



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain)

Residential Flat No. 504, 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.

> Think Innovate Create Latitude Longitude - 19°16'32.8"N 72°57'35.0"E

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





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

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





Valuation Report Prepared For: Cosmos Bank / Recovery W-Off Wing, MRO, Dadar (West) Branch / Mrs. Manju Vinod Bohra (5621/2304020) Page 2 of 20

Vastu/Mumbai/12/2023/5621/2304020 18/03-249-SKVS Date: 18.12.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 504, 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 Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain).

Boundaries of the property.

North : Internal Road
South : Golibar Road
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 ₹ 52,80,625.00 (Rupees Fifty Two Lakh Eighty Thousand Six Hundred Twenty Five Only)

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR ptally digmed by MAROJ BABINAC CHALBOVAR

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A With A. Sign.



Director

Manoj B. Chalikwar Registered Valuer

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

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

Encl. Valuation Report





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Residential Flat No. 504, 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	Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain)	
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. 504, 5th Floor, R. Wing, "Shree Prastha Co-op. Hsg. Soc. Ltd." Near Shri Ram Hospital, Owale, Ghodbunde 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. = 414.00 (Area of Flat no. 504 as per Agreement for Sale) Built Up Area in Sq. Ft. = 497.00 (Carpet as per Agreement + 20%)
13	Roads, Streets or lanes on which the land is abutting	Near Shri Ram Hospital, Owale, Ghodbunder Road, Thane (West), Thane – 400615.
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the	N. A.
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	N.A.
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	N.A.
24	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 and extent of area under owner-occupation		N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per 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	₹ 11,000.00 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		ift is installed, who is to bear the cost of itenance and operation- owner or tenant?	N. A. ate.Create
32		oump is installed, who is to bear the cost of atenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	1	at is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	ne building insured? If so, give the policy amount for which it is insured and the ual premium	Information not available
36	ls a	ny dispute between landlord and tenant	N. A.



regarding rent pending in a court of rent?	
Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
SALES	
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
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.
If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
COST OF CONSTRUCTION	
Year of commencement of construction and year of completion	Year of Completion – 2006 (As per Occupancy Certificate)
What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
For items of work done on contract, produce copies of agreements	N. A.
For items of work done by engaging Labour directly, give basic rates of materials and supported by documentary proof.	N. A.
	Has any standard rent been fixed for the premises under any law relating to the control of rent? SALES 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. Land rate adopted in this valuation If sale instances are not available or not relied up on, the basis of arriving at the land rate COST OF CONSTRUCTION Year of commencement of construction and year of completion What was the method of construction, by contract/By employing Labour directly/ both? For items of work done on contract, produce copies of agreements For items of work done by engaging Labour directly, give basic rates of materials and

- we have considered the area as per agreement for sale of Flat No. 504.
- 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. 504, 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 Mr. Viond Bhuralalji Bohra & Mrs. Manju Vinod Bohra (Jain).





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 31.05.200 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 2 lifts.

Residential Flat:

The residential Flat under reference is situated on the 5th Floor. As per site inspection, Flat No. 503 & 504 are internally amalgamated to form a single flat having single entrance door. 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	1	497.00 Sq. Ft.
1	1	and the second s

Deduct Depreciation:

Year of Construction of the building		2006 (As per occupancy certificate)	
Expected total life of building	nn	60 Years e. Create	
Age of the building as on 2023	:	17 Years	
Cost of Construction	:	497.00 X 2,500.00 = ₹ 12,42,500.00	
Depreciation {(100-10) X 17 / 60}	:	27.00%	
Amount of depreciation	:	₹ 3,35,475.00	
Guideline rate obtained from the Stamp Duty	:	₹ 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	:	497.00 Sq. Ft. X ₹ 11,300.00 = ₹ 56,16,100.00	





(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	:	₹ 56,16,100.00 - ₹ 3,35,475.00 =	
18.12.2023		₹ 52,80,625.00	
Total Value of the property	:	₹ 52,80,625.00	
The realizable value of the property	:	₹ 44,88,531.00	
Distress value of the property	:	₹ 36,96,438.00	
Insurable value of the property	:	₹ 12,42,500.00	
Guideline value of the property	1	₹ 39,22,821.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 504, 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 ₹ 52,80,625.00 (Rupees Fifty Two Lakh Eighty Thousand Six Hundred Twenty Five Only) as on 18th December 2023.

