Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje

Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, **"Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc.** Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India.

Latitude Longitude - 19°15'29.9"N 73°07'21.5"E

Think. <u>Valuation Done for:</u> reate Cosmos Bank

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Kalyan Branch Ground Floor, Shiv Villa Apartment, Opp. Gagangiri Society, Sai Chowk, Khadakpada, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India.

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Valuation Report Prepared For: Cosmos Bank / Kalyan Branch / Mr. Venkatesh Bapurao Nagargoje (26309/42412)

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Vastu/Mumbai/08/2022/26309/42412 30/07-478-SBSH Date: 30.08.2022

VALUATION OPINION REPORT

The property bearing Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India belongs to Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje.

Boundaries of the property.		
North	:	Anand Sagar Enclave
South	:	Internal Road & Open Plot
East	:	Internal Road
West	:	Open Plot

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 ₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine 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. Think.Innovate.

C.M.D. Auth. Sign

Sharadkumar B. Chalikwar Govt. Reg. Valuer

Chartered Engineer (India)

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

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Valuation Report of Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, "Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, 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 30.08.2022 for Bank Loan Purpose			
2	Date of inspection	26.08.2022			
3	Name of the owner/ owners	Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje			
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. 904, 9 th Floor, Building No. 1, Wing – B, "Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd.", Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India. <u>Contact Person:</u> Mr. Venkatesh Nagargoje (Owner) Contact No. 8698707475			
6	Location, street, ward no	Wadeghar, Kalyan (West), Thane			
	Survey/ Plot no. of land	Survey No. 86/2A, 88/2, 3A, 4, 10, 11, 12, 13, 14, 90/2, 3 of Village – Wadeghar			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	90/2, 3 of Village – Wadeghar 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. = 374.00 Flowerbed Area in Sq. Ft. = 32.00 Open Terrace Area in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 460.00 (Area as per actual measurement) Carpet Area in Sq. Ft. = 381.00 Open Terrace Area in Sq. Ft. = 49.00 Total Carpet Area in Sq. Ft. = 430.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 457.00			



			(Capet area + 20%)			
13	Roads abuttin	, Streets or lanes on which the land is	Wadeghar, Kalyan (West), Thane – 421 301.			
14	If freeh	nold or leasehold land	Free hold			
15	lease,		N. A.			
	(iii	i) Unearned increased payable to the	\bigcirc (R)			
		Lessor in the event of sale or transfer	B			
16		re any restriction covenant in regard to f land? If so, attach a copy of the ant.	As per documents			
17		ere any agreements of easements? If so, a copy of the covenant	Information not available			
18	Town Plan c	the land fall in an area included in any Planning Scheme or any Development of Government or any statutory body? If re Particulars.	Information not available			
19	develo	any contribution been made towards opment or is any demand for such oution still outstanding?	Information not available			
20	for acc	ne whole or part of the land been notified quisition by government or any statutory Give date of the notification.	No			
21	Attach	a dimensioned site plan	N.A.			
	IMPRO	OVEMENTS				
22		plans and elevations of all structures ng on the land and a lay-out plan.	Information not available			
23		h technical details of the building on a Cate sheet (The Annexure to this form may ed)				
24	Is the I	building owner occupied/ tenanted/ both?	Vacant			
		property owner occupied, specify portion tent of area under owner-occupation	N.A.			
25		is the Floor Space Index permissible and ntage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available			
26	RENT	S				
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant			
		elc				

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) /c	lonthly or annual rent	₹ 8,500.00 Expected rental income per month
	(iv) G	ach iross amount received for the whole roperty	N.A.
27	Are any	of the occupants related to, or close to sassociates of the owner?	Information not available
28	of fixtur cooking	ate amount being recovered for the use res, like fans, geysers, refrigerators, ranges, built-in wardrobes, etc. or for charges? If so, give details	N. A.
29		ails of the water and electricity charges, be borne by the owner	N. A.
30		tenant to bear the whole or part of the airs and maintenance? Give particulars	N. A.
31		installed, who is to bear the cost of ance and operation- owner or tenant?	N. A.
32		ip is installed, who is to bear the cost of ance and operation- owner or tenant?	N. A.
33	for lighti	s to bear the cost of electricity charges ng of common space like entrance hall, passage, compound, etc. owner or	N. A.
34		the amount of property tax? Who is to Give details with documentary proof	Information not available
35	no., am	puilding insured? If so, give the policy nount for which it is insured and the premium	Information not available
36		dispute between landlord and tenant ig rent pending in a court of rent?	N. A.
37		y standard rent been fixed for the s under any law relating to the control (N.A. Ite.Create
	SALES		
38	in the loo Name a	tances of sales of immovable property cality on a separate sheet, indicating the nd address of the property, registration e price and area of land sold.	As per sub registrar of assurance records
39	Land rat	e 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		nstances are not available or not relied ne basis of arriving at the land rate	N. A.
	COST O	F CONSTRUCTION	
41	Year of	commencement of construction and	Year of Completion – 2016 (As per Part Building

