



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra

Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India.

Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

Think Innovate Create

Valuation Prepared for: Cosmos Bank

Recovery W-Off Wing, MRO, Dadar (West)

36-A, Maru Niketan, D. L. Vaidya Road, Dadar (West), Mumbai - 400028, State - Maharashtra, Country - India

Ahmedabad 💡 Jaipur



P Delhi NCR P Nashik

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

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Valuation Report Prepared For: Cosmos Bank / Recovery W-Off Wing, MRO, Dadar (West) Branch / Mrs. Manju Vinod Bohra (5620/2304019) Page 2 of 20

Vastu/Mumbai/12/2023/5620/2304019 18/02-248-SKVS

Date: 18.12.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane - 400615, State - Maharashtra, Country -India belongs to Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra.

Boundaries of the property.

Internal Road North Golibar Road South East Shree Saket West A Sing

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 47,38,750.00 (Rupees Forty Seven Lakh Thirty Eight Thousand Seven Hundred Fifty Only)

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO **CHALIKWAR**



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl. Valuation Report



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Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 18.12.2023 for Bank Loan Purpose		
2	Date of inspection	15.12.2023		
3	Name of the owner/ owners	Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India. Contact Person: Mr. Ganesh K. (Bank Employee) Contact No. 8652071745		
6	Location, street, ward no	Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615.		
	Survey/ Plot no. of land	Old Survey No. 136, Hissa No. 3, New Survey No. 17, Hissa No. 3 of Village – Owale		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area		
9	Classification of locality-high class/ middle class/poor class	Middle Class		
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity		
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 785.00 (Area as per actual site measurement for Amalgamated Flat No. 503 & 504)		



	Caret Area in Sq. Ft. = 372.00
	(Area of Flat No. 503 as per Agreement for Sale)
Roads. Streets or lanes on which the land is	Built Up Area in Sq. Ft. = 446.00 (Carpet as per Agreement + 20%) Near Shri Ram Hospital, Owale, Ghodbunder
abutting	Road, Thane (West), Thane – 400615.
If freehold or leasehold land	Free hold
If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	®
(ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	Ne.Create
Attach a dimensioned site plan	N.A.
IMPROVEMENTS	
Attach plans and elevations of all structures standing on the land and a lay-out plan.	N.A.
Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	N.A.
Is the building owner occupied/ tenanted/ both?	At present the property is vacant and in the possession of bank
If the property owner occupied, specify portion	N.A.
	If freehold or leasehold land If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. Are there any agreements of easements? If so, attach a copy of the covenant Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied/ tenanted/ both?







_	and e	extent of area under owner-occupation			
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per TMC norms Percentage actually utilized – Details not available		
26	RENTS				
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.		
	(ii)	Portions in their occupation	N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,000.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	N.A.		
27		any of the occupants related to, or close to ness associates of the owner?	Information not available		
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.		
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.		
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.		
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.		
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N.A. ite.Create		
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.		
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available		
35	no.,	e building insured? If so, give the policy amount for which it is insured and the ual premium	Information not available		
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.		
37	Has	any standard rent been fixed for the	N. A.		





	premises under any law relating to the control of rent?	
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2006 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and supported by documentary proof.	N. A.
	Remark:	1

1. As per site inspection, Flat No. 503 & 504 internally amalgamated to form a single flat having single entrance door. The said valuation is of Flat No. 503 only. For the purpose of valuation, we have considered the area as per agreement for sale of Flat No. 503.

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2. At present the property is vacant and in the possession of bank.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Recovery W-Off Wing, MRO, Dadar (West) Branch to assess fair market value as on 18.12.2023 for Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane - 400615, State - Maharashtra, Country - India belongs to Mrs. Manju Vinod Bohra & Mr. Kalpesh Vinod Bohra.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 19.01.2019.
2	Copy of Occupancy Certificate dated 25.05.2006 issued by Thane Municipal Corporation.
3	Copy of Commencement Certificate No. V. P. No. 2003 / 117 / TMC / TDD / 751 dated 31.05.2004 issued
	by Thane Municipal Corporation.







LOCATION:

The said building is located at Old Survey No. 136, Hissa No. 3, New Survey No. 17, Hissa No. 3 of Village – Owale, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 12.5 Km. from Thane railway station.

