

Krishnakant A. Pandat

ch., B.E. Civil, AIIA, FIIV, MCE, 34AB, IBBI)
Approved Valuer, (WT 34AB & IBBI
oved), LCM-2443, CAT-I-Immovable Properties,
2443, CAT-II-Agri.Lands,
- 2445, CAT-VII - Plant & Machinery -
able Property, Regd. Engineer,
ctural Designer.



SHUKAN ARCHITECTS ENGINEERS & VALUERS

Head Office:
22, 2nd Floor, A Wing, Datani Flats,
Chitabhai Patel Road, Nr. UBI, Ashoknagar,
Kandivali East, Mumbai-400 101.
Email: shukanarchitects.valuers@gmail.com
Mo. 9898207111, 8200986306

Office: Office No. 501.5th Floor, Chitarath Complex, B.H. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmadabad - 390 009.

Date :- 16/01/2023

REF.: SAEV/MUM/NPD/GAU/FLAT/VALU/SBI/M6770/G0046

To,
State Bank of India,
LACPC Branch,
Mumbai

Abhishek Pandey
Reports Scrutinised
Asst./Dy. Manager / CM



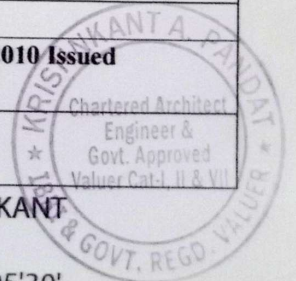
Sub- Valuation Report of Residential Flat No. 1202 at 12th floor, A- Wing Building Known As
"Marigold Meridian Co.op.Housing.Society Ltd, Situated On C.T.S No.240/B & 240/C, Lake
Road, Plot No. B, Bhandup (West) At Village- bhandup Ta - Kurla, Dist. Mumbai 400 078
within limits of BMC.

VALUATION REPORT

I. GENERAL		
1	Purpose for which valuation is made	: To determine the Fair Market Value of the property
2	a) Date of inspection	: 16/01/2023
	b) Date on which the valuation is made	: 16/01/2023
3	List of documents produced for perusal	: Draft Sale Agreement Occupancy Certificate No Dt. 08/06/2010 Issued By BMC
4	Name of the owner(s) and their address(es) With Phone no. (details to be shared of each owner in case of joint ownership)	: Propose buyar MR. PRADIP RAMSHIROMANI MAURYA MRS. REETA PRADIP MAURYA
5	Brief description of the property	: Flat No. 1202 at 12th floor, A- Wing Building Known As "Marigold Meridian Co.op.Housing.Society Ltd, Situated On C.T.S No.240/B & 240/C, Lake Road, Plot No. B, Bhandup (West) At Village- bhandup Ta - Kurla, Dist. Mumbai 400 078 within limits of BMC.
6	Location of property	
	a) Plot No. / Survey No.	: C.T.S No.240/B & 240/C
	b) Door No.	: Flat No. 1202 at 12th floor, A- Wing
	c) C.T. S. No. / Village	: Village- bhandup
	d) Ward / Taluka	: Kurla
	e) Mandal / District	: Mumbai 400 078
	f) Date of issue and validity of layout of approved map/plan	: Occupancy Certificate No Dt. 08/06/2010 Issued By BMC
	g) Approved map/plan issuing authority	: BMC
	h) Whether genuineness or authenticity of approved map/plan is verified	: Occupancy Certificate No Dt. 08/06/2010 Issued By BMC
	i) Any other comments by our empanelled valuers on authenticity of approved plan	: NA

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ch Office: Office No. 501, 5th Floor, Chitarath Complex, B.H. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmadabad -390 009.

Date :-16/01/2023

7	Postal address of the property	:	Flat No. 1202 at 12th floor, A- Wing Building Known As " Marigold Meridian Co.op.Housing.Society Ltd, Situatd On C.T.S No.240/B & 240/C,Lake Road,Plot No.B,Bhandup(West)At Village- bhandup Ta - Kurla, Dist. Mumbai 400 078 within limits of BMC.	
8	City / Town	:	At Village- bhandup Ta - Kurla, Dist. Mumbai 400 078 within limits of BMC.	
	Residential Area, Commercial Area, Industrial Area or Mixed area	:	Residential Area	
9	Classification of the area			
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	BMC.	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No	
12	Boundaries of the property Dimensions of the side	:	A	B
			As per the Deed	Actual (As per site inspection)
	North	:	-	Lake Road
	South	:	-	Building Constuction
	East	:	-	Vivanta Heights
	West	:	-	Rachi Plastic Company
13	Extent of the site	:	N.A.	
14	Latitude, Longitude & Co-ordinates of flat	:	19°02'53.1"N 73°04'44.8"E	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N/A	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner occupied	

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II. APARTMENT BUILDING	
1	Nature of the Apartment : 2bhk
2	Location
	Survey No. : C.T.S No.240/B & 240/C
	Block No. : Nil
	Ward No. : Nil
	Village / Municipality / Corporation : BMC.
	Door No. Street or Road (PIN Code) : 400 078
3	Description of the locality (Residential / Commercial / Mixed) : Residential
4	Year of Construction : 2010
4.1	If Building Under Construction (Give Full Details As to The Position) : Stage Of Construction :- 100% Work Completed & Further Works In Under Processes Our View
5	Number of Floors : G + 12 Upper Floors
6	Type of Structure : RCC Framed Structure
7	Number of Dwelling units in the building : Per floor flats
8	Quality of Construction : Good
9	Appearance of the Building : Good
10	Maintenance of the Building : Good
11	Facilities Available
	Lift : Yes
	Protected Water Supply : Yes
	Underground Sewerage : Yes
	Car Parking - Open / Covered : Yes
	Is compound wall existing? : Yes
	Is pavement laid around the building? : Yes
III Flat	
1	The floor on which the flat is situated : at 12th floor, A- Wing
2	Door No. of the flat : Flat No. 1202 at 12th floor, A- Wing
3	Specification of the flat
	Roof : RCC
	Flooring : Vitrified
	Doors : TW Flush Doors and Wooden Doors
	Windows : Aluminum Frame sliding windows
	Fittings : Concealed
	Finishing : Plaster

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PANDAT

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4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection No.	:	N.A.
	Meter Card is in the name of	:	On the Owner's Name
6	How is the maintenance of the flat?	:	Well maintained
7	Sale Deed executed in the name of	:	Propose buyar MR.PRADIP RAMSHIROMANI MAURYA MRS. REETA PRADIP MAURYA
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	Built up area = 75.44 Sq Ft i.e. 812.03 Sq. F (Drafts Agreement For Sale)
10	What is the floor space index (approx.)?	:	As per actual
11	What is the Carpet Area of the flat?	:	Carpet area = 62.87 Sq Ft i.e.677.00 Sq. F (Drafts Agreement For Sale)
12	Is it Posh / I class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Owner occupied
15	If rented, what is the monthly rent?	:	Rs. 45,000/- Par Month
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Situated in main city area and close to public amenities
3	Any negative factors are observed which affect the market value in general?	:	Not Any

