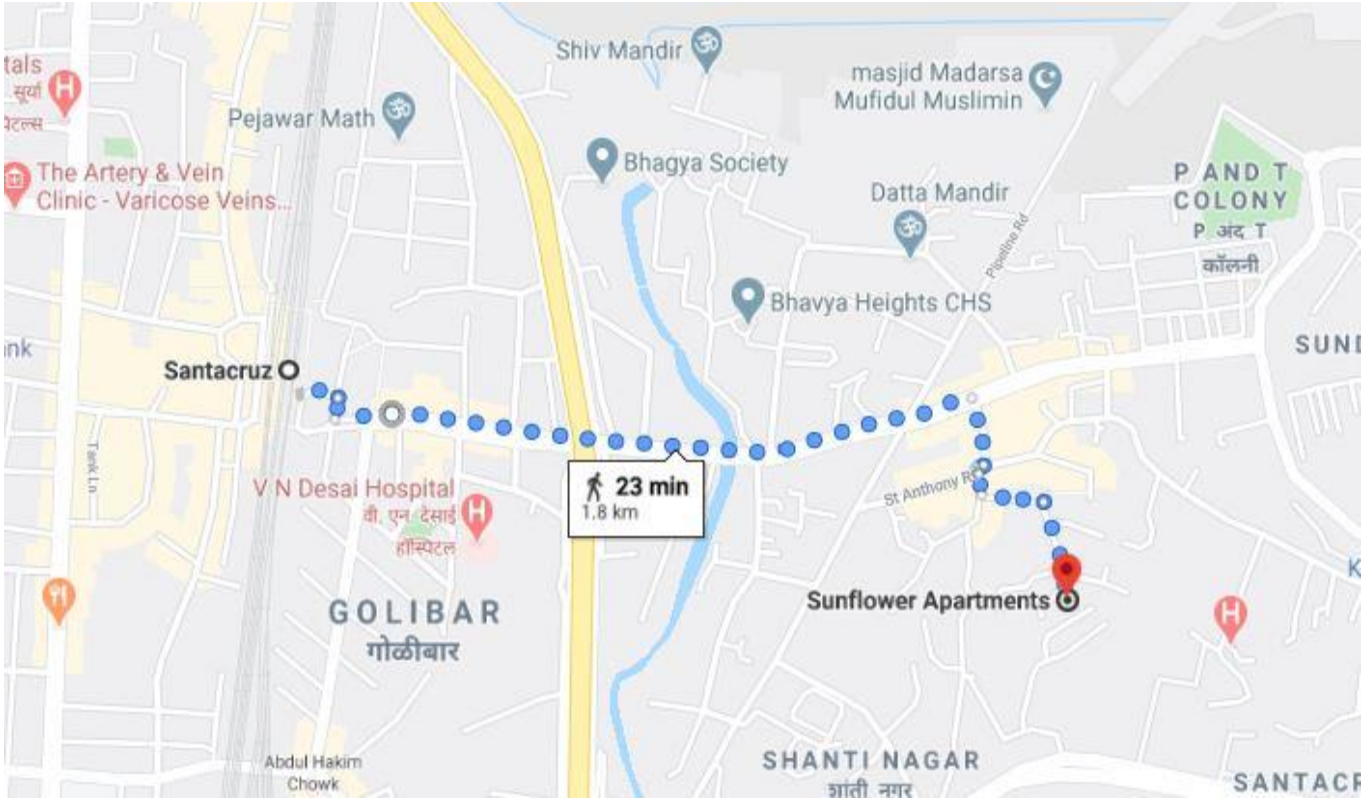
(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	19000000
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	12942960
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: सदनिका क्रं 204, माळा नं: दुसरा मजला, इमारतीचे नाव: तुलीप को ऑप हौ सोसा ली, ब्लॉक नं: सांताक्रूझ पूर्व मुंबई 400055, रोड नं: आराम सोसायटी रोड,वाकोला((C.T.S. Number : 3176 ;)
(5) क्षेत्रफळ	79.60 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-आनंद प्रदीप कुमार वय:-55; पत्ता:-सदनिका क्रं 204 , दुसरा मजला, तुलीप को ऑप हौ सोसा ली , सांताक्रूझ पूर्व मुंबई, आराम सोसायटी रोड, वाकोला , शांताक्रूज(ईस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-AAAPF2647Q
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-फोरम नृपाल मेहता वय:-38; पत्ता:-सदनिका क्रं 401 , चौथा मजला, तुलीप को ऑप हौ सोसा ली, सांताक्रूझ पूर्व मुंबई, आराम सोसायटी रोड, वाकोला , शांताक्रूज(ईस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-ADDPN8237A 2): नाव:-नृपाल कमल मेहता वय:-39; पत्ता:-सदनिका क्रं 401 , चौथा मजला, तुलीप को ऑप हौ सोसा ली , सांताक्रूझ पूर्व मुंबई, आराम सोसायटी रोड, वाकोला , शांताक्रूज(ईस्ट), MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400055 पॅन नं:-AJZPM1774H
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/09/2019
(10)दस्त नोंदणी केल्याचा दिनांक	20/09/2019
(11)अनुक्रमांक,खंड व पृष्ठ	10884/2019
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1140000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	