BUILDING:

The building under reference is having Stilt + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 5th Floor is having 2 Residential Flat. The building is having 2 lifts.

Residential Flat:

The residential Flat under reference is situated on the 5th Floor. As per site inspection, Flat Nos. 503 & 504 are internally amalgamated to form a single flat having single entrance door. The said valuation is for Flat No. 503. The composition of amalgamated flat consists of 3 Bedroom + Living Room + Kitchen + 3 Toilets + Flowerbed Area + Cupboard Area (i.e., 3BHK Flat). The residential Flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, cement plastering with POP false ceiling etc.

Valuation as on 18th December 2023

The Built Up Area of the Residential Flat	:	446.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building		2006 (As per occupancy certificate)
Expected total life of building	1	60 Years
Age of the building as on 2023	1:	17 Years
Cost of Construction	1	446.00 X 2,500.00 = ₹ 11,15,000.00
Depreciation {(100-10) X 17 / 60}	:)	27.00%
Amount of depreciation		₹ 3,01,050.00
Guideline rate obtained from the Stamp Duty	11.1	₹ 98,910.00 per Sq. M.
Ready Reckoner for new property		i.e., ₹ 9,189.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 84,958.00 per Sq. M.
		i.e., ₹ 7,893.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,300.00 per Sq. Ft.
Value of property as on 18.12.2023	:	446.00 Sq. Ft. X₹11,300.00 = ₹49,06,000.00



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

Depreciated fair value of the property as on	:	₹ 50,39,800.00 - ₹ 3,01,050.00 =
18.12.2023		₹ 47,38,750.00
Total Value of the property	:	₹ 47,38,750.00
The realizable value of the property	:	₹ 40,27,938.00
Distress value of the property	:	₹ 33,17,125.00
Insurable value of the property	:	₹ 11,15,000.00
Guideline value of the property	1.4	₹ 35,20,278.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 503, 5th Floor, B Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd.", Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615, State – Maharashtra, Country – India for this particular purpose at ₹ 47,38,750.00 (Rupees Forty Seven Lakh Thirty Eight Thousand Seven Hundred Fifty Only) as on 18th December 2023.

NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 18th December 2023 is ₹ 47,38,750.00 (Rupees Forty Seven Lakh Thirty Eight Thousand Seven Hundred Fifty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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





ANNEXURE TO FORM 0-1

Technical details

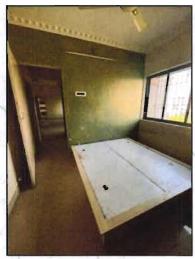
Main Building

			•		
1.	No. of floors and height of each floor		Stilt + 7 Upper Floors		
2.		ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
		,	situated on 5th Floor		
3	Year of construction		2006 (As per occupancy certificate)		
4	4 Estimated future life		43 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	Type of c	construction- load bearing	R.C.C. Framed Structure		
		C frame/ steel frame			
6	Type of f	oundations	R.C.C. Foundation		
7	Walls	1	All external walls are 9" thick and partition walls		
			are 6" thick.		
8	Partitions		6" thick brick wall		
9	Doors an	d Windows	Teak wood door frame with flush shutters,		
			Powder Coated Aluminum sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12	Roofing a	and terracing	R.C.C. Slab		
13		rchitectural or decorative features,	Yes		
	if any		- f		
14	(i)	Internal wiring – surface or	Concealed electrification		
		conduit			
	(ii)	Class of fittings: Superior/	Concealed plumbing		
		Ordinary/ Poor.	/		
15	Sanitary	installations	1		
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins	1.		
	(iii)	No. of urinals	/		
	(iv)	No. of sink			
16	Class of	fittings: Superior colored / superior	Ordinary		
	white/ord		27.		
17	Compour	nd wall	R.C.C. Framed Structure with 9" thick external		
	Height ar	nd length Think Inno	walls and 6" thick internal brick walls		
	Type of c	onstruction	raio.cioaio		
18	No. of lift	s and capacity	1 Lift		
19	Undergro	ound sump – capacity and type of	R.C.C tank		
	construct	ion			
20	Over-hea	nd tank	R.C.C tank on terrace		
	Location, capacity				
	Type of construction				
21		no, and their horse power	May be provided as per requirement		
22		nd paving within the compound	Cement concrete in open spaces, etc.		
		ate area and type of paving			
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
		wers, if septic tanks provided, no.			
	and capa	city			