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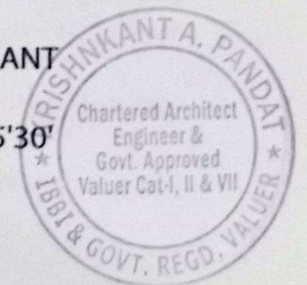
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V		RATE
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details, reference of at least two latest deals / transactions with respect to adjacent properties in the areas if available)	: Rs. 20,000/- to Rs. 25,000/- per Sq. Ft. for Carpet area in the locality for similar type of property (varying based on amenities and location)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	: Rs. 24,200/- per Sq. Ft. for Carpet area in the locality for similar type of property (varying based on amenities and location)
3	Break-up for rate	:
	1. Building + Services	: Rs. 3,500/- per sq. ft.
	2. Land + Others	: Rs. 20,700/- per sq. ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rs 1,33,660 /- per sq mt. i.e. Rs. 1,35,320 /- per readyreckoner 75.44 Sq. Ft. x 1,33,660 /- = Rs. 1,01,12,715.6/-
VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	: 13 Years x 10 ²⁶) = 21.66 % Depreciation 13 Years Completed of building)
	Replacement cost of flat with services {V(3)i}	: Rs. 3500/- (-)21.66 % = Rs. 2741.9/- Sq. Ft. Building + Service Rs. 2741.9/- Per Sq. Ft. Say Rs. 2700/- (After Dedication 15.00% Depreciation for 09 yrs.)
	Age of the building	: 13 Years (2010)
	Life of the building estimates	: 47 Years
	Depreciation percentage assuming the salvage value as 10%	: The 00% depreciation considered because building as the building age is 00years old.
	Depreciation Ratio of the building	: 1:6 (10% depreciation at each 6 years)
b.	Total composite rate arrived for valuation	:
	Depreciated Building Rate VI (a)	: Rs. 2,700/- per sq. ft.
	Rate for land & other V (3) (ii)	: Rs. 21,500/- per sq. ft.
	Total Composite Rate	: Rs. 24,200/- per Sq. Ft. of Carpet area

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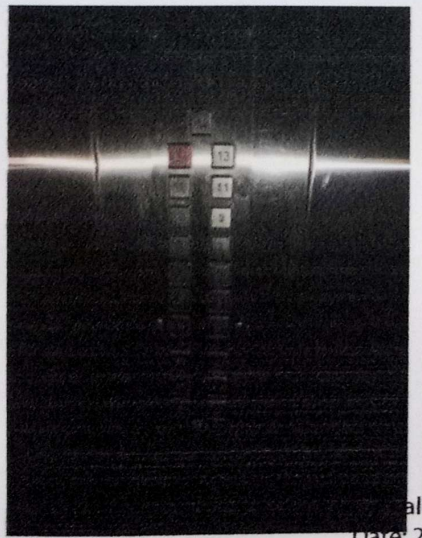
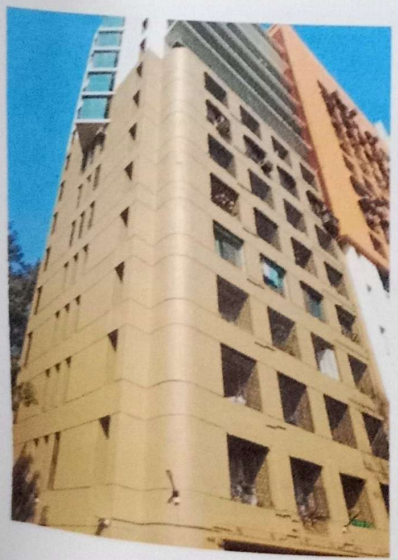
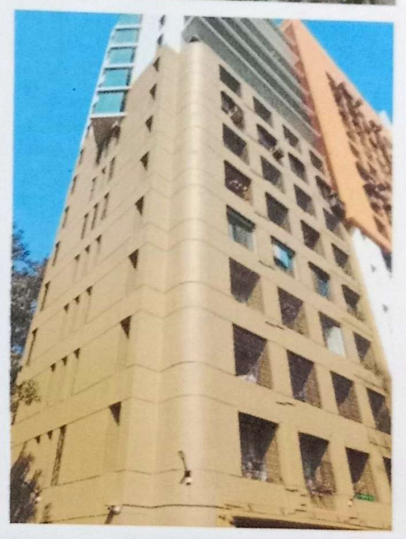
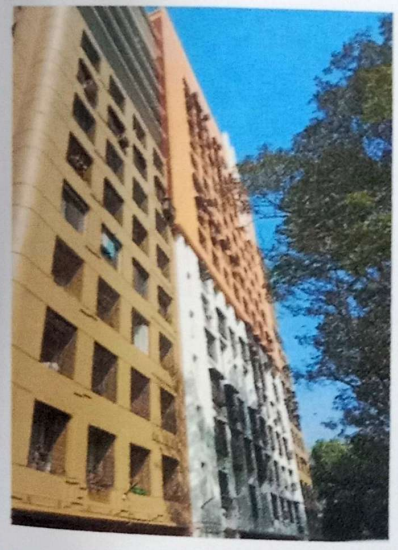
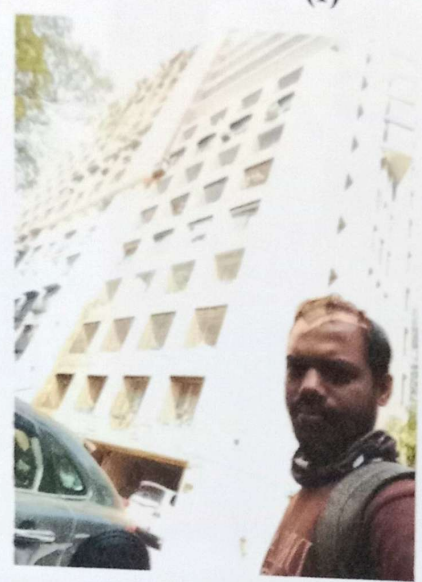


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PHOTOGRAPHS
(1)

