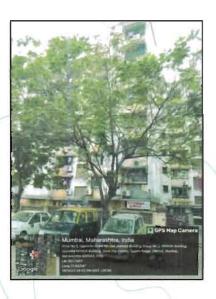
CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Naik Parvez Ahmed Abdul Sattar

Residential Flat No. 201, 2nd Floor, Wing – A, Building No. 1 A, "**Tagore Nagar Suryoday Co-op. Hsg. Soc.**Ltd.", Bindu Madhav Thakare Marg, Tagore Nagar No. 2, Vikhroli (East), Mumbai, PIN Code – 400 083,
State – Maharashtra, Country – India

Latitude Longitude - 19°07'04.5"N 72°55'54.9"E

Think Innovate Create Valuation Done for:

Cosmos Bank

Fort Branch

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, PIN Code - 400001, State - Maharashtra, Country - India.



Our Pan	India Prese	ence at :	1	
Mumbai Thane Delhi NCR	Aurangobad Nanded Nashik	Pune Indore Ahmedabad	Rajkot Raipur Jaipur	

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

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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617

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Valuation Report Prepared For: Cosmos Bank - Fort Branch / Mr. Naik Parvez Ahmed Abdul Sattar (5850/2304345)

Page 2 of 17

Vastu/Mumbai/01/2024/5850/2304345 04/15-47-PANI

Date: 04.01.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 201, 2nd Floor, Wing – A, Building No. 1 A, "Tagore Nagar Suryoday Co-op. Hsg. Soc. Ltd.", Bindu Madhav Thakare Marg, Tagore Nagar No. 2, Vikhroli (East), Mumbai, PIN Code -400 083, State – Maharashtra, Country – India belongs to Mr. Naik Parvez Ahmed Abdul Sattar.

Boundaries of the property.

North Tagore Nagar Road

South Slum Area Wing - B & C East West Bungalow

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,10,05,424.00 (Rupees One Crore Ten Lakh Five Thousand Four Hundred Twenty Four 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

Sharadkumar Chalikwar

Digitally signed by Sharadkumar Chalikwar DN: cn=Sharadkumar Chalikwar, o≔Vastuk Consultants (I) Pvt. Ltd., ou=Mumbai, email=cmd@vastukala.org, c=IN Date: 2024.01.04 18:04:56 +05'30'



Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09 Encl: Valuation report in Form - 01



Our Pan	India Prese	nce at :		
♥ Mumbai ♥ Thane ♥ Delhi NCR	AurangabadNandedNashik	Pune Indore Ahmedabad	Rajkot Raipur Jaipur	

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA TeleFax: +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 201, 2nd Floor, Wing – A, Building No. 1 A, "Tagore Nagar Suryoday Coop. Hsg. Soc. Ltd."</u>, Bindu Madhav Thakare Marg, Tagore Nagar No. 2, Vikhroli (East), Mumbai,

PIN Code - 400 083, 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 04.01.2024 for Banking Purpose
2	Date of inspection	28.12.2023
3	Name of the owner/ owners	Mr. Naik Parvez Ahmed Abdul Sattar
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Residential Flat No. 201, 2nd Floor, Wing – A, Building No. 1 A, "Tagore Nagar Suryoday Coop. Hsg. Soc. Ltd.", Bindu Madhav Thakare Marg, Tagore Nagar No. 2, Vikhroli (East), Mumbai, PIN Code – 400 083, State – Maharashtra, Country – India.
6	Location, street, ward no	Bindu Madhav Thakare Marg
7	Survey/ Plot no. of land	Survey No. 113 Part, C.T.S. No. 165 of Village – Hariyali
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. = 445.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 460.00 (Area as per Sale Deed)
		Built up Area in Sq. Ft. = 552.00 (Area as per Index – II)
13	Roads, Streets or lanes on which the land is abutting	Bindu Madhav Thakare Marg



As per MHADA / Details not
ne per month





	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	N.A.
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.
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	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	4-04-
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 – 2010 (As per MHADA Allotment Letter)
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 Labour supported by documentary proof.	N. A.

