

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Ms. Roopa Krishna Acharya**

Residential Flat No. 105, 1st Floor, Wing – C, "Ajay Apartment Co-Op. Hsg. Soc. Ltd.", Plot No. 7, Ishwarbhai Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India.

Latitude Longitude - 19°09'41.4"N 72°51'13.0"E

Valuation Prepared for:

Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant, Bandra (West), Mumbai – 400 050,
State – Maharashtra, Country – India.



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
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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

Vastu/Mumbai/01/2024/6340/2304520
15/08-222-PRSK
Date: 15.01.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 105, 1st Floor, Wing – C, "Ajay Apartment Co-Op. Hsg. Soc. Ltd.", Plot No. 7, Ishwarbhai Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India belongs to **Ms. Roopa Krishna Acharya.**

Boundaries of the property.

North : Residential Building
South : IB Patel Road
East : Sati Industrial Estate
West : Chaitanya Society

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 **₹ 1,14,74,208.00 (Rupees One Crore Fourteen Lakh Seventy Four Thousand Two Hundred Eight 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
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.01.15 16:59:03 +05'30'



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



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
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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

Valuation Report of Residential Flat No. 105, 1st Floor, Wing – C, "Ajay Apartment Co-Op. Hsg. Soc. Ltd.",
Plot No. 7, Ishwarbhai Patel Road, Goregaon (East), Mumbai – 400 063,
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 15.01.2024 for Bank Loan Purpose
2	Date of inspection	13.01.2024
3	Name of the owner/ owners	Ms. Roopa Krishna Acharya
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	Address: Residential Flat No. 105, 1 st Floor, Wing – C, "Ajay Apartment Co-Op. Hsg. Soc. Ltd.", Plot No. 7, Ishwarbhai Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India. Contact Person: Ms. Roopa Krishna Acharya (Owner) Contact No. 9920970172
6	Location, street, ward no	Ishwarbhai Patel Road
	Survey/ Plot no. of land	Plot No. 7, C.T.S. No. 438 & 469 at Village – Pahadi Goregaon
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. = 465.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 480.00 (Area as per Agreement for Sale)

		Built Up Area in Sq. Ft. = 576.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Ishwarbhai Patel Road
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 Lessor in the event of sale or transfer	N. A.
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.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	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 MCGM 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	₹ 24,000.00 Expected rental income 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?	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.
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	
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 – 1985 (As per Part 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 Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 15.01.2024 for Residential Flat No. 105, 1st Floor, Wing – C, "Ajay Apartment Co-Op. Hsg. Soc. Ltd.", Plot No. 7, Ishwarbhai Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India belongs to **Ms. Roopa Krishna Acharya**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 16.04.2019 Between Mr. Ravindra C. Rathi & Mrs. Mala Ashok Lohiya (The Transferor) and Ms. Roopa Krishna Acharya (The Transferee)
3	Copy of Occupancy Certificate No. AK / 3367 / BSII / AP dated 17.05.1985 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at Plot No. 7, C.T.S. No. 438 & 469 at Village – Pahadi Goregaon, Goregaon (East), Mumbai – 400 063. The property falls in Residential Zone. It is at a walkable distance 850 Mtr. from Goregaon railway station.

BUILDING:

The building under reference is having Ground + 4 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 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. 1st Floor is having 3 Residential Flats. The building having no Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath + Passage (i.e., **1BHK with W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Casing Capping electrification & Concealed plumbing.

Valuation as on 15th January 2024

The Built-Up Area of the Residential Flat	:	576.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1985 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	39 Years
Cost of Construction	:	576.00 X 2,700.00 = ₹ 15,55,200.00
Depreciation $\{(100-10) \times 39 / 60\}$:	58.50%
Amount of depreciation	:	₹ 9,09,792.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,35,622.00 per Sq. M. i.e., ₹ 12,600.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,07,463.00 per Sq. M. i.e., ₹ 9,984.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,500.00 per Sq. Ft.
Value of property as on 15.01.2024	:	576.00 Sq. Ft. X ₹ 21,500.00 = ₹ 1,23,84,000.00

(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 15.01.2024	:	₹ 1,23,84,000.00 - ₹ 9,09,792.00 = ₹ 1,14,74,208.00
Total Value of the property	:	₹ 1,14,74,208.00
The realizable value of the property	:	₹ 1,03,26,787.00
Distress value of the property	:	₹ 91,79,366.00
Insurable value of the property (576.00 X 2,700.00)	:	₹ 15,55,200.00
Guideline value of the property (576.00 X 9,984.00)	:	₹ 57,50,784.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 105, 1st Floor, Wing – C, "Ajay Apartment Co-Op. Hsg. Soc. Ltd.", Plot No. 7, Ishwarbhai Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India for this particular purpose at **₹ 1,14,74,208.00 (Rupees One Crore Fourteen Lakh Seventy Four Thousand Two Hundred Eight Only)** as on **15th January 2024**.