Date :- 09/01/2023



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Krishnakant A. Pandat

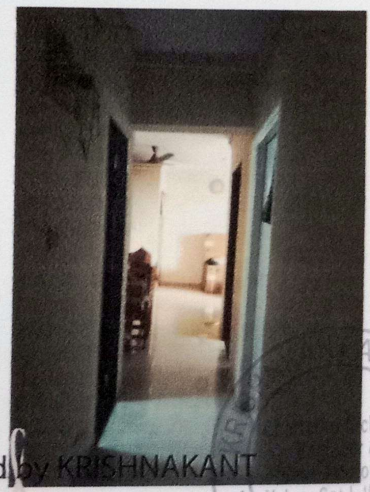
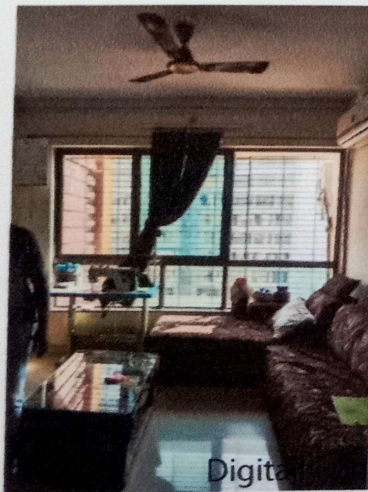
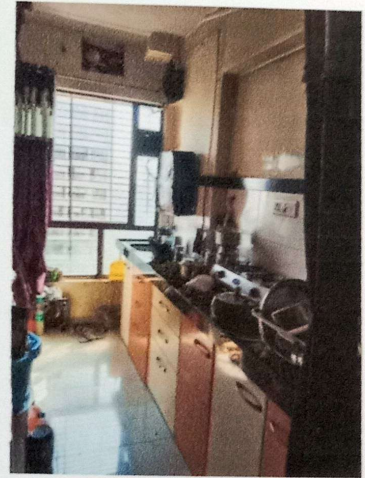
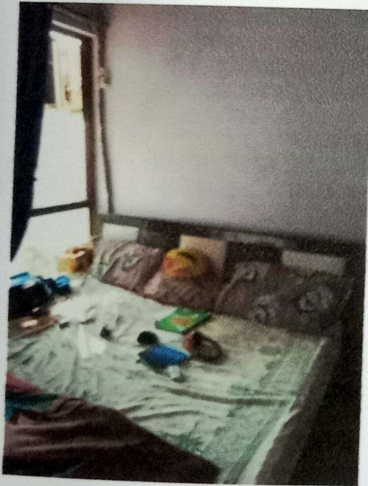
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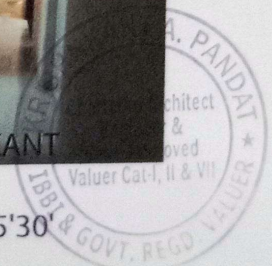
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करल - २		
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AGREEMENT FOR SALE

THIS AGREEMENT FOR SALE is made and entered into at Mumbai, on this ²¹ day of 04 2023.

BETWEEN

1) MR. ARUN RAYMOND SEQUEIRA, age about 50 years, an adult Indian Inhabitants of Mumbai, bearing Aadhar card no.509045943880, PAN Card no. ANMPS9813J, 2) MRS. NATASHA CHRISTABLE SEQUEIRA, age about 47 years, an adult Indian Inhabitants of Mumbai, bearing Aadhar card no. 416728483459, PAN Card no. BPRPS5274K, Both residing at 8, Kailash Krupa 69, Damle Colony, Kanjurmarg East, Mumbai 400042. Herein referred to as the "SELLER" (Which expression shall mean and include his/their heirs, executors, administrators and assigns) of the FIRST PART.

Arun

Sequeira

[Signature]

रीवा मोदी

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AND

1) **MR. PRADIP RAMSHIROMANI MAURYA**, age about 47 years, an adult Indian Inhabitants of Mumbai, bearing Aadhar card No.8696 8529 3140, Pan Card No.AGZPM7164N, 2) **MRS. REETA PRADIP MAURYA**, age about 44 years, an adult Indian Inhabitants of Mumbai, bearing Aadhar card no 5168 9261 9896 Pan Card No. BCBPM8990D, Both residing at Maurya Hall, B/11 Surve Chawl, Gaodevi Road, Bhandup West, Mumbai 400078. Hereinafter together called as "**THE PURCHASERS**" (Which expression shall mean and include their heir, executor administrator and assign) of the **SECOND PART**.

WHEREAS:-

1. WHEREAS the SELLER are the lawful owner of Flat premises being **Flat No. A-1202, 12th Floor, A Wing, Marigold Meridian Co. Op. Housing Society Ltd, Lake Road, Plot No B, Bhandup West, Mumbai 400078. Area 676.8 Sq. ft i.e. 62.87 Sq Mtr Carpet area, CTS No 240/B And 240/C, Alongwith One Car Parking Space** .(Hereinafter for brevity's sake collectively referred to as the "**THE SAID PREMISES**" it's all relevant documents stand in the name of the Seller.
2. The said Flat SELLER has taken From **M/S. SHRESTH DEVELOPERS**, vide Agreement dated 23th January, 2008 being registered at the office of The Joint Sub Registrar KURLA-4 vide Registered No. KRL-4/536/2008.
3. WHEREAS Flat No. A-1202, 12th Floor, Marigold Meridian Co. Op. Housing Society Ltd., A Wing, Lake Road, Plot No B, Bhandup West, Mumbai 400078 which is built on land **SITUATED LAND BEARING CTS No 240/B And 240/C**, said society have registered under No. **MUM/W/HSG/TC/10036/2010-2011. Dtd. 03/07/2010**.
4. There are no Suits, litigation's, civil or criminal or any other proceedings pending as against the SELLER personally affecting the said Flat premises.



Pradip Maurya

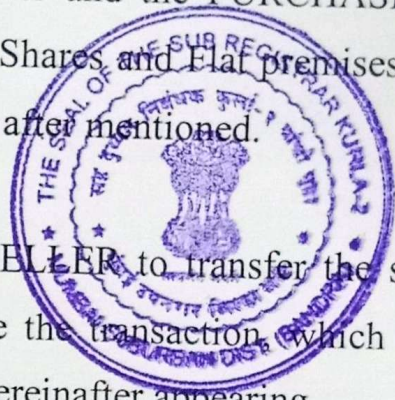
Reeta Maurya

Pradip Maurya

रीता मौर्या

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5. Neither the SELLER or any of them predecessor-in-title have received any notice from either the Municipal Corporation of Greater Bombay and/ or from any other body authorities regarding the requisition and/ or acquisition of the Flat premises.
6. The SELLER is in exclusive use, occupation and possession of the said premises and every part thereof and except the SELLER no other person is are in use. Occupation, possession and enjoyment of the same Flat premises or any part thereof.
7. The SELLER has agreed to sell and transfer and the PURCHASERS have agreed to purchase the above referred Shares and Flat premises for the certain terms and condition which herein after mentioned.
8. The PURCHASERS has called upon the SELLER to transfer the said Flat premises and said shares and complete the transaction which the SELLER has agreed to do in the manner as hereinafter appearing.
9. The parties hereto are desirous of recording and reducing into writing the terms and condition of the Agreement for Sale and Transfer of shares together with the rights, title and interest of the said Flat premises in the said Society.



NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES AS FOLLOWS:-

1. The SELLER agrees to sell, convey and transfer and the PURCHASER agree to purchase the said Flat premises being **Flat No. A-1202, 12th Floor, A Wing, Marigold Meridian Co. Op. Housing Society Ltd., Lake Road, Plot No B, Bhandup West, Mumbai 400078. Area 676.8 Sq. ft , Area 62.87 Sq Mtrs Carpet area, CTS No 240/B And 240/C, Along with One Car Parking Space, TOGETHER WITH HIS OCCUPANCY** and other rights, title and interest in the said Flat premises and in the said society and other incidental rights and benefits free from all encumbrance and liabilities for a consideration of **Rs. 1,40,00,000/- (Rupees One crore**

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Fourty lakh Only) which shall be paid by the PURCHASERS to the SELLER in the manner as mentioned below :

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a) The PURCHASERS have paid to the SELLERS;

Sr. No.	Bank Name	Cheque No.	Date	Amt. Rs.
1	Punjab and Sind Bank, Branch Mumbai, Bhandup.	000275	10/04/2023	5,00,000/-
2	Punjab and Sind Bank, Branch Mumbai, Bhandup.	000274	12/04/2023	10,00,000/-
3	By NEFT		12/04/2023	6,47,800/-
4				



b) The PURCHASERS shall pay to the SELLER the balance consideration amount of the said Flat premises and TDS Amount deducted/to be deducted @ 3.23% on total consideration amount i.e. Rs.4,52,200/- (Rupees Four Lakhs Fifty Two Thousand Two Hundred Only) and the SELLER doth hereby admit and acknowledged to have received and balance of Rs.1,14,000,00/- (Rupees One Crore Fourteen Lakhs Only) within 30 days from the date of execution of this Deed. By availing a Loan from any other Banks and financial institutions or by cash or any other manner.

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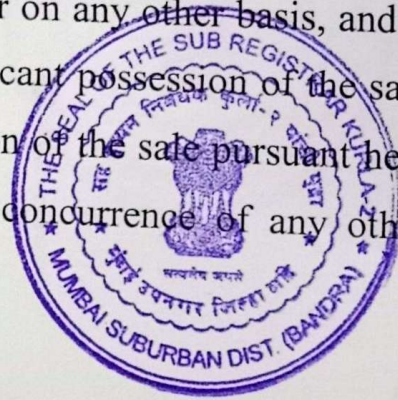
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electricity to the said Flat No. A-1202, 12th Floor, A Wing, Marigold Meridian Co. Op. Housing Society Ltd., Lake Road, Plot No B, Bhandup West, Mumbai 400078. Area 676.8 Sq. Ft i.e. 62.87 Sq Mtrs Carpet Area, CTS No.240/B And 240/C, Alongwith One Car Parking Space., along with fixtures and fittings transferred to the name of the PURCHASERS in the records of the M.S.E.D.E.L. The SELLER declares that their occupancy rights in respect of the said Flat premises are free from all encumbrances, charges, mortgages, litigations etc

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6. And the SELLER is in exclusive possession of the said Flat premises other person is in possession of or entitled to possession of the said Flat premises or of any part thereof, further has not entered into any Agreement or Agreement of whatsoever nature with any other person /s including for sale or letting out of the said Flat premises or for allowing the same to be used on 'Leave and License' or on any other basis, and is competent and entitled to transfer and give vacant possession of the said Flat premises to PURCHASERS on completion of the sale pursuant here to without having to obtain the consent or concurrence of any other person/s.



7. The SELLER further agrees and undertakes that he shall indemnify and keep indemnified the PURCHASESRS against all claims penalties, suits, legal proceedings or any proceedings before any judicial, quasi judicial, statutory, municipal, local or other authority in respect of the said Flat premises brought commenced, filled or instituted by any person whatsoever as relating to the said Flat premises or the said shares arising for the period prior to the date of taking possession of the said Flat premises by the PURCHASERS.

8. The SELLER Shall at the request of the PURCHASERS sign, execute all such instruments and writings as may be required by the PURCHASERS for the purpose of vesting the said Flat premises into and in favour of the PURCHASERS.

[Handwritten signature]

Bequeia

[Handwritten signature]

शैला मोर्ग

9. The SELLER acknowledges the fact that this Agreement is prepared in English Language and content of the same has been explained to her in the language known to her.

करल - २		
७४२८	१०	५०
२०२३		

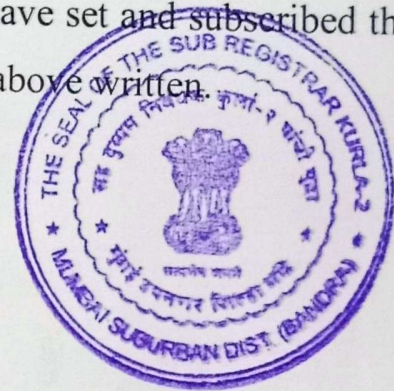
THE SHEDULE ABOVE REFERRED TO

Flat No. A-1202, 12th Floor, A Wing, Marigold Meridian Co. Op. Housing Society Ltd., Lake Road, Plot No B, Bhandup West, Mumbai 400078. Area 676.8 Sq. ft. i.e. 62.87 Sq. Mtrs Carpet area, SITUATED LAND BEARING CTS No 240/B And 240/C, Alongwith One Car Parking Space.

IN WITNESS WHEREOF the parties hereto have set and subscribed their respective hands and seals the day and year first hereinabove written.

SIGNED AND DELIVERED by the

Withnamed "THE SELLER".



Arun Raymond Sequeira



1) MR. ARUN RAYMOND SEQUEIRA



Natasha Christable Sequeira



2) MRS. NATASHA CHRISTABLE SEQUEIRA

Share Certificate No.: 88

Member's Regn. No. 95



Share Certificate



MARIGOLD MERIDIAN CO-OPERATIVE HOUSING SOCIETY LTD..