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	year of completion	Completion 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, Kalyan Branch to assess fair market value as on 30.08.2022 for Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, **"Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd."**, Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India belongs to **Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 23.08.2022 Between Mr. Anand Ratnakar Ahire & Smt. Pushpa Ratnakar Ahire (the Sellers) & Mr. Venkatesh Bapurao Nagargoje & Mrs. Shital Venkatesh Nagargoje
	(the Purchasers).
2	Copy of Part Building Completion Certificate No. KDMP / NRV / CC / KV / 38 dated 04.05.2016 issued by Kalyan Dombivali Municipal Corporation.

LOCATION:

The said building is located at Survey No. 86/2A, 88/2, 3A, 4, 10, 11, 12, 13, 14, 90/2, 3 of Village – Wadeghar, Kalyan (West), Thane. The property falls in Residential Zone. It is at a travelling distance 3.7 Km. from Kalyan railway station.

BUILDING:

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The building under reference is having (Part) Ground / (Part) Stilt + 10 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 good. The building is used for residential purpose. 9th Floor is having 4 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 9th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Flowerbed + Open Terrace (i.e. **1BHK + 2 Toilets + Open Terrace**). 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.





Valuation as on 30th August 2022

The Carpet Area of the Residential Flat	:	381.00 Sq. Ft.
The Open Terrace Area of the Residential Flat	:	49.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2016 (As per Part Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2022		06 years
Cost of Construction	:	457.00 X 2,700.00 = ₹ 12,33,900.00
Depreciation {(100-10) X 6 / 60}	:	09.00%
Amount of depreciation		₹ 1,11,051.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 73,605.00 per Sq. M. i.e. ₹ 6,838.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 70,029.00 per Sq. M. i.e. ₹ 6,506.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,500.00 per Sq. Ft. for Flat ₹ 4,200.00 per Sq. Ft. for Terrace (40% of Flat rate)
Value of property as on 30.08.2022	:	381.00 Sq. Ft. X ₹ 10,500.00 = ₹ 40,00,500.00
Open Terrace (40% of Flat Rate)	:	49.00 Sq. Ft. X ₹ 4,200.00 = ₹ 2,05,800.00

(Area of property x market rate of developed land & Residential premises as on 2020 - 21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on	:	₹ 40,00,500.00 - ₹ 1,11,051.00 =
30.08.2022		₹ 38,89,449.00
Add: Open Terrace		₹ 38,89,449.00 + ₹ 2,05,800.00 =
Think.Inno	ova	₹40,95,249.00 ; † ;
Total Value of the property	:	₹40,95,249.00
The realizable value of the property	:	₹ 36,85,724.00
Distress value of the property	:	₹ 32,76,199.00
Insurable value of the property (457 X 2,700.00)	:	₹ 12,33,900.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 904, 9th Floor, Building No. 1, Wing – B, **"Neelkanth Shrushti Kedarnath Co-op. Hsg. Soc. Ltd."**, Wadeghar, Kalyan (West), Thane – 421 301, State – Maharashtra, Country – India for this particular purpose at **₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine Only)** as on 30th August 2022.





<u>NOTES</u>

- I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 30th August 2022 is ₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine 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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		Technical details	Main Building				
1.	No. of floor	s and height of each floor	(Part) Ground / (Part) Stilt + 10 Upper Floors				
2.	Plinth area	floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 9th Floor				
3	Year of cor	nstruction	2016 (As per Part Building Completion Certificate)				
4	Estimated	future life	54 Years Subject to proper, preventive periodic maintenance & structural repairs				
5	••	nstruction- load bearing frame/ steel frame	R.C.C. Framed Structure				
6	Type of fou	Indations	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 Aluminum sliding windows				
10	Flooring		Vitrified tiles flooring				
11	Finishing	U	Cement plastering				
12	Roofing an	d terracing	R.C.C. Slab				
13	Special arc if any	chitectural or decorative features,	No				
14	(i)	Internal wiring – surface or conduit	Concealed electrification				
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing				
15	Sanitary in	stallations Think.Inno	vate.Create				
	(i)	No. of water closets	As per Requirement				
	(ii)	No. of lavatory basins					
	(iii)	No. of urinals					
	(iv)	No. of sink					
16	Class of fit white/ordin	tings: Superior colored / superior ary.	Ordinary				
17	Compound	wall	Not Provided				
	Height and	length					
	Type of co	nstruction					
18	No. of lifts	and capacity	2 Lifts				