Actual site photographs















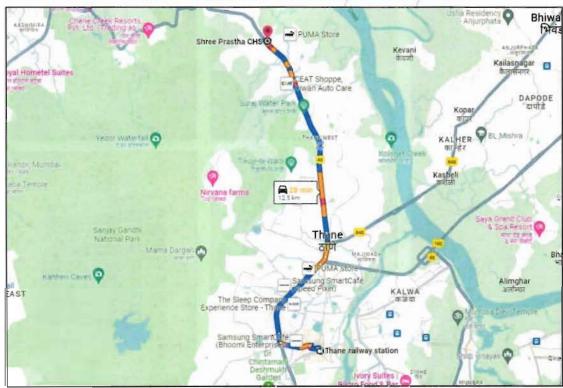




Route Map of the property

Site₁u/r





Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 12.5 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	94,200.00			
Increase by 10% on Flat Located on 15th & 16th Floor	4,710.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	i i	Sq. Mtr.	9,189.00	Sq. Ft.
(A)	98,910.00	i/		
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	21,400.00	1	_	
The difference between land rate and building rate (A – B = C)	77,510.00			
Depreciation Percentage as per table (D) [100% - 18%]	82%	1		
(Age of the Building – 18 Years)		V		
Rate to be adopted after considering depreciation [B + (C x D)]	84,958.00	Sq. Mtr.	7,893.00	Sq. Ft.

Multi-Storied building with Lift

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

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

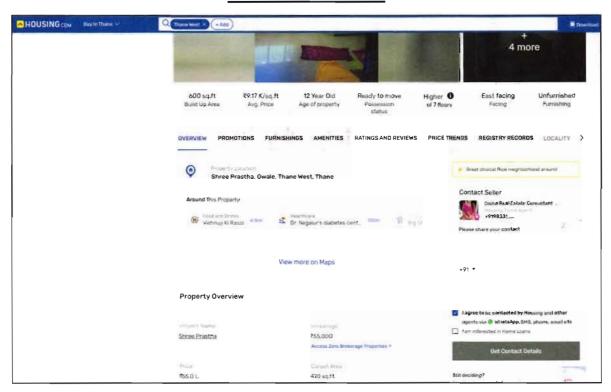
Table - D: Depreciation Percentage Table

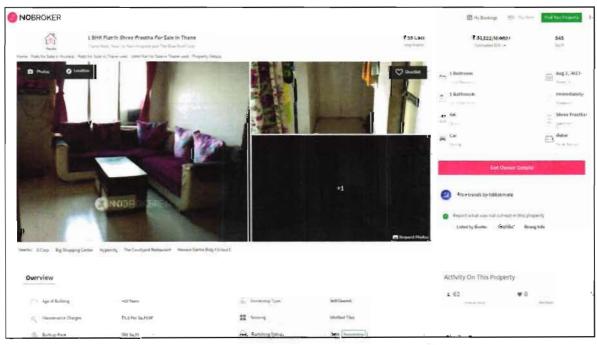
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure Cessed Building, Half or Se			
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		