Lake Road, Near Bhandup Police Station, Bhandup (West), Mumbai - 400 078.
(Regn. No. MUM/W/HSG/TC/10036/2010-2011 Dtd. 03/07/2010)

Authorised Share Capital Rs. 2,60,000 / Divided into 5200 Shares of Rs. 50 each

This is to certify that Shri / Smt. Mrs. Natasha Christabe

Sequeira

Arjun Raymond Sequeira

is/are the Registered Holder/s of 10 fully paid up shares

of Rs. FIFTY each numbered from 871 to 880 both inclusive, in

MARIGOLD MERIDIAN CO-OPERATIVE HOUSING SOCIETY LTD.,

Subject to the Bye-laws of the said Society

Given under the Common Seal of the Society at Mumbai

this 01st day of April 20 15



[Signature]
Secretary

[Signature]
Chairman

[Signature]
Committee Member

BRIHANMUMBAI MAHANAGARPALIKA

No. CE/1081/BPES/IAS

8 JUN 2015

To,
Shri Bhavin C. Shethi,
149/A, Chrinivas Building,
Wajaji Laddha Road,
Mulund (West),
Mumbai-400 086.



करल - २		
७४२८	१७	१०
२०२३		

Sub: Full Occupation permission for wing 'A' & 'B' bldg comprising of Still + 13 th upper floor + 14th (PL) upper floor on plot bearing C.T.S.No.240/B & 240/C of village Bhandup, at Lake Road, Bhandup (W).

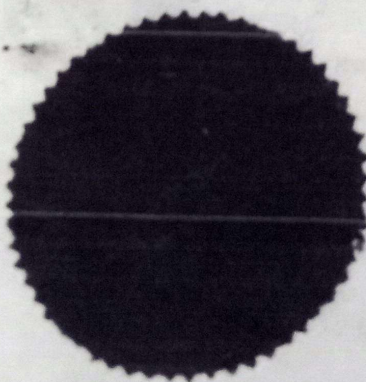
The full development work of wing 'A' & 'B' bldg comprising of Still + 13 th upper floor + 14th (Pt.) upper floor on plot bearing C.T.S.No.240/B & 240/C of village Bhandup, at Lake Road, Bhandup (W), completed under the supervision of Licensed Architect Shri M.V. Daisaria, having License No. CA/3271/254 and Licensed Structural Engineer Shri R.C. Tipnis, having License No. CE/1081/BPES/IAS may be occupied on the following conditions.



This certificate under Sec. 270-A of Mumbai Municipal Corporation Act shall be submitted before applying for B.C.C. or within three months whichever is earlier. A set of certified completion plans is returned herewith in token of Municipal Corporation Act. This permission is issued without prejudice to actions under sections 305, 306 of the Municipal Corporation Act.

Yours faithfully

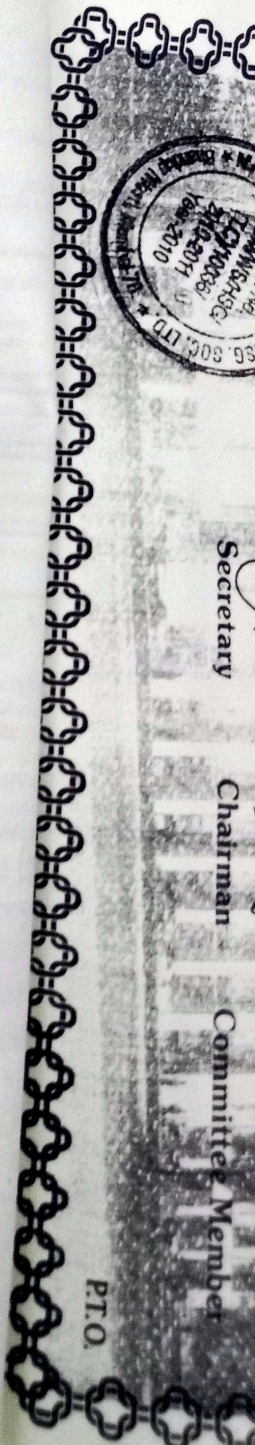
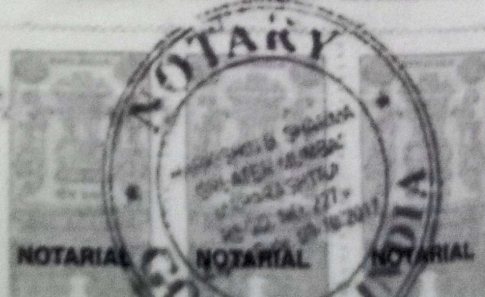
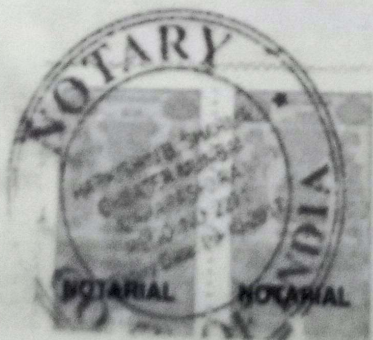
[Signature]
Executive Engineer
(Building Proposals) E.S. II
08/06/15



16 MAY 2015

TRUE COPY CERTIFIED

HARKISHIN B. SHARMA
ADVOCATE & NOTARY
1, OJAS BLDG, S. N. ROAD,
MULLUND (W), MUMBAI-400086



Secretary
Chairman
Committee Member

P.T.O.

BRIHANMUMBAI MAHANAGARPALIKA

No. CE1021/SPESIAS E 8 JUN 2015

To,
Shri Bhavin C. Sheth,
149/A, Shrinivas Building,
Walaji Laddha Road,
Mufund (West),
Mumbai-400 500.



करल - 2
७४२८ १७ ५०
२०२३

Sub: Full Occupation permission for wing 'A' & 'B' bldg comprising of Still + 13 th upper floor + 14th (Pt.) upper floor on plot bearing C.T.S.No.240/B & 240/C of village Bhandup, at Lake Road, Bhandup (W).

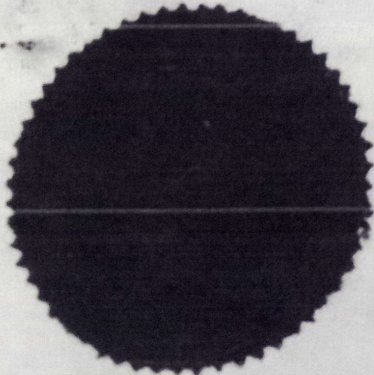
The full development work of . . . wing 'A' & 'B' bldg. comprising of Still + 13 th upper floor + 14th (Pt.) upper floor on plot bearing C.T.S.No.240/B & 240/C of village Bhandup, at Lake Road, Bhandup (W), . . . completed under the supervision of Licensed Architect Shri M.V. Daisana, having License No CA/32/1/254 and Licensed Structural Engineer Shri R.C. Tiptis, having License No. 97741 may be occupied on the following conditions.