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 04.01.2024 for Residential Flat No. 201, 2nd Floor, Wing – A, Building No. 1 A, "Tagore Nagar Suryoday Co-op. Hsg. Soc. Ltd.", Bindu Madhav Thakare Marg, Tagore Nagar No. 2, Vikhroli (East), Mumbai, PIN Code – 400 083, State – Maharashtra, Country – India belongs to Mr. Naik Parvez Ahmed Abdul Sattar.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 14.03.2016		
2	Copy of Occupancy Certificate No. MH / EE / (B.P.) / GM / MHADA - 8 / 108 / 2018 dated 15.10.2018		
	issued by Building Permission Cell, Greater Mumbai / MHADA		
3	Copy of Society Allotment Letter dated 05.10.2021 in the name of Parvez Ahmed A.S. Naik		
4	Copy of Society Share Certificate Document No. 67 in the name of Parvez Ahmed Abdul Sattar Naik		
5	Copy of MHADA Allotment Letter dated 04.06.2010 in the name of Hari Ram Atmaramji Varkhade		

LOCATION:

The said building is located at Survey No. 113 Part, C.T.S. No. 165 of Village – Hariyali, Tagore Nagar No. 2, Bindu Madhav Thakare Marg, Vikhroli (East), Mumbai, PIN Code – 400 083, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 900 Mt. from Vikhroli railway station.

BUILDING:

The building under reference is having Stilt + 7 Upper Floor. 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 2nd Floor is having 4 Residential Flats. 1 Lift is provided in the building.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bathroom + Toilet (i.e. 1 BHK flat). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Cement plastering with POP false ceiling, Powder coated Aluminium Sliding windows & Concealed electrification, Open plumbing.





Valuation as on 04th January 2024

The Carpet Area of the Residential Flat 460.00 Sq. Ft.

The Built Up Area of the Residential Flat 552.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building : 2010 (As per MHADA Allotment Letter)

Expected total life of building : 60 Years

Age of the building as on 2024 : 14 years

Cost of Construction : 552.00 Sq. Ft. X ₹ 2,800.00 = ₹ 15,45,600.00

Depreciation {(100-10) X 14 / 60} : 21.00%

Amount of depreciation ₹ 3,24,576.00

Guideline rate obtained from the Stamp Duty Ready : ₹ 1,35,960.00 per Sq. M.

Reckoner for new property i.e. ₹ 12,631.00 per Sq. Ft. Guideline rate (after depreciate) : ₹ 1,25,114.00 per Sq. M.

i.e. ₹ 11,623.00 per Sq. Ft.

Prevailing market rate : ₹ 20,500.00 per Sq. Ft.

Value of property as on 04.01.2024 : ₹ 460.00 Sq. Ft. X ₹ 20,500.00 = ₹ 94,30,000.00

(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 04.01.2024 (A)	-4	₹ 94,30,000.00 - ₹ 3,24,576.00 = ₹ 91,05,424.00
Interior Value of the property (B)		₹7,00,000.00
Car Parking (C)	_	₹ 12,00,000.00
Total Value of the property (A+B+C)	VC	₹ 1,10,05,424.00
The realizable value of the property	:	₹ 99,04,882.00
Distress value of the property	:	₹ 88,04,339.00
Insurable value of the property	:	₹ 15,45,600.00
Guideline value of the property	:	₹ 64,15,896.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 201, 2nd Floor, Wing – A, Building No. 1 A, "Tagore Nagar Suryoday Co-op. Hsg. Soc. Ltd.", Bindu Madhav Thakare Marg, Tagore Nagar No. 2, Vikhroli (East), Mumbai, PIN Code – 400 083, State – Maharashtra, Country – India for this particular purpose at ₹ 1,10,05,424.00 (Rupees One Crore Ten Lakh Five Thousand Four Hundred Twenty Four Only) as on 04th January 2024





NOTES

- 1. I, Sharad B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 04th January 2024 is ₹ 1,10,05,424.00 (Rupees One Crore Ten Lakh Five Thousand Four Hundred Twenty Four 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 N.A. as the said property is a Residential Flat 2. Plinth area floor wise as per IS 3361-1966 situated on 2nd Floor Year of construction 3 2010 (As per MHADA Allotment Letter) 4 Estimated future life 46 Years, Subject to proper, preventive periodic maintenance & structural repairs Type of construction- load bearing R.C.C. Framed Structure 5 walls/RCC frame/ steel frame Type of foundations R.C.C. Foundation 6 7 Walls All external walls are 9" thick and partition walls are 6" thick. 8 **Partitions** 6" thick brick wall