Price Indicators

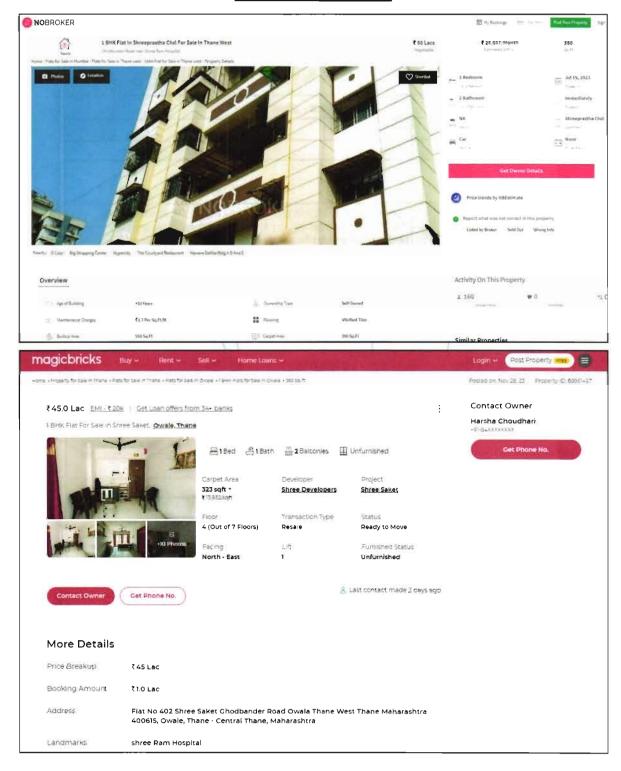








Price Indicators







Sale Instance

	सूची क्र.2	दुय्यम निबंधक - सह दु. नि. ठाणे ५
5-12-2023	-	दस्त क्रमांक : 21042 2022
oteGenerated Through eSearch lodule, For original report please contact		नोदंणी
oncern SRO office		Regn:63m
	गावाचे नाव: ओवळे	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	7500000	
(3) बाजारभाव: भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	6571946.367	
(4) भू-मापन् पोटहिस्सा व घरकमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :. इतर माहिती: मौजे ओवळे.नवीन सर्वे नं.8.हिस्सा। नं.5.(जुना सर्वे नंबर 171 5)सदिनका नं.7डी,7 वा मजला.कासा बी बिल्डींग.कॉम्प्लेक्स कॉसमॉस काऊंटी.श्री राम हॉस्पीटल जवळ.घोडबंदर रोड.ओवळे,ठाणे प.सदिनकेचे क्षेत्र 596 चो.फुट कार्पेट.(झोन नं.20 76 1अ.3)((Survey Number : नवीन सर्वे नं.8. हिस्सा। नं.5.(जुना सर्वे नंबर 171 5) ;))	
(5) क्षेत्रफळ	596 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
ः दस्तऐवज करुन देणा-यः लिहून ठेवणा-यः पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पता	1) नाव -उमा शिवासुब्रमणीयन वय -59 पत्ता -प्लॉट नं ए-704, माळा नं -, इमारतीचे नाव केनोरा को अं ही सो, ब्लॉक नं. हिरानंदानी इस्टेट , रोड नं घोडबंदर रोड ,ठाणे प. महाराष्ट्र, ठाणे पिन कोड -400607 पॅन नं -AMVPS29878 2) नाव -कुमारपुरम शिवासुब्रमणियन वेंकटेश्वरन वय -36 पता -प्लॉट नं ए-703, माळा नं -, इमारतीचे नाव केनोरा को आँ ही सो, ब्लॉक नं. हिरानंदानी इस्टेट , रोड नं घोडबंदर रोड ठाणे प. महाराष्ट्र, ठाणे पिन कोड -400607 पॅन नं -AEPP V60388	
(४)दस्तऐबज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	 नाव -जयदीप जे चौधरी वय -39, पता -प्लॉट ने सदिनका नं 6-डी, माळा नं - इमारतीचे नाव कासा बी विग, कॉसमॉस कॉऊटी, ब्लॉक नं -, रोड नं ओवळे,घोडबंदर रोड,ठाणे प. महाराष्ट्र, ठाणे. पिन कोड -400615 पॅन नं -AICPC8204E नाव -पल्तवी जयदीप चौधरी वय -38, पता -प्लॉट नं सदिनका नं 6-डी, माळा नं -, इमारतीचे नाव कासा बी विग, कॉसमॉस कॉऊटी, ब्लॉक नं -, रोड नं ओवळे,घोडबंदर रोड,ठाणे प. महाराष्ट्र, ठाणे. पिन कोड -400615 पॅन नं -AIJUPD1959E 	
(९) दस्तऐवज करून दिल्याचा दिनांक	29 12 2022	
aoa्स्त नोंदणी केल्याचा दिनांक	29 12 2022	
।।।अनुक्रमांक् खंड व पृष्ठ	21042 2022	
(12)बाजारभावाप्रमाणे मुद्रोक शुल्क	525000	
(13)बाजारभावाप्रमाणे नींदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील		
मुद्रांक शुल्क आकारताना निवडलेला	(i) within the limits of any Municipannexed to it.	pal Corporation or any Cantonment area