1. All documents under Sec. 270-A of Mumbai Municipal Corporation Act shall be submitted before applying for B.C.C. or within three months whichever is earlier.
2. A set of certified completion plans is returned herewith in token of Municipal Corporation.
3. This permission is issued without prejudice to actions under sections 305, 306 of Mumbai Municipal Corporation Act.

Yours faithfully,

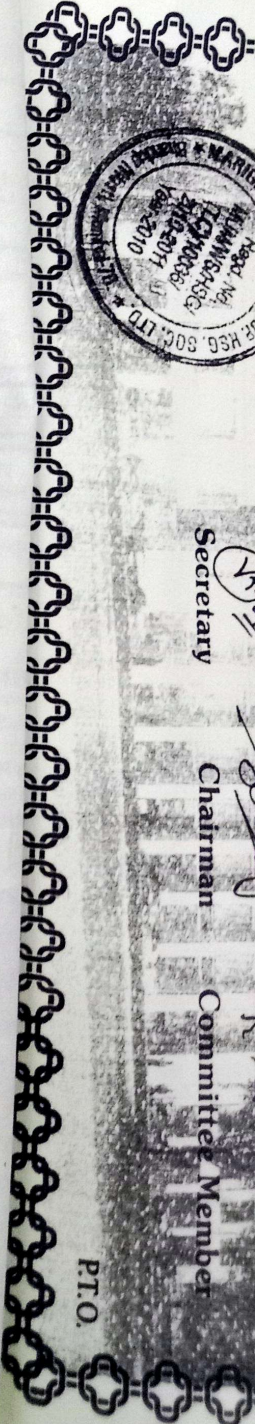
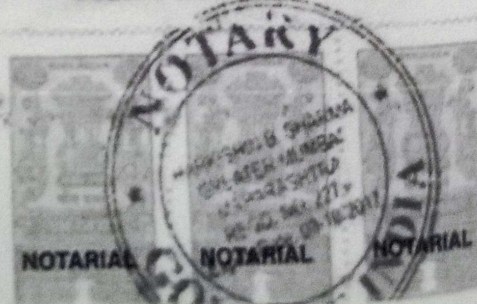
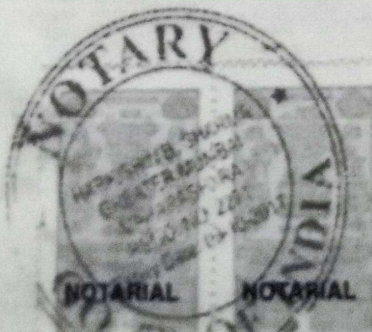
(Signature)
Executive Engineer
(Building Proposals) E.S. Ji
08/06/15



18 MAY 2015

TRUE COPY CERTIFIED

HARKISHIN B. SHARMA
ADVOCATE & NOTARY
1, OJAS BLDG. S. N. ROAD,
MULLINDHANA, MUMBAI-400086



P.T.O.

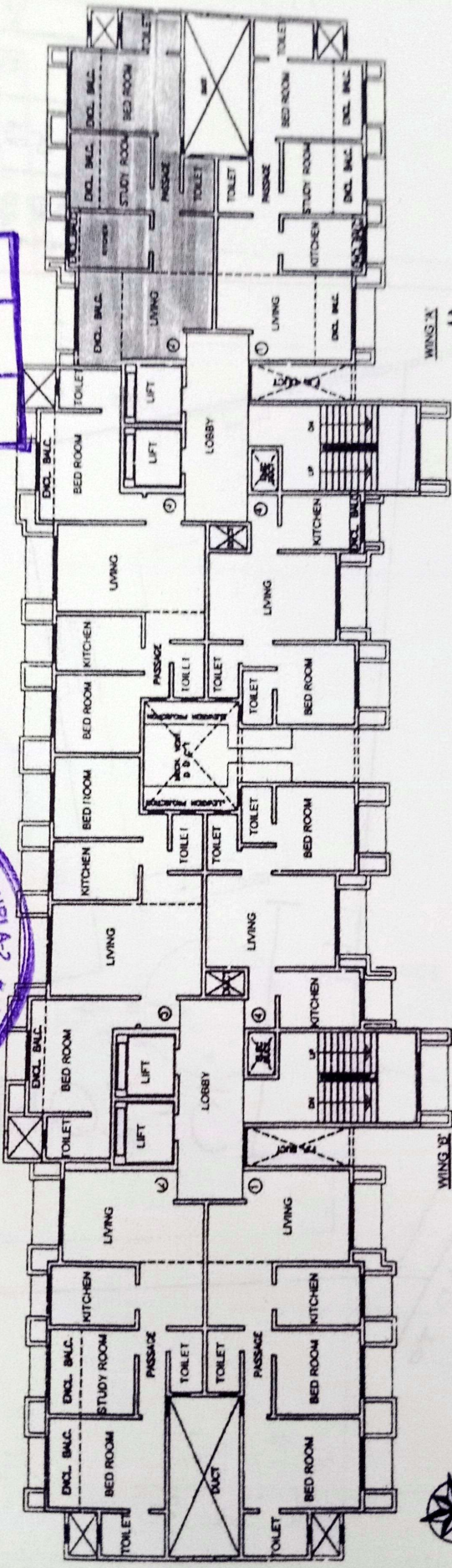
Secretary

Chairman

Committee Member

करल - २
 ७४२८ २९ ५०
 २०२३

"MARI GOLD MERIDIAN"



FLAT NO. A1201 ON 12th

THE SEAL OF THE SUB REGISTRAR
 C.T. NO 2408 & 2409 OF VILLAGE BANGUR



PROPOSED BUILDING ON PLOT BEARING OF C.T. NO 2408 & 2409 OF VILLAGE BANGUR
 TAL. - KURLA, MUMBAI - 078

TYPICAL FLOOR PLAN
 SCALE - 1:100

Handwritten notes and stamps on the right margin, including a date stamp '13/02/2008' and various illegible signatures and stamps.