NOTES

1. I, Manoj 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 **15th January 2024** is **₹ 1,14,74,208.00 (Rupees One Crore**

Fourteen Lakh Seventy Four Thousand Two Hundred Eight 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:

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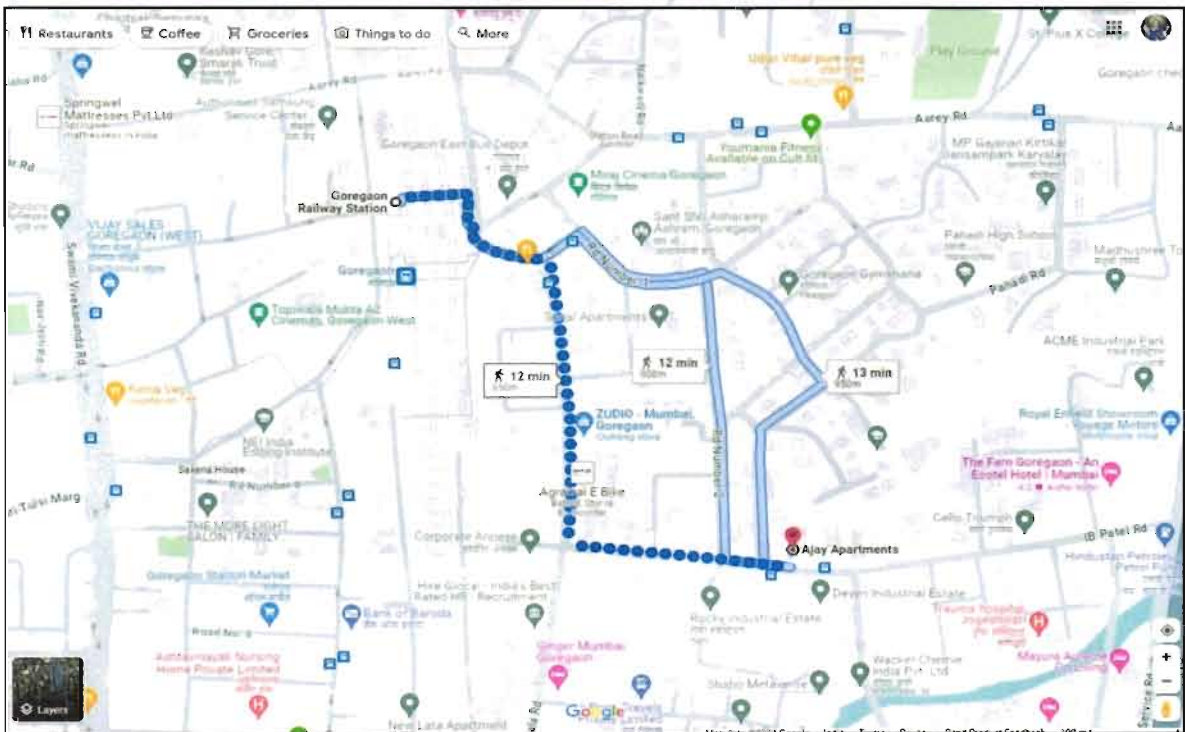
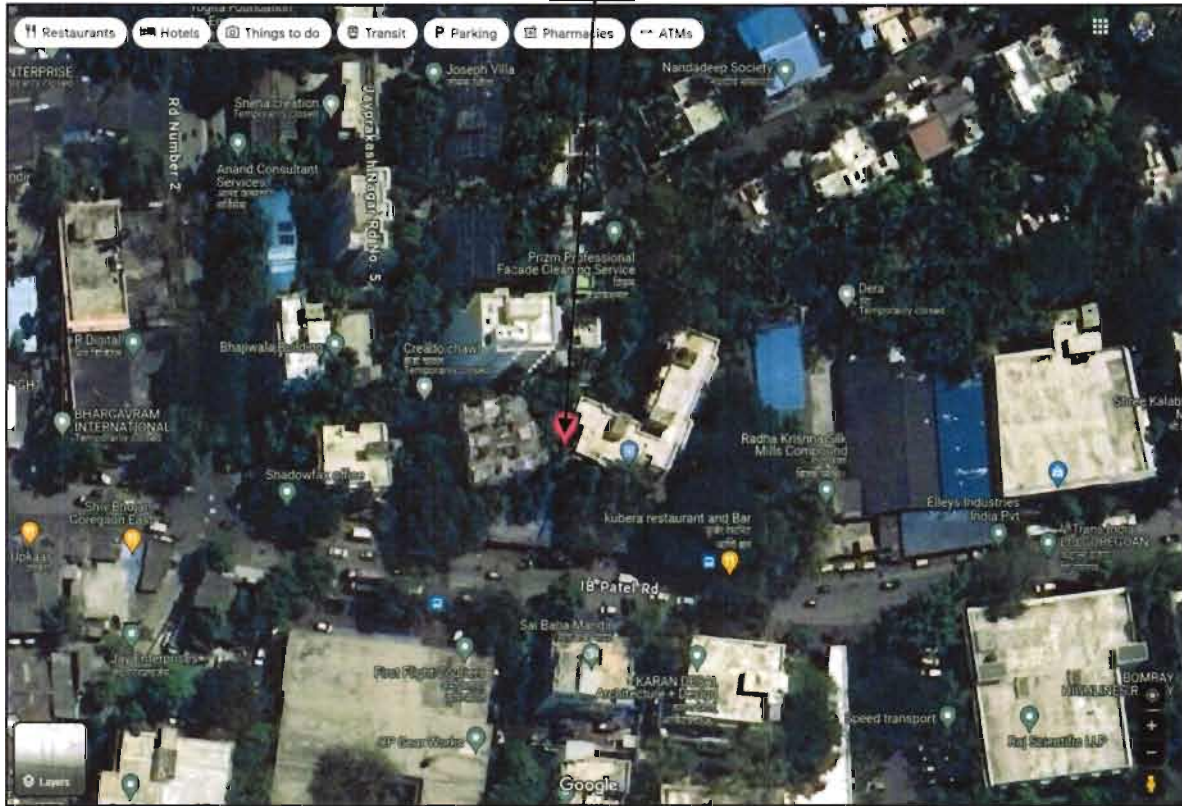
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3	Year of construction	1985 (As per Occupancy Certificate)
4	Estimated future life	21 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with flush shutters, Powder Coated Aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed 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	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
No1	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
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	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property Site u/r