ANNEXURE TO FORM 0-1



19	Underground sump – capacity and type of construction	R.C.C tank			
20	Over-head tank	R.C.C tank on terrace			
	Location, capacity				
	Type of construction				
21	Pumps- no. and their horse power	May be provided as per requirement Cement concrete in open spaces, etc.			
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

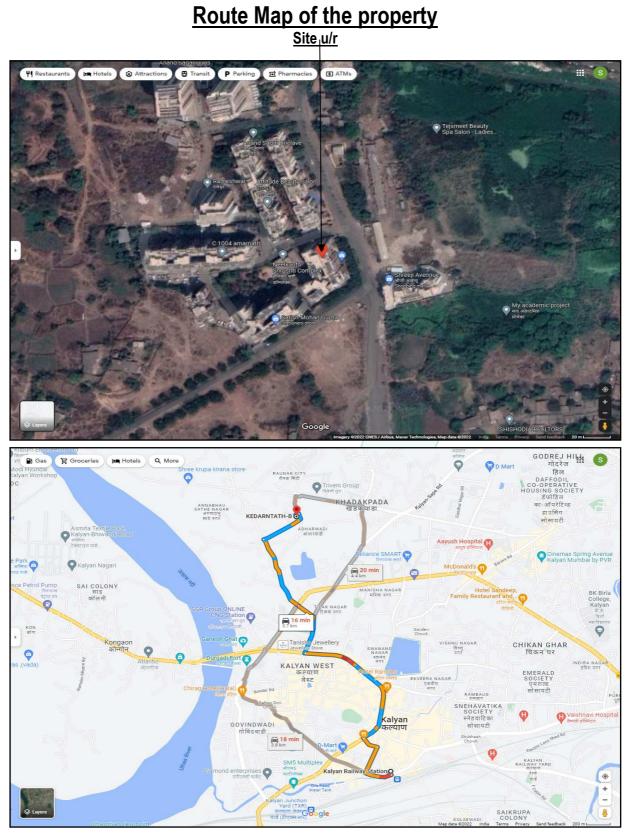


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Latitude Longitude - 19°15'29.9"N 73°07'21.5"E Note: The Blue line shows the route to site from nearest railway station (Kalyan – 3.7 Km.)





Ready Reckoner Rate

(f)	Departmen	nt of Registr ernment of Ma		amps		व मुद्रांब हाराष्ट्र शा		9	
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	Search By Enter Survey No	Survey No 86	A	:h	<u> </u>				
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Price Indicators

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Loan Offered

Estimated EMI: ₹22,264 ①

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Sales Instances

91771	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कल्याण 2	
0-07-2021		दस्त क्रमोक : 5917/2021	
ote:-Generated Through eSearch Module, For original report p ontact concern SRO office.	lease	नोदंणी :	
		Regn:63m	
	गावाचे नाव: वाडेघर		
(1)विलेखाचा प्रकार	विक्री करारनामा		
(2)मोबदला	5850000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4124720.88		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)] 1) पार्थिकेचे नाव:लल्याण-डॉबिवलीइतर वर्णन : इतर माहिती: ! इतर माहिती: मौचे वाढेघर,लल्याण येथील नीलकंठ सुष्टी सोमनाथ सी.एच.एस.ली.सोमनाथ बिल्डींग नंबर 2.ए विंग.10 वा मजला,निवासी सदनिका क. ए 1001.क्षेत्र 53.53 चौरस मीटर कारपेट अलॉगविथ ओपन टेरेस क्षेत्र 4.55 चौरस मीटर स्टिल्ट पार्किंग नें. 20ए((MILKAT NUMBER Survey number 86/24, 88/2, 88/34, 88/4, 88/10, 88/11, 88/13, 88/14, 90/2, 90/3 ;;))		
(५) क्षेत्रफळ	53.53 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तपेवज करुन देणा-या/शिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता.	Government, पिन कोड:-400081 पॅन ने:-ALZPD9709P	द अपार्टमेंट, मीठनगर रोड, मुलुंड इस्ट, -, म्हाडा कॉलनी, MAHARASHTRA, MUMBAI, Non- द अपार्टमेंट, मीठनगर रोड, मुलुंड इस्ट, -, म्हाडा कॉलनी , MAHARASHTRA, MUMBAI, Non-	
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(9) दस्तऐवज करुन दिल्पाचा दिनांक	16/03/2021		
(10)दस्त नोंदणी केल्पाचा दिनांक	16/03/2021		
(11)अनुक्रमांक,खंड व पृष्ठ	5917/2021		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	234000		
(13)बाजारभावाप्रमाणे नॉवणी शुल्क	30000		
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मुद्रांक श्रुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 30th August 2022.

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. e.create
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





Page 17 of 17

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 ₹ 40,95,249.00 (Rupees Forty Lakh Ninety Five Thousand Two Hundred Forty Nine Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Auth. Sign

C.M.D.

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