ANNEXURE "5"

Gen-116-3000-2

MUNICIPAL CORPORATION OF GREATER MUMBAI

VALID UPTO

15 AUG 2007

FORM 'A'
 MAHARASHTRA REGIONAL AND TOWN PLANNING ACT 1966
 NO CE/1081 /BPES/A S



COMMENCEMENT CERTIFICATE

करल - २		
७४२८	३०	५०
२०२३		

वदर - ११	
५३६	५१
२००६	

To, Shri Bhauim C. Sheth
CA to owner

Sir,

With reference to your application No 6145 dated 24-2-06 for Development Permission and grant of Commencement Certificate under Section 45 and 69 of the Maharashtra Regional and Town Planning Act. 1966, to carry out development and building permission under Section 346 of the Mumbai Municipal Corporation Act 1888 to erect a building in Building No on plot No. C.T.S. No 240-B & 240-C Divn Village / Town Bhandup W 81 ward Planning Scheme No situated at Road /Street Lat-poo & Bhandup W 81 ward the Commencement Certificate /Building permit is granted on the following conditions :-

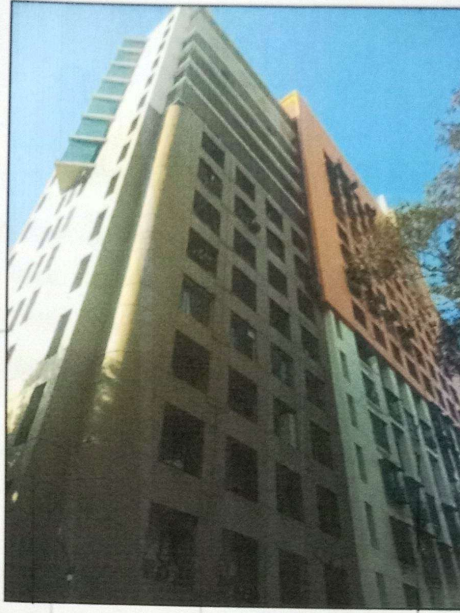
- 1] The land vacated on consequence of the endorsement of the set back line/ road widening line shall form part of the public street.
- 2] That ^{no} new building or part thereof shall be occupied or allowed to be occupied or used or permitted to be used by any person until occupation permission has been granted.
- 3] The commencement certificate/ development permission shall remain valid for one year commencing from the date of its issue.
- 4] This permission does not entitle you to develop land which does not vest in you.
- 5] This commencement Certificate is renewable every year but such extended period shall be in no case exceed three years provided further that such lapse shall not be any subsequent application for fresh permission under section 44 of the Maharashtra Regional & Town Planning Act 1966.
- 6] This certificate is liable to be revoked by the Municipal Commissioner for Greater Mumbai if :
 - a) The Development work in respect of which permission is granted under this certificate is not carried out or the use thereof is not in accordance with the sanctioned plans.
 - b) Any of the conditions subject to which the same is granted or any of the restrictions imposed by the Municipal Commissioner for Greater Mumbai is contravened or not complied with.
 - c) The Municipal Commissioner for Greater Mumbai is satisfied that the same is obtained by the applicant through fraud or misrepresentation and the applicant and every person deriving title through or under him in such an even shall be deemed to have carried out the development work in contravention of Section 43 or 45 of the Maharashtra Regional & Town Planning Act, 1966.

True Copy
Agarwal
 Association





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: **Mr. Pradip Ramshiromani Maurya & Mrs. Reeta Pradip Maurya**

Name of Owner: **Mr. Arun Raymond Sequeira & Mrs. Natasha Christable Sequeira**

Residential Flat No. 1202, 12th Floor, Wing – A, "Marigold Meridian Co-op. Hsg. Soc. Ltd.", Lake Road,
Plot No. B, Bhandup (West), Mumbai – 400 078, State – Maharashtra, Country – India.

Latitude Longitude: 19°09'11.1"N 72°56'10.2"E

Valuation Prepared for:

State Bank of India

RACPC Sion

B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West),
Mumbai, Pin Code – 400 070, State – Maharashtra, Country – India.

Vastukala Consultants (I) Pvt. Ltd.

Mumbai • Delhi NCR • Aurangabad • Nanded • Indore • Pune

Raipur • Jaipur • Ahmedabad • Rajkot • Thane • Nashik

Reports Scrutinised
Asst./Dy. Manager / CM



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1202, 12th Floor, Wing – A, "Marigold Meridian Co-op. Hsg. Soc. Ltd.", Lake Road, Plot No. B, Bhandup (West), Mumbai – 400 078, State – Maharashtra, Country – India belongs to **Mr. Arun Raymond Sequeira & Mrs. Natasha Christable Sequeira**. Name of **Proposed Purchaser** is **Mr. Pradip Ramshiromani Maurya & Mrs. Reeta Pradip Maurya**.

Boundaries of the property.

North	:	Wing – B
South	:	Internal Road
East	:	Jainam Elysium Building
West	:	Slum Area

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 for this particular purpose at **₹ 1,61,90,455.00 (Rupees One Crore Sixty One Lakh Ninety Thousand Four Hundred Fifty 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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA,
2.5.4.20=9822b6c4fad355c035e0c793e26865913490c73d33d413331
75279017a1805652, postalCode=400069, st=Maharashtra,
serialNumber=41355656a0b0cc89562a55a8fca3cfe31f31b27e3,
4e28f2e29a32796235fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.01.16 10:29:36 +05'30'



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Encl: Valuation report.



Our Pan India Presence at :

- | | | | |
|-------------|--------------|-------------|----------|
| 📍 Mumbai | 📍 Aurangabad | 📍 Pune | 📍 Rajkot |
| 📍 Thane | 📍 Nanded | 📍 Indore | 📍 Raipur |
| 📍 Delhi NCR | 📍 Nashik | 📍 Ahmedabad | 📍 Jaipur |

📍 **Regd. Office** : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
📞 TeleFax : +91 22 28371325/24
✉️ mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,
The Assistant General Manager,
State Bank of India
RACPC Sion
 B-603 & 604, Kohinoor City, Commercial-1,
 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla
 (West), Mumbai, Pin Code – 400 070,
 State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess realizable value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 12.01.2023
	b) Date on which the valuation is made	: 13.01.2023
3.	List of documents produced for perusal:	
	i) Copy of Draft Agreement for sale for the year 2022 Between Mr. Arun Raymond Sequeira & Mrs. Natasha Christable Sequeira (the Seller) and Mr. Pradip Ramshiromani Maurya & Mrs. Reeta Pradip Maurya (the Purchasers).	
	ii) Copy of Agreement dated 23.01.2008 Between M/s. Shresth Developers (the Promoter) and Mr. Arun Raymond Sequeira & Mrs. Natasha Christable Sequeira (the Buyer).	
	iii) Copy of Commencement Certificate No. CE / 1081 / BPES / AS dated 06.08.2006 issued by Municipal Corporation of Greater Mumbai.	
	iv) Copy of Full Occupancy Certificate No. CE / 1081 / BPES / AS dated 08.06.2010 issued by Municipal Corporation of Greater Mumbai.	
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	<p>Name of Proposed Purchaser: Mr. Pradip Ramshiromani Maurya & Mrs. Reeta Pradip Maurya</p> <p>Name of Owner: Mr. Arun Raymond Sequeira & Mrs. Natasha Christable Sequeira</p> <p>Address: Residential Flat No. 1202, 12th Floor, Wing – A, "Marigold Meridian Co-op. Hsg. Soc. Ltd.", Lake Road, Plot No. B, Bhandup (West), Mumbai – 400 078, State – Maharashtra, Country – India.</p> <p>Contact Person: Mr. Pradip Maurya (Proposed Purchaser) Contact No. 9137880262</p> <p>Joint Ownership Details of ownership share is not available</p>
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential flat located on 12 th floor. The composition of flat is 2 Bedrooms + Living Room +