9	Doors a	nd Windows	Teak wood door frame with flush doors, Aluminum sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishin	g	Cement plastering, POP false ceiling	
12	Roofing	and terracing	R.C.C. Slab	
13	Special if any	architectural or decorative features,	No	
14	(i)	Internal wiring – surface or conduit	Concealed electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing	
15	Sanitary	installations		
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins	\.	
	(iii)	No. of urinals		
	(iv)	No. of sink		
16			Ordinary	
17	Compou	und wall	6'.0" High, R.C.C. column with B. B. masonry	
	Height and length		wall	
	Type of	construction	1. 1	
18	No. of lifts and capacity		1 Lift	
19	Underground sump – capacity and type of construction		R.C.C tank	
20	Over-head tank		R.C.C tank on terrace	
	Location, capacity		vate Create	
	Type of construction		valu.cicale	
21	Pumps- no. and their horse power		May be provided as per requirement	
22	Roads and paving within the compound approximate area and type of paving		Cement concrete in open spaces, etc.	
23	public	ge disposal – whereas connected to sewers, if septic tanks provided, d capacity	Connected to Municipal Sewerage System	





Actual site photographs





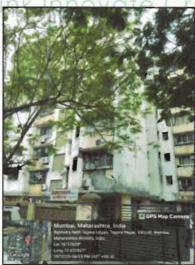


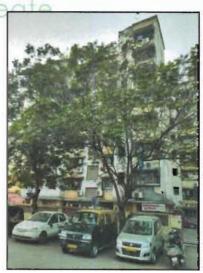








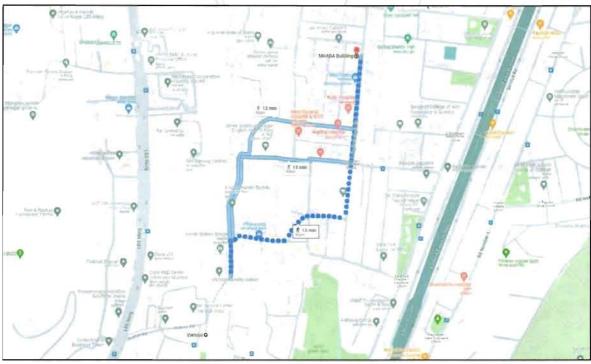




Route Map of the property

Site_/u/r





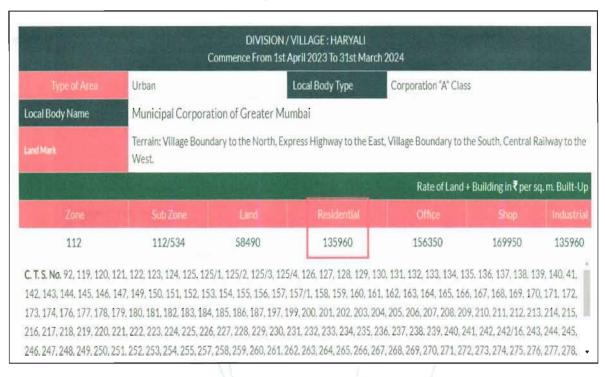
Latitude Longitude - 19°07'04.5"N 72°55'54.9"E

Note: The Blue line shows the route to site from nearest railway station (Vikhroli – 900 Mt.)





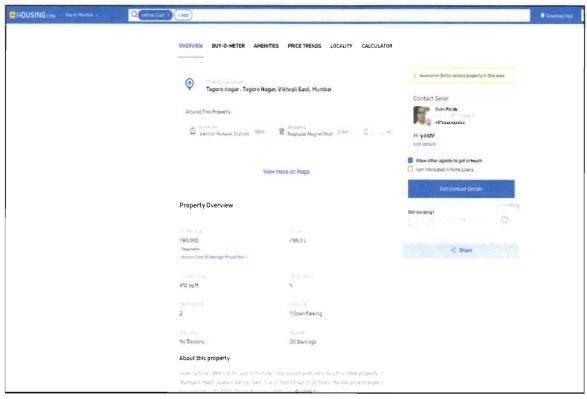
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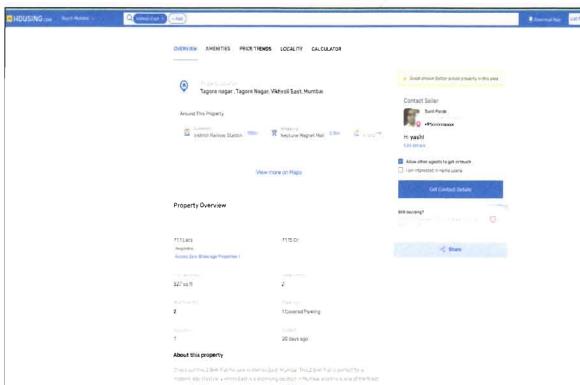