Latitude Longitude - 19°10'02.7"N 72°57'19.1"E

Note: The Blue line shows the route to site from nearest railway station (Goregaon – 850 Mtr.)

Ready Reckoner Rate

Open Land	Residence	Office	Shop	Industry	Unit
63420	142760	164170	218290	142760	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,42,760.00			
Reduced by 5% on Flat Located on 1 st Floor	7,138.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,35,622.00	Sq. Mtr.	12,600.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	63,420.00			
The difference between land rate and building rate (A – B = C)	72,202.00			
Depreciation Percentage as per table (D) [100% - 39%] (Age of the Building – 39 Years)	61%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,07,463.00	Sq. Mtr.	9,984.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

HOUSING.COM Buy in Mumbai

Home / Mumbai / Western Suburbs / Goregaon East / Jay Prakash Nagar / Krishna Niwas

Krishna Niwas - RERA

By K. PATEL REALTY

Jay Prakash Nagar Road No. 5, Goregaon East, Western Suburbs, Mumbai

₹95 L - 1.99 Cr | ₹29.33 K/sq.ft
EMI starts at ₹4736 K

Project Images:

1RK, 2 BHK Apartments Configurations

Dec. 2025 Possession Starts

₹29.33 K/sq.ft Avg. Price

326.00 sq.ft. - 674.00 sq.ft. (Carpet Area) Sizes

Overview Home More About Project About Project Floor Plan Tour This Project Amenities Price Trends

99acres Buy

₹1.35 Cr | ₹29,867 per sq.ft. | 1BHK 1Bath

Registered (EMI ₹1,02,825)

Overview Society Dealer Details Price Trends Society Reviews Explore Locality

Property (6) Society (13)

Super Built up area 552 sq.ft. | Carpet area: 452 sq.ft.