		Dining + Kitchen + 2 Toilets + Passage + Balcony + Dry Balcony. (i.e. 2 BHK with 2 Toilets). The property is at 2.2 Km. travelling distance from nearest railway station Bhandup.	
6.	Location of property	:	
	a) Plot No. / Survey No.	:	
	b) Door No.	:	Plot No. B
	c) T.S. No. / Village	:	Residential Flat No. 1202
	d) Ward / Taluka	:	CTS No. 240/B & 240/C of Village – Bhandup
	e) Mandal / District	:	Taluka – Kurla
	f) Date of issue and validity of layout of approved map / plan	:	District – Mumbai Suburban
	g) Approved map / plan issuing authority	:	As Full Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan.
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Flat No. 1202, 12 th Floor, Wing – A, "Marigold Meridian Co-op. Hsg. Soc. Ltd.", Lake Road, Plot No. B, Bhandup (West), Mumbai – 400 078, State – Maharashtra, Country – India.
8.	City / Town	:	Bhandup (West), Mumbai
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Bhandup Municipal Corporation of Greater Mumbai
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		As per actual Site As per Documents
	North	:	Wing – B Details not available
	South	:	Internal Road Details not available
	East	:	Jainam Elysium Building Details not available
	West	:	Slum Area Details not available
13	Dimensions of the site		N. A. as property under consideration is a flat in an apartment building.
			A As per the Deed
			B Actual

	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	-	-
		:	Carpet Area in Sq. Ft. = 634.00 Balcony Area in Sq. Ft. = 83.00 Dry Balcony Area in Sq. Ft. = 47.00 Total Carpet Area in Sq. Ft. = 764.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 677.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 812.00 (Area as per Agreement for sale)	
14.	Latitude, Longitude & Co-ordinates of flat	:	19°09'11.1"N 72°56'10.2"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 677.00 (Area as per Agreement for sale)	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Proposed Purchaser Occupied – Pradip Maurya	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	CTS No. 240/B & 240/C	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Bhandup Municipal Corporation of Greater Mumbai	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 1202, 12 th Floor, Wing – A, "Marigold Meridian Co-op. Hsg. Soc. Ltd." , Lake Road, Plot No. B, Bhandup (West), Mumbai – 400 078, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2010 (As per occupancy certificate)	
5.	Number of Floors	:	Stilt + 13 th Floor + 14 th (Part) Upper Floor (As per OC)	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	4 Flats on 12 th Floor	
8.	Quality of Construction	:	Good	
9.	Appearance of the Building	:	Good	
10.	Maintenance of the Building	:	Good	
11.	Facilities Available	:		
	Lift	:	2 Lifts	
	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Along with One Mechanical Car Parking	
	Is Compound wall existing?	:	Yes	

Balcony area) is more than Carpet Area 677.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate i.e. 23,915/- per Sq. Ft. on Carpet Area is considered.

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking)	677.00 Sq. Ft.	23,915.00	1,61,90,455.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Total / Realizable value of the property			1,61,90,455.00
	Insurable value of the property (812.00 X 3,000.00)			24,36,000.00
	Guideline value of the property (812.00 X 12,572.00)			1,02,08,464.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

LOAN PMT-1,25,00,000

Please Tick



RB01/767

Scanned

LOS ID:		LOAN TYPE:	Home Loan (Cash)
BRANCH:	PORTUGAL ME HUANCH	BRANCH CODE:	30355
OPAS ID:	OPDPH	RERA REG NO:	13757

LOAN ACCOUNT NUMBER:	502801180282866
RIN RAKSHA ACCOUNT NUMBER:	50123011762415

APPLICANT NAME:	PRADIP MADHVA	CIF NO:	75108741372
CO-APPLICANT NAME:	POGTA MADHVA	CIF NO:	90308312398
CO-APPLICANT NAME:	—	CIF NO:	
CO-APPLICANT NAME:	—	CIF NO:	
CONTACT NO (1)	9137880262	(2)	
EMAIL ID:	POGTA.G.M.P.P.1561390@gmail.com	PAN CARD NO.	AQ DG2PM2164M

Re-v/m

MORATORIUM REQD	YES / NO	MORATORIUM PERIOD :	—
LOAN AMOUNT :	1,25,00,000/-	INTEREST RATE :	8.40%
TENURE :	30 years	EMI AMOUNT / EMI DATE	
HL TYPE : TAKEOVER / RESALE / UNDER CONSTRUCTION / READY POSSESSION / TOPUP			
SCHEME :		SBI LIFE: YES / NO	NO
PROPERTY COST :	1,40,00,000/-	PMAY APPLICABLE :	YES / NO NO
PROPERTY LOCATION	Bhandup West Mumbai <i>Resale</i>		
ASE	ADMI S/N	CONTACT OF SOURCING	8422036568
ASM	ADMI S/N	SSL CODE	05D3670
EMAIL / MOB. NO.		SIGN OF THE AQM:	

HIL AIC : 41628860389

PROPERTY INSURANCE OBTAINED :		PARTICULARS :	ENTERED IN CBS	INITIAL
COLLATERAL NO :		INSURANCE :		
MODE OF PAYMENT	SI / ECS	CERSAI :		
SI / ECS DATE :		EM CREATION DATE :		
CERSAI SECURITY ID		PROJECT COST :		
CERSAI ASSET ID		POST SANCTION INSPECTION:		
DE NO :		ROI :		
TD NO :		ECS / SI :		

सुरक्षित लॉक

LAN -

Customer's Sign

SBI Done 31/01/22

	SENT TO	SENT ON
SEARCH-1	CRP	11/01/2023
SEARCH-2	NS	11/01/2023
VALUATION -1	VIPRINCHUP	11/01/2023
VALUATION-2	PONDRAI	11/01/2023
RO	CRP	11/01/2023
SITE		



18/01/2023
H-69941