Sale Instance

ग. इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि., ब्लॉक नं: ओवळा. रोड : घोडबंदर	
रारनामा 00000 49214 पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: बी 404. माळा नं: 4 था मजला.ब ग. इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि ब्लॉक नं: ओवळा. रोड : घोडबंदर	
रारनामा 00000 49214 पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: बी 404. माळा नं: 4 था मजला.ब ग. इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि ब्लॉक नं: ओवळा. रोड : घोडबंदर	
49214 पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: बी 404. माळा नं: 4 था मजला.ब ग. इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि ब्लॉक नं: ओवळा. रोड : घोडबंदर	
पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: बी 404. माळा नं: 4 था मजला.ब ग. इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि ब्लॉक नं: ओवळा. रोड : घोडबंदर	
ग. इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि., ब्लॉक नं: ओवळा. रोड : घोडबंदर	
1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: बी 404. माळा नं: 4 था मजला.बी विंग, इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हौ.सो.लि ब्लॉक नं: ओवळा. रोड :घोडबंदर रोड.ठाणे प इतर माहिती: मौजे-ओवळे.ठाणे येथील सदिनकेचे क्षेत्रफळ 414 चौ.फुट कारपेट एरिया.((Survey Number - Survey No. 17. Hissa No. 3 .))	
414 चौ.फूट	
1): नाव-नितीन रघुनाथ कदम वय:13 पता-प्लॉट नं. सदिनका क्रं =404, माळा नं. 4 था मजला, बी विग् इमारतीचे नाव. श्री प्रस्थ को. ऑप. ही. सो. लि., ब्लॉक नं. ओवळा नाका, रोड नं. घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड4006) s पेंन नंAMJPK 2638G	
1) नाव-महेश मधुकर महाडीक वय -39, पता प्लॉट ने सदिनका के 10, माळा नं -, इमारतीचे नाव जमेला बेगम चाळ, ब्लॉक नं मेघवाडी, रोड नं जोगेश्वरी पु. मुंबई, महाराष्ट्र, मुम्बई, पिन कोड -40,000 पॅन नं -AGPPM61798.	
07/09/2022	
07 09 2022	
14779 2022	
315000	
000	
within the limits of any Municipal Corporation or any Cantonment area nexed to it.	



E-Auction Notice-17.11.2023





lecovery & Write-off Department, Region - II

Correspondence Address: Horizon Building, 1st Floor, Ranade Road & Gokhale Road Junction Gokhale Road (North), Dadar (West), Mumbal - 400 028, Phone No. 022, 69476012/28/57/58

E-AUCTION SALE NOTICE UNDER SARFAESI ACT. 2002

E-auction Sale Notice for Sale of Immovable Secured Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower, Co-Borrowers, Mortgagors & Guarantor that the below described immovable property mortgaged to the Security Interest (Enforcement) Rules, 2002. The Cosmos Co. Op. Bank Ltd., will be sold on the basis of "As is where is", "As is what is", "Whatever there is" and "Without Recourse" for recovery of Bank dues as per the brief particulars given hereunder:

Name of Borrower, Co-Borrowers Mortgagors & Guarantor	Details of Secured Assets for Sale/Auction	
Borrower/Mortgagor: Mrs. Manju Vinod Jain(Bohra) Co-Borrowers/Mortgagors: 1. Mr. Vinod Bhuralal Jain(Bohra) 2. Mr. Kalpesh Vinod Jain (Bohra) Guarantor:- Mr. Bhavesh Basantkumar Jain	All that piece and parcel of Residential Flat No. 503, admeasuring area 34.52 sq. mtrs.i.e. 371.64 Sq.ft., (carpet) and Flat No. 504, admeasuring area 38.46 sq. mtrs.i.e. 414 sq. ft. (carpet) both flats sion 5th Floor, B Wing, Building known as Shree Prastha CHSL, Near Shree Ram Hospital, lying, being and situated at land bearing Old Survey No. 136, Hissa No.3, New Survey No.17, Hissa No. 3 of Village Owale, Ghodbunder Road, Thane, Taluka and District Thane within the limits of Thane Municipal Corporation.	
Demand Notice Date & Amount	Demand Notice Date: 26.10.2021 & ₹62,00,634.20 plus further interest & charges thereon	
Possession Date & Type	24.07 2023 (Physical)	
Reserve Price	₹ 91,00,000/- (Rupees Ninety One Lakhs Only)	
Earnest Money Deposit (E.M.D.)	₹9,10,000/- (Rupees Nine Lakhs Ten Thousand Only)	
Bid Incremental Value	₹ 25,000/- (Rupees Twenty Five Thousand Only)	
Date & Time of E-Auction	17.11.2023 from 1.00 pm to 2.00 pm	
Date & Time Inspection	06 11 2023 from 11 00 am to 2 00 pm	

STATUTORY NOTICE:- Asper rule 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002.

This notice also be considered as a 15 days' notice to the Borrower, Co-Borrowers, Mortgagors & Guarantor of the said loans about holding of public auction sale on the above mentioned date & time if the dues are not repaid in full before the date & time of public auction.

Note: 1. EMD/BID forms are freely available with Authorised Officer & on Bank Website, 2.Please contact for EMD payment details to Authorised Officer Mob-9322480888/7709571679/8975758517, 3,Last Date & Time of EMD and KYC Documents Submission: 16.11.2023 upto 4.30 p.m.

For detailed terms & conditions of the auction sale is available with the Bank Website i.e. https://cosmosbank.com/auction-notice.aspx.ANDAuctioneerWebsitei.e https://cosmosbank.auctionfiger.net

SdiAuthorised Officer
Date: 25.10.2023 Under SARFAESI Act, 2002
Place : Mumbai The Cosmos Co-Operative Bank Ltd.





E-Auction Notice-17.11.2023





THE COSMOS

प्रदेश आणा १६८-आफ. १६ पाटमर, ११ अप-॥
प्रदेश रहेश आणा गोखले सेंद्र जंक्शन, गोखले सेंद्र
प्रदेश रहेश अपित गोखले सेंद्र
(जल), दादा (पश्चिम), मुंबई १००००२८. फोन क. ०२२- ६९१७६०१२/२८/५०/५८

सरफसी ॲक्ट, २००२ अंतर्गत ई-लिलाव विक्री सूचना

मिक्युरिटाबङ्केन अण्ड रिकस्टुक्कन और फायनान्त्रियल ऑस्ट्रस् ऑण्ड एन्योससेट और सिक्युरिटी इटोस्ट ऑक्ट, २००२ सहव्यन्ता सिक्युरिटी इंटोस्ट (एन्योससेट) कान्स २००२ च्या नियम ८(६) आणि ९(१) च्या परंतुकान्वये स्थावर मनेच्या विक्रीसाठी ई-लिलाष विक्री सुचना

सर्वमापान्य उनता आणि विशेषतः कर्जदूर, मह कर्जदूर, गहायदार आणि हमीदार बांना भूनना बाद्वारे देण्यात वेते की, खालील वर्णिलेल्या स्थायर मिळकती तारण धनकोकडे गहाग आहेत, त्यांचा कव्वा दि कांसमांस को-आप. बैंक लि. चया प्राधि कृत अधिकात्यांनी घेतला आहे त्या येथील खालील दिलेल्या वर्षात्रलातुस्तर बैंकच्या वर्षात्र विचार वसूली कांत्रता ''ते आहे तथे आहे'', ''ते आहे जसे आहे'' आणि ''ते सही आहे तथे आहे'' आणि ''ते काहे तथे आहे तथे आहे.

कतंदार, मह-कजंदार, गराणदार आणि स्मीदार्शने नाखे	विकी/ लिलाबाकम्ता तारण मनेचा नर्पागल	
कर्जहार/गताणदार: सी. मंजू विमोद जैन (बोहरा) सत-कर्जहार/गताणाशार १. शी. विमोद सुमतास जैन (बोहरा) २. शी. करपेश विमोद जैन (बोहरा) इसोदार शी. पार्वेश वसंतकुमार जैन	ठाणं महानगरपालिकेच्या हार्ट्स गाव ओकते, घोडवंद गेंड, ठाणे ताल्का अर्पण किला ठाणे वा जगीन धारक जुना सन्हें क्र. १३६, हिस्सा क्र. ३, नवीन सन्हें क्र. १७, हिस्सा क्र. १ वेचे स्थित असतेले आणि वसलेले वी राम हास्पिटल जवल ती प्रम्थ मीएनएसएल जाने क्रात इमारत वी विग ५ वा मजल्याका रहिक्ससित फोट क्र. ५०३, मोजपापित क्षेत्र ३७६.६५ ची.फू. सणजेब ३५,५२ ची. मी. (बटई) क्षेत्र आणि पत्तट क्र. ५०४, मोजपापित क्षेत्र ४१४ ची.फू. म्हणजेब ३८.४६ ची. पी. (चट्ड) क्षेत्रचे सर्व ते भाग आणि विवादग.	
यागणी मुखना तारीखा आणि रक्तम	मागणी सूचना तारीखः २६.१०.२०२१ आणि ह. ६२,००,६३४.२० अधिक त्यावरील पुढील व्याज आणि प्रभार	
करजाची तारीख आणि करजाचा प्रकार	₹¥, 00, ₹0₹\$ (प्रत्यक्ष)	
राखीव किंमत	ह. ११,००,०००/- (हच्ये एकक्याण्याः लाखः मात्र)	
इसारा अनामत रक्षय (ई. एव. डी.)	ह. ९,१०,०००/- (रुपये नऊ लाख क्या हवार मात्र)	
वोली वादविष्याचे मृत्य	४, २५,०००/- (स्पर्ये पंचर्यास सजार मात्र)	
इं-लिलावाची तारीख आणि वेळ	१७.११.२०२३ रोजी र. १.०० से ए. २.००	
निरिक्षणाची भागेचा आणि चेळ	०६.११.२०२३ रोजी स. ११.०० से इ. ०२.००	

सदर सुबना ही ई-तिनताबाच्या तारिख आणि वेळेपूर्वी संपूर्ण धकवाकी चुकती न केल्यास वरीत नमूद तारीख आणि वेळी वाहीर ई-तिनताब विक्री करण्याबाधन सदर कर्जाची कर्जदार, सह कर्जवर, गहाणदार आणि हमीवार योगा सुध्य १५ दिवसांची सूचना समजण्यात यावी.

दियः १. इएमडी/बोली प्रपन्न प्राधिकृत अधिकाऱ्यांकडे आणि वैक वेडमाईडवर मुक्तपणे उपलब्ध आहेत. २ इएमडी प्रदान करण्याच्या तपशीलकरिता कृपधा प्राधिकृत अधिकान्यांना मोत्रा क. ९३२२४८०८८८/७७०९५७९६७९/८९७५७५८५९७ संयक्के काला. ३. इएयही आणि केवायमी हस्तात्रेत माररीकाणाची अंतिम तारिमा आणि खेळ : १६, ११, २०२३ सार्च ४, ३० पर्यंत.

विक्रीच्या तपनितनार अटी आणि नर्ती तरण धनकोंची वेबसाईट म्हणजेच <u>https://www.cosmosbastk.com/auction-notice.aspx</u> आणि निलाधकता देखसाईट ध्रणजेस https://cosmosbank.auctiontiger.net ना संदर्भ ध्यावा.

महो | -पाधिकृत अधिकारी

दिनांक ३५, ६०,३०३३ ठिकाण : मंदाः

(टीप: प्रतिर पाणांतर तपर पत आदक्षणवास मृत्य हंग्रजी हाता)

माफैमी अंक्ट २००२ अन्वये दि कां समाम को - ऑप गेटियर बेंक लि.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th December 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 47,38,750.00 (Rupees Forty Seven Lakh Thirty Eight Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Our-selfmin, 2.34.20-yillogides (Mad Scienziere-zeness) (2492-ezhad 3461 13, 1752/76 (7.3 1855/52), postalfoder-400099, st-Mañarashita, serialhamber 41.45/64/Mañaroczenesz-zenessele (1663 175) (1562) (Pale 28/Dzzia 127-65) (566), cri-Mañaro) (Rail, IRAO) CHAL EVMAR Date: 2013/23/13 (2017) 2-487 301

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Think.Innovate.Create