Configuration: 1 Bedroom, 1 Bathroom, 1 Balcony

Price: ₹1.35 Crore | ₹29,867 per sq.ft. (All inclusive, Negotiable)

Address: Svarna Kojagin, Jay Prakash Nagar, Mumbai Andheri-Dahisar

Floor Position: 9th of 9 Floors

Facing: North-East

Overlooking: Main Road

Property Age: 0 to 1 Year Old

Places nearby: Svarna Kojagin, Jay Prakash Nagar Goregaon East, Jay Prakash Nagar, Mumbai Andheri-Dahisar, Mumbai

Price Indicators

99acres
Buy ▾ Enter Locality / Project / Society / Landmark

Posted on Jan 06, 2024 | Ready to Move

₹ 1.03 Cr @ 17,166 per sq.ft.

Estimated EM ₹ 82,267

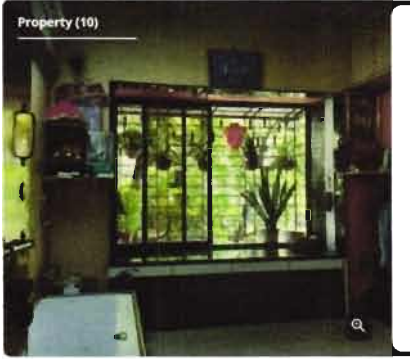
1BHK 1Bath

Full Apartment for Sale

Address: Jay Prakash Nagar, Mumbai Anandhi, Dahisar, Mumbai

NEW STATUS
NOT AVAILABLE
Website: <https://maharashtra.mahacore.gov.in/>

Overview
Dealer Details
Price Trends
Registry Record
Explore Locality
Recomm. ▾



Area

Super Built up area 600 sq.ft. 16.74 sq.m.

Built Up area: 550 sq.ft. 16.14 sq.m.

Carpet area: 380 sq.ft. 11.08 sq.m.

Price

₹ 1.03 Crore

@ 17,166 per sq.ft. (Negotiable) View Price Details

Floor Number

3rd of 7 Floors

Ownership

Others

Configuration

1 Bedroom, 1 Bathroom, No Balcony

Address

On Request, Jay Prakash Nagar, Mumbai Anandhi, Dahisar

Location

East

Property Age

10+ Year Old

Places nearby

0000, Jay Prakash Nagar, Mumbai Anandhi, Dahisar, Mumbai

[View All \(47\)](#)

99acres
Buy ▾ Enter Locality / Project / Society / Landmark

Posted on Jan 06, 2024 | Ready to Move

₹ 1.2 Cr @ 23,529 per sq.ft.

Estimated EM ₹ 90,884


1BHK 2Baths

Full Apartment for Sale

Address: Jay Prakash Nagar, Mumbai Anandhi, Dahisar, Mumbai

NEW STATUS
NOT AVAILABLE
Website: <https://maharashtra.mahacore.gov.in/>

Overview
Dealer Details
Price Trends
Registry Record
Explore Locality
Recomm. ▾



Area

Super Built up area 750 sq.ft. 21.90 sq.m.

Built Up area: 600 sq.ft. 17.58 sq.m.

Carpet area: 510 sq.ft. 14.86 sq.m.

Price

₹ 1.2 Crore

@ 23,529 per sq.ft. View Price Details

Floor Number

4th of 8 Floors

Ownership

Main Road

Configuration

1 Bedroom, 2 Bathrooms, No Balcony

Address

global residency, Jay Prakash Nagar, Mumbai Anandhi, Dahisar

Location

South-West

Property Age

1 to 5 Year Old

Places nearby

0000, Jay Prakash Nagar, Mumbai Anandhi, Dahisar, Mumbai

[View All \(47\)](#)



