

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot

Residential Flat No. 402, 4th Floor, Building No. 3, **"Jaswanti Gold Co-op. Hsg. Soc. Ltd."**, Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India.

Think.Innovate.Create Latitude Longitude - 19°12'03.1"N 72°50'41.0"E

anitude Longitude - 13 12 03.1 N 72 30 41.0

Valuation Prepared for: Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai – 400 028, State – Maharashtra, Country – India.



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 Mumbai - 400 072, (M.S.), INDIA
 TeleFax : +91 22 28371325/24

🖂 mumbai@vastukala.org



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Vastu/Mumbai/03/2024/007600/2305530 15/18-278-JABS Date: 15.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 402, 4th Floor, Building No. 3, " Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India belongs to Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot.

Boundaries of the propert	ty.		
North		:	Jewel Palace
South		:	Marriage Hall
East		:	Subhash Lane
West		:	Khandelwal CHSL

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 ₹ 3,08,39,000.00 (Rupees Three Crore Eight Lakh Thirty-Nine Thousand 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.



Director

Manoj B. Chalikwar **Registered Valuer** Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20 Encl. Valuation Report

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Valuation Report of Residential Flat No. 402, 4th Floor, Building No. 3, "Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067,

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:

		$\langle R \rangle$
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 15.03.2024 for Bank Loan Purpose
2	Date of inspection	13.03.2024
3	Name of the owner/ owners	Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot
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. 402, 4 th Floor, Building No. 3