Think.Innovate.Create



Price Indicators

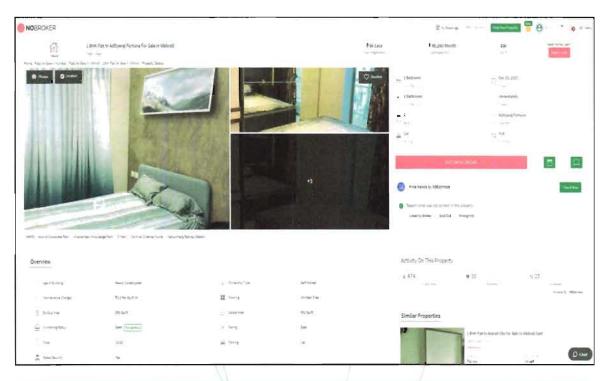


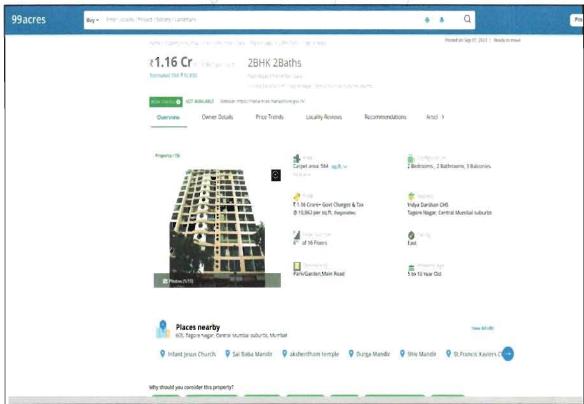






Price Indicators









Sale Instances

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ा) वासरभाव भारतेन्द्रराज्या वाक्षीतप्रदराज्य शकार्यो देशे वी प्रतिदार ते नमूद कार्यः	732492398	
(४) भू-समन् सँटवित्ता व पाळमंका नकत्त्वत्	ा। पातिकेचे नाव-मुंबई मनपाइतर वर्णन :सदिनका नं: 601, माळा नं: 6 वा मजता. १ नगर 2. रोठ : विकाली पूर्व मुंबई 400083, इतर माहिती. सदिनकेचे एकूण क्षेत्रफळ	१ किंग बिल्डिंग ने 1. इमारतीये नाथ: टागोर नगर विकोकी सुर्योदय को आंध हो सो ली. ब्लॉक ने बिंदू ठाकरे मार्ग टागोर 1460.16 वी फुट कार्मिट। (C.T.S. Namber: 165(PT) ;))
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(१८स्तरिक रूपन वेगा-व पश्चाराचे वे किया दिवानी स्वात्तराज्या हुन्यनामा किया अदेश अस्तराज्य प्रतिकारिके नात व पान	 मा. अवर प्रताम अर्थकर कर था, जा. नरीर नं . साम नं . प्रमार्थने तक सर्विक्य साम नं 12, स्टीक नं हिंद सन्, हिंदाती विशेष्ठ रोत नं विक्रोणी पूर्व, मृत्यकु MCMAN. विन कोट 4000 कि नं . ACRAMICE. 	
(१) दशाहित्व करन दिन्दाच दिनांक	11 16 7022	
अवस नेटर्न केरावा दिनक	21 10 2022	
ारा अधुक्रमाण संद व पृष्ट	1992 902	
। एक वरभवपना नुग्रं व वृत्त	363600	
(इ) मात्रसम्बद्धानी नीदर्श सुन्त	30000	
(14 और)		
पुराज-रक्षते विकास केलेल तस्मीत :		
मुद्रात शुन्त अस्त्रातान निवातेश अनुस्थेद -	(i) within the limits of any Municipal Corporation or any Customment area numerical to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 04th January 2024

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

- 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 herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 1,10,05,424.00 (Rupees One Crore Ten Lakh Five Thousand Four Hundred Twenty Four Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Chalikwar Digitally signed by Sharadkumar Chalikwar DN: cn=Sharadkumar Chalikwar, o=Vastuka Consultants (i) Pvt. Ltd., ou=Mumbai, email=cmd@vastukala.org, c=IN Date: 2024.01.04 18:04:38 +05'30'

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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