Sales Instance

18374324 04-01-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. बोरीवली । दस्त क्रमांक : 18374/2023 नोंदणी : Regn:63m
गावाचे नाव : पी.एस.पहाडीगोरेगांव		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	15693000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	10705572.4	
(4) भू.मापन.पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:Mumbai Ma.na.pa. इतर वर्णन :सदनिका नं: 901, माळा नं: 9 वा मजला. इमारतीचे नाव: कृष्णा निवास. ब्लॉक नं: गोरेगांव पूर्व,मुंबई 400 063. रोड : जय प्रकाश नगर रोड नं. 2, इतर माहिती: सदर मिळकतीचे क्षेत्रफळ 61.91 चौ. मी. रेरा कारपेट आहे.-----सोबत 1 कार पार्किंग स्पेस.-----इतर वर्णन दस्तात नमुद केल्याप्रमाणे.((C.T.S. Number : 472/C ;))	
(5) क्षेत्रफळ	68.10 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा.या लिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पता.	1): नाव:-मे. के. पटेल अँड कंपनी चे भागीदार गिरीश एम. पटेल तर्फे मुखत्यार प्रमोद वलोटिया वय:-49 पता:-प्लॉट नं. ऑफिस नं. 506, माळा नं. , इमारतीचे नाव: युरेका टॉवर. ब्लॉक नं: माइंड स्पेस, मालाड पश्चिम, मुंबई. रोड नं: ऑफ लिक रोड, महाराष्ट्र, मुंबई. पिन कोड:-400064 पॅन नं:-AAAFK2315A	
(8)दस्तऐवज करून घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पता	1): नाव:-निखिलेश गणेश मोहरीर वय:-32; पता:-प्लॉट नं: सदनिका क्र. ए/1-18, माळा नं: , इमारतीचे नाव: नित्यसुखधाम को ऑप हो सोसा लि. ब्लॉक नं: नवरोझ बाग जवळ, रोड नं: डॉ. एस. एस. राव रोड, लाल बाग, मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400012 पॅन नं:-BECPM9019N 2): नाव:-उषा गणेश मोहरीर वय:-72; पता:-प्लॉट नं: सदनिका क्र. ए/1-18, माळा नं: , इमारतीचे नाव: नित्यसुखधाम को ऑप हो सोसा लि. ब्लॉक नं: नवरोझ बाग जवळ, रोड नं: डॉ. एस. एस. राव रोड, लाल बाग, मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400012 पॅन नं:-AFLPM7071D	
(9) दस्तऐवज करून दिल्याचा दिनांक	30/11/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	18/12/2023	
(11)अनुक्रमांक.खंड व पृष्ठ	18374/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	942000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		

Occupancy Certificate

MUNICIPAL CORPORATION OF GREATER BOMBAY
 NO. 02/3367/REG/AF

TO: Smt V.S. Malavade, Architect.

Sub: Permission to occupy the completed bldg. on Plot No. 7 of Mandadeep Co-Op. Hsg. Soc. Ltd., G.T. No. 459 & 498 of Village Echodi, Borivli (W)

DATED: Your letter No. ... dated 17.5.1965.

Sir,

By direction, I have to inform you that the permission to occupy the completed building of basement, ground & 2nd (part) upper floors, shown by you in the red colour in the plans submitted by you on 23.5.1965 is hereby granted. Please note that this permission is without prejudice to section 11/a, 11/b & 11/c of M.C.A. Act and subject to following conditions:

1. That the certificate u/s 27C of M.C.A. Act shall be obtained from A.R.W.M.P./C and a certified copy of the same shall be submitted to this office.
2. That the water supply for premises for which occupation is granted shall be restricted to 50% of normal requirement and no complaint for short supply of water shall be entertained in future.
3. That M.C.A. Act certificate for transfer of ownership of building shall be submitted to M.C.A. before M.C.A. shall be submitted.

Yours faithfully,
 SD/_____
 Executive Engineer Bldg. Proj. (WS) P&R

CERTIFIED TRUE COPY
 Smt V.S. Malavade
 Architect

Copy to: 1) Owner - M/s. Mandadeep Co-Op. Hsg. Soc. Ltd.
 2) E.E.V. S.A.E.M.P/S
 3) A.N.S.R. III G.W.O.P.

TRUE COPY
 Malavade

बंदर-१०
 ५२९२ १९
 २००५

बंदर-१०
 ५२९२ १९
 २००५





Society NOC

AJAY APARTMENT CO-OP. HSG. SOC. LTD.
Reg. No. : BOM / W-P / HSG / (TC) / 6017 of 1991-92
I. B. Patel Road, Jayprakash Nagar, Goregaon (East), Mumbai-400 063.

Date _____
cf. No. _____

TO WHOM SO EVER IT MAY CONCERN

The CTS No. of Ajay Apartment Co-operative Housing Society is 438, 469 as per our record. Ajay Apartment Co-operative Society is a registered society & it is a part of Nandadeep Co-operative Housing Society & the BMC property tax for Ajay Apartment Co-operative Housing Society. We are paying in the name of Nandadeep Co-operative Housing Society.

Chitra Nagare


438-469
6017
2004

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **15th 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:

1. 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.
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 **₹ 1,14,74,208.00 (Rupees One Crore Fourteen Lakh Seventy Four Thousand Two Hundred Eight Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.01.15 16:59:18 +05'30'

Auth. 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

Think.Innovate.Create