NOTES

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 18th December 2023 is ₹ 52,80,625.00 (Rupees Fifty Two Lakh Eighty Thousand Six Hundred Twenty Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 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

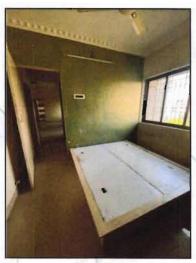
Main Building

1.	No. of floors and height of each floor		Stilt + 7 Upper Floors		
2.	2. Plinth area 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		d 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		oundations	R.C.C. Foundation		
7	Walls	J = 1	All external walls are 9" thick and partition walls		
·		/	are 6" thick.		
8	Partitions		6" thick brick wall		
9		d Windows	Teak wood door frame with flush shutters,		
	500,0 a		Powder Coated Aluminum sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering		
12		and terracing	R.C.C. Slab		
13		architectural or decorative features,	Yes		
10	if any	nonlicotarar or according realarcs,	100		
14	(i)	Internal wiring – surface or	Concealed electrification		
• •	\''	conduit	Constant including		
	(ii)	Class of fittings: Superior/	Concealed plumbing		
	\"'	Ordinary/ Poor.	parada pa		
15	Sanitary	installations	1		
	(i) No. of water closets		As per Requirement		
	(ii)	No. of lavatory basins	7		
	(iii)	No. of urinals			
	(iv)	No. of sink	/		
16	L.\ /	fittings: Superior colored / superior	Ordinary		
10	white/ord		S. S		
17	Compour		R.C.C. Framed Structure with 9" thick external		
	Height ar	1.1	walls and 6" thick internal brick walls		
		nd length construction	vale.Cledie		
18		s and capacity	1 Lift		
19		ound sump – capacity and type of	R.C.C tank		
-	construct				
20	Over-hea		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.		
		nate area and type of paving			
23		disposal – whereas connected to	Connected to Municipal Sewerage System		
		wers, if septic tanks provided, no.			
	and capa				



Actual site photographs



















Route Map of the property

Site_iu/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)	TV .	Sq. Mtr.	9,189.00	Sq. Ft.
(A)	98,910.00			
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	1		
Depreciation Percentage as per table (D) [100% - 18%]	82%	/		
(Age of the Building – 18 Years)				
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

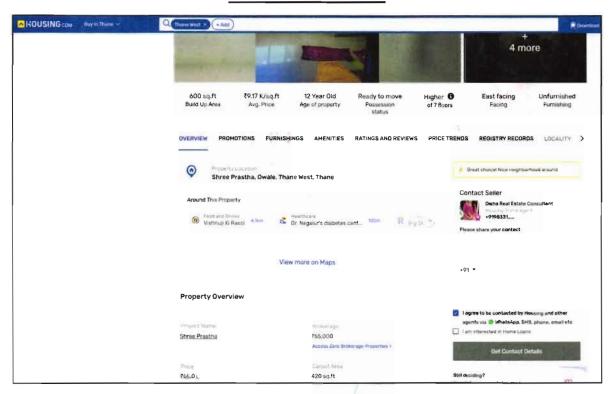
Table - D: Depreciation Percentage Table

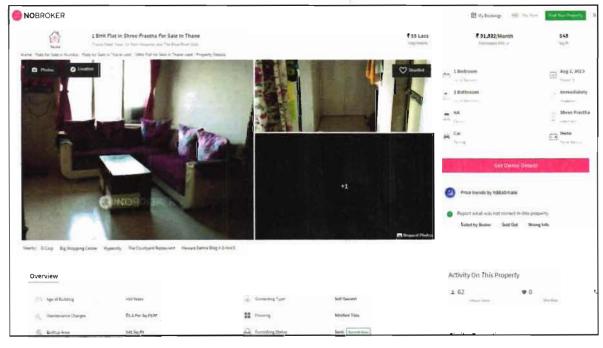
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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