मुल्यांकनासाठी विचारात घेतलेला
तपशील:-:

मुद्रांक शुल्क आकारताना निवडलेला
अनुच्छेद :- :

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

LOCATION MAP



BUILDING PHOTO

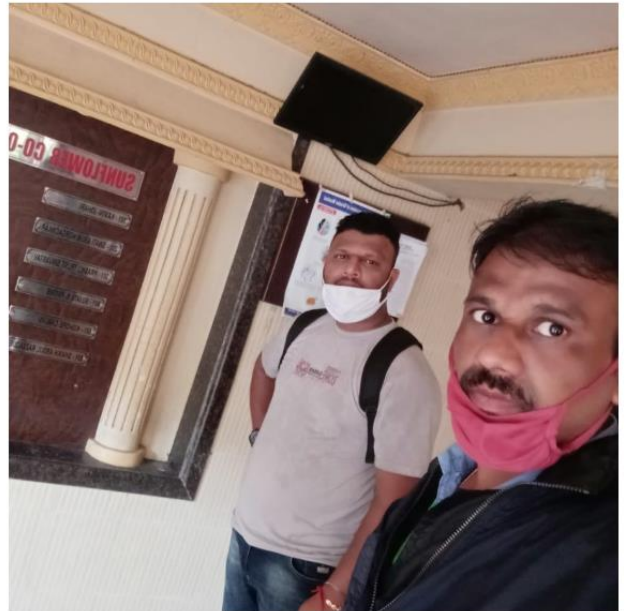


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GOVERNMENT RATE



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन

सद्य स्थितीत पुढील आदेशापर्यंत सन २०१९-२० साठीचे दर कायम ठेवण्यात आलेले आहेत.

बाजारमूल्य दर पत्रक

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Year

20192020

Annual Statement of Rates

Language

English

Selected District मुंबई(उपनगर)

Select Village कोळेकल्याण (अंधेरी)

Search By Survey No Location

Enter Survey No 3161

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
31/172 -भुभाग: उत्तरेकडे जवाहरलाल नेहरू मार्ग, पूर्वेस सि. एस. टी. रोड ते पंडीत जवाहरलाल नेहरू रोडला जोडणारा 13.40 मी. डी. पी. रोड, दक्षिणेस सी.एस.टी. मार्ग व पश्चिमेस गावाची सीमा.	99100	162600	178900	214100	162600	चौरस मीटर	सि.टी.एस. नंबर

Share certificate

Name and Address
of the Society

SUNFLOWER CO-OP. HOUSING SOCIETY LIMITED.

AARALI SOCIETY, 100, WEST PARK,
VAKOLA, SANTACRUZ (E), MUMBAI-400 055.

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

Regn. No. BOM/WME/HSG/TC/9428/97

Date 25-07-97

THIS IS TO CERTIFY that the person(s) named in this Certificate is/are the Registered Holder(s) of the within-mentioned Share(s) bearing the distinctive number(s) herein specified in the above Society subject to the Bye-Laws of the Society and that the Shares mentioned below are fully paid up.

SHARES OF RUPEES 50/- EACH, FULLY PAID UP.

Member's Register No. <u>1</u>	Certificate No. <u>000001</u>
Name(s) of Holder(s) <u>MRS KAMINI KAMAL JOHARI JT</u> <u>MR KAMALKUMAR JOHARI</u>	
No. of Shares held <u>FIVE ONLY</u> <small>(In words)</small>	<u>(5 only)</u> <small>(In bold figures)</small>
Distinctive No.(s) From <u>ONE (1)</u> <small>(Both inclusive)</small>	To <u>FIVE (5)</u> <small>(Both inclusive)</small>

Given under the Common Seal of the Society this 31st day of MARCH 1998



S. P. Marathe Chairman

K. Johari Hon. Secretary

P. V. Mehendale Member of the Committee

MAINTENANCE BILL

BILL

SUNFLOWER CO-OPERATIVE HSG.SOC.LTD.