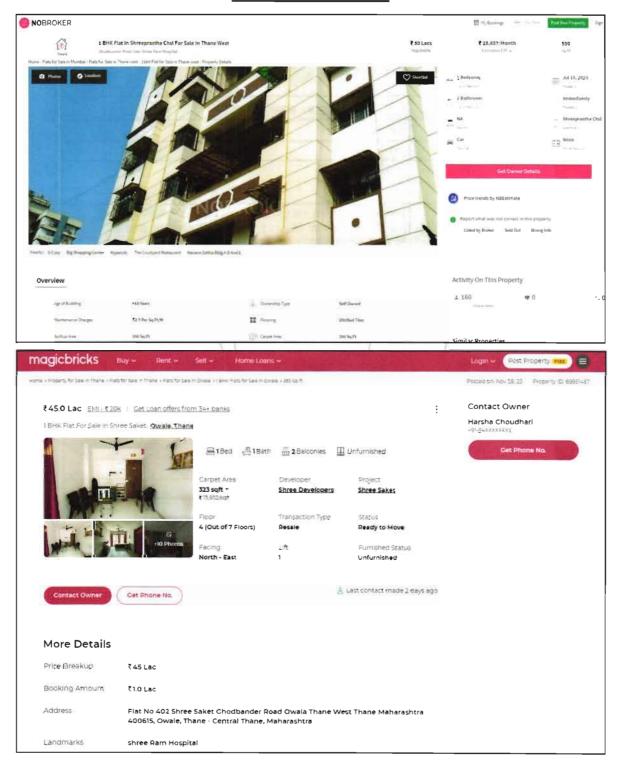
Price Indicators







Price Indicators







Sale Instance

दस्त क्रमांक 21042-2022 नोदंणी Regn 63m न इतर माहिती: मौजे ओवळे,नवीन सर्वे सदिनका नं .7डी. 7 वा मजला.कासा बी श्री राम हॉस्पीटल जवळ.घोडबंदर चौ.फुट कार्पेट.(झोन नं .20 76 1 अ 3)((Surve जुना सर्वे नंबर 171 5).))	
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बंदर रोड,ठाणे प्. महाराष्ट्र ठाणे पिन कोड२००० पॅन न वय -36 पत्ता -प्लॉट नं ए-103 , माळा नं - , इमारतीवे	
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ो इस्टेट , रो.ड ने घोडबंदर रोड,ठाणे प, महाराष्ट्र, ठाणे पि	
 नाव -जयदीप जे चौधरी वय - 39, पता -प्लॉट नं- सदिनका नं छड़ी, माळा नं -, इमारतीचे नाव कार बी लिंग, कॉसमॉस कॉऊंटी, ब्लॉक नं -, रोड नं ओवळे,घोडबंदर रोड ठाणे प्. महाराष्ट्र, ठाणे. पिन कोड -400615 पॅन नं - ALCTPC 8204E नाव -पल्तवी जयदीप चौधरी वय - 38, पत्ता -प्लॉट नं- सदिनका नं छड़ी, माळा नं -, इमारतीचे नाव कासा बी लिंग, कॉसमॉस कॉऊंटी, ब्लॉक नं -, रोड नं ओवळे,घोडबंदर रोड ठाणे प्. म्प्रुगराष्ट्र, ठाणे पिन कोड -400615 पॅन नं - ALCTPD 959E 	
<u> </u>	
al Corporation or any Cantonment area	
a	

Sale Instance

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edule, For original report please contact		नोटंणी
		Regn.63m
	गावाचे नाव: ओवळे	
। विलेखाचा प्रकार	करारनामा	
2)मोबदला	4500000	
ः) बाजारभावः(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतों की यटटेदार ते नमुद करावे)	4349214	
यरक्रमांक , असल्यास,	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: बी 404, माळा नं: 4 था मजला.बं विंग, इमारतीचे नाव: श्रीप्रस्थ को. ऑप.हो.सो.ति., ब्लॉक नं: ओवळा. रोड : घोडबंदर रोड.ठाणे प., इतर माहिती: मौजे-ओवळे.ठाणे येथील सदनिकेचे क्षेत्रफळ 414 चौ.फुट कारपेट एरिया.((Survey Number : Survey No. 17, Hissa No. 3 ,))	
५) क्षेत्रफळ	414 चौ.फूट	
ाआकारणी किंवा जुडी देण्यात असेल तेव्हा		
मक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	ाः नाव-नितीन रघुनाथं कदम - वय -43 पत्ता -प्लॉट नं सदनिका क्रं 404, माळा नं 4 था मजला: वी विग इमारतीचे नाव: श्री प्रस्थ को ऑप हो सो लिं , व्लॉक नं ओकळा नाका, रोड नं घोडबंदर रोड, ठाणे प महाराष्ट्र, ठाणें , पिन कोड:-40061 9 पॅन नंAMJPK,3635G	
केंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा	। हा नाव-महेश मधुकर महाडीक वय: 39; पत्ता - प्लॉट नं सदनिका क्रं ाः माळा नं -, इम्मरतीचें नाव जमेला बेगम चाळः, ब्लॉक नं मेघवाडी, रोड नं जोगेश्वरी पु. मुंबई, महाराष्ट्र, मुम्बई पिन कोड: -400060 पॅ नं - ACFPN61796	
🐠 दस्तऐवज करुन दिल्याचा दिनांक	07 09 2022	
ा वस्त नेदियों केल्याचा दिनांक	07 09 2022	
ELअनुक्रमांक.खंड व पृष्ठ	14779 2022	
12. बा जारभावाप्रमाणे मुद्रांक शुल्क	315000	
<u>।</u> अबाजारभावाप्रमाणे नोंदणी शुल्क	30000	
१. इ.सोरा		
मुल्यांकनासाठी विचारात घंतलेला तपशील		
	(i) within the limits of any Municip annexed to it.	pal Corporation or any Cantonment area



E-Auction Notice-17.11.2023





Recovery & Write-off Department, Region - II Correspondence Address : Horizon Building, 1st. Floor, Ranade Road & Gokhale Road Junction, Gokhale Road (North), Dadar (West), Mumbai - 400 028. Phone No. 022-69476012/28 37/58

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 Act, 2002 read with proviso to Rule 8(6) & 9(1) of the 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 Secured Creditor the possession of which has been taken by the Authorized Officer of 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 s/on 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 & 762,00,634.20 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:- As per 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, Montgagors & 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://www.cosmosbank notice aspx AND Auctioneer Websiteille. https://cosmosbank.auctiontiger.net

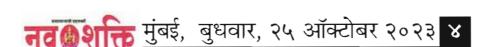
Date: 25.10.2023

Authorised Officer Under SARFAESI Act. 2002 The Cosmos Co-Operative Bank Ltd.





E-Auction Notice-17.11.2023





THE COSMOS

CO-OP. BANK LTD.

(उत्तर), दादर (पश्चिम), मुंबई १०० ०२८, फोन क्र. ०२२- ६९४७६०१२/२८/५७/५८

सरफेसी ॲक्ट, २००२ अंतर्गत ई-लिलाय विक्री सूचना

सिक्बुरिटायक्रेशन ऑण्ड सिक्स्ट्रक्शन और फायनान्त्रियल ऑसेटस् ऑण्ड एन्फोर्समेंट ऑफ सिक्बुरिटी इंटोस्ट ऑक्ट. २००२ सहयाच्या सिक्बुरिटी इंटोस्ट (ऐन्फोर्समेंट) कल्स २००२ च्या नियम ८(६) आणि ९(१) च्या परंतुकान्वये स्थायर मलेच्या विक्रीसाठी 🕇 लिलाय विक्री सूचना

सर्वसामान्य उन्ता आणि विशेषतः कर्जदार, सह कर्जदार, महालदार आणि हमीदार यांना सूचना बाहारे देखात वेते की, खालील वर्णिलेल्या स्थावर मिळकती तारण धनकोंकडे गहाथ आहेत, ज्यांचा रूप्या दि कांसमास को-आप. बँक लि. च्या प्राधिकृत अधिकान्यांनी घेतला आहे त्या येशील शालील दिलेल्या तपशिलानुसार बैकेच्या ४ कवा कीच्या वसूली करिता ''जे आहे जेवे आहे'', ''जे आहे जसे आहे' आणि ''जे काही आहे तेवे आहे.'' आणि ''कोणल्याही पदलेगिताय'' तत्वाने विकरणात गेणा

कतंताः, मर-कतंताः, गराणदमः आणि स्पीरागचे नाये	विकी/ सिलायाक्षरिता तारण मनेचा नर्पाणल
क जेदार गहाणदार: सी. मंत्र विभार जैन (बोहरा) सत-क जेदार गत्रकादार १. बी. विभार मुख्तान जैन (बोहरा) २. बी. कल्पेश विभार जैन (बोहरा) इसीदार. बी. भावेश बसंत्रकुषार जैन	ठाणे महानगरपालिकेच्या हडीत मान ओकर्न, घोडवंदर रोड, दाणे तालुका आणि किन्हा दर्ग्य वर्ग वर्गीन धमक हुउ सम्बंब क. १३६, हिस्सा क. ६, ग्वीर सम्बंब क. १७, हिस्सा क्र. ३ वर्ष मिन्नत असलेत आणि वसलेले तो गम हाण्यिदल जवळ वी प्रस्थ सीएनएएएल नावे जान प्रमारत की शिंग ५ वा प्रकल्वाका रहिकासीत फरेट क. ५०४, मंद्रियापित क्षेत्र ३७१.६४ ची ए. माणजेन ३४.५२ ची. मी. (चट्टा) क्षेत्र आणि एलेट क. ५०४, मोजमांपित क्षेत्र ४१४ ची. ए. म्हणजेन ३८.४६ ची. मी. (चट्टा) क्षेत्रने मर्ब ते प्राम आणि विचाम.
मानाणी सूचना तारीख आणि रक्रम	भागणी सूचना तारीखः २६.१०.२०२१ आणि ४. ६२,००,६३४.२० अधिक त्यावरील पुढील न्यात आणि प्रभार
कडजाची तारीख आणि कवजाचा प्रकार	58.00'505\$ (Alast)
राखीय किंमन	ह. ५१,००,०००/- (स्पर्ध एकक्याण्यात लाख्य भात्र)
इसारा अनामन रक्षम (ई. एम. डी.)	४. ९. १०,०००/ – (रुपये नक लाख यहा हजार मात्र)
वाली वादविषयाचे मृत्य	ह. २५,०००/- (स्थवे पंचवीस हजार मात्र)
ई-लिलावाची तारीख आणि वेळ	१७.११.२०२३ रोजी द. १.०० ते व. २.००
निरिक्षणाची तारीख आणि येळ	वह, ११, २०२३ रोजी स. ११, ०० ते यू. ०२.००

वेधानिक सुचना: – सिक्युरोटी इंटरेस्ट (फ्फोर्समेंट) फला, २००२ च्या नियम ८(६) य ५(१) त्रसार मदर सुचना ही ई-लिलावाच्या तारिख आणि वेळेपूर्वी मपूर्ण वक्यांकी चुकती न केल्वास वरील नमूद तारीख आणि वेळी जाहीर ई-लिलाव विक्री कर व्यावावत सदर कर्जाची कर्जदार, सह कर्जदार, गहाणदार आणि हमीदार यांना मुख्य १५ दिवसांची सूचना समजण्यात यांवी.

ट्रिपः १. इएमडी/बोली प्रपन्न प्राधिकृत अधिका-यांकडे आणि वैक वेबमाईडवर मुक्तपणे उजलका आहेत. २ इएमडी प्रदार करक्परूपा तपारीलकारिता कृपया प्राधिकृत अधिकान्यांना मोधा क. ९३२२४८०८८८/७७०९५०१५०९/८१७५७५८५१० मोधके कराया.३. इसम्बी आणि केवायसी शताबेज मारशैकाणाची अंतिम तर्राम्य आणि येळ: १६, १५, २०२३ सार्च ४,३० पर्यंत.

विक्रीच्या तपत्रिलका अठी आणि तर्ती ताण धनकोंची वेबसाईट स्त्याजेच <u>https://www.cosmo.sbank.com/auction-notice.aspx</u> अर्पीण लिलाखकतां तेशसाईट प्रकारिक https://cosmosbank.auctiontique.nat ना संदर्भ ध्यावा.

प्राधिकृत अधिकारी

तिमांक : २५, १०,३०२३ विकास : मुंबई

(रांग : म्बेर धार्याता त्रकाका आदक्षण्यम मूल इंग्रजी ग्राह्म)

माफैमी अंबर २००२ अन्तये दि व्हांसमास स्रो- औपरिटिक चंक 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.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- The property is valued as though under responsible ownership.
- It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 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 ₹ 52,80,625.00 (Rupees Fifty Two Lakh Eighty Thousand Six Hundred Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

DH; colfd, ov/ASTUKRIAC CONSULTANTS () PRIVATE LIMITED; 2.5.4.20-982226c4584354c03040c179A2665913490c1633364133 3115270h1741855652, postsilicode—400000, st. Alshanathra, serisikhimber—41a56a566ab8c(980d6)2a55a81ca2cleb3191 bits2 c474a2822c230322c0bc); cris-MANOJBABURAO CHALEWAR DISE 2023.12.15115622, de5751

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