Registration No. BOMWNE/HSG/TC/9428/97 DATED 25.07.97.

Address: Plot No.3171/3172,Kole kalyan,Santacruz(E),Mumbai 400 055.

Name [101] Mrs.Kamini K.Johari.
Floor First

Bill No. 888

Date 01/07/2020

Period July to Sept.20.

Due Date 15/08/20.

Particulars	Amount	Particulars	Amount
Maintenance Charges	18,000.00	Parking Charges	600.00
Non Occupancy Charges	1,800.00		

Arrears Prin.	0.00	Arrears Int.	0.00	Total Rs.	20,400.00
				Arrears Rs.	0.00
				Interest Rs.	0.00
				Total Dues Rs.	20,400.00

Rupees Twenty Thousand Four Hundred Only

Arrears if any not shown as earlier accountant has to give bills for Oct.to Dec.07,quarter.
Interest on late payment shall charged @18% p.m.

For SUNFLOWER CO-OPERATIVE HSG.SOC.LTD.

Secretary Chairman Treasurer

E & O.E.

INSURANCE COPY



Standard Fire and Special Perils

Schedule

Policy No. : 0640002259
Renewal : 03
Endorsement : 00
Name of the Insured : MRS. KAMINI JOHARI & MR. KAMAL JOHARI
Communication Address : 5C-F, 5TH FLOOR, RUSHABH CHAMBERS,
 OFF - MAKWANA ROAD,
 MAROL, ANDHERI-EAST, MUMBAI
 MUMBAI - 400059
 MUMBAI
 MAHARASHTRA
 INDIA
 Place of supply -MAHARASHTRA
 State code -27

Issued at : MUMBAI

Intermediary Name : ALLIANCE INSURANCE BROKERS PVT. LTD.
Intermediary Code : 0001804000

Business of the Insured : Dwelling
Period of Insurance : From 08/12/2019 to 07/12/2020
Financial Interest : STATE BANK OF INDIA - Speez Andheri East, 0,
 AXIS BANK LTD - , 0,

Risk Location address - 101 SUNFLOWER CHS,, THAKKAR PARK, ARAM SOCIETY ROAD,, VAKOLA SANTACRUZ EAST,, GOREGAON EAST- 400065, MUMBAI, MAHARASHTRA, INDIA
Occupancy Dwellings

Sr. No.	Risk Description	Sum Insured (INR)
1	Building including Interiors, Compound Wall and All types of civil construction within the premises.	4,442,500.00
2	FFF, office & others equipment Incl electronic & non electronic installation within the premises.	2,000,000.00
Total Sum Insured		6,442,500.00

Add-on Covers -Policy Level

Sr. No.	Risk Description	AOA - Limit (INR)	AOY - Limit (INR)
1	Escalation	644,250.00	644,250.00
2	Terrorism	6,442,500.00	6,442,500.00

Total Sum Insured (INR)	6,442,500.00
Net Premium (INR)	1,177.00
Terrorism Premium (INR)	541.00
UGST/SGST @ 9% (INR)	155.00
CGST @ 9% (INR)	155.00
Gross Premium (INR)	2,028

Deductible/Excess -

- Policies having Sum Insured up to INR 10 cr per location - 5% of claim amount subject to a minimum of Rs 10,000/-
- Policies having Sum Insured above INR 10 cr per location up to INR 100 cr per location - 5% of claim amount subject to a minimum of INR 25,000/-
- Policies having Sum Insured above INR 100 cr and up to INR 1500 cr per location - 5% of claim amount subject to a minimum of INR 5 lakhs
- Policies having Sum Insured above INR 1500 Cr and up to INR 2500 cr per location - 5% of claim amount subject to a minimum of INR 25 lakhs
- Policies having Sum Insured above INR 2500 Cr per location - 5% of claim amount subject to a minimum of INR 50 lakhs

Terms & Conditions -

- AGREED BANK CLAUSE
- DESIGNATION OF PROPERTY CLAUSE
- EARTHQUAKE (FIRE AND SHOCK)(when Storm, Tempest, Flood, Inundation perils are insured)
- ESCALATION CLAUSE (FIRE)
- LOCAL AUTHORITIES CLAUSE
- REINSTATEMENT VALUE CLAUSE
- ARCHITECTS, SURVEYORS AND CONSULTING ENGINEER'S FEE (UP TO 3% OF THE CLAIM AMOUNT).
- REMOVAL OF DEBRIS CLAUSE (UP TO 1% OF THE CLAIM AMOUNT).

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
 TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013,
 IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108P0004V01200607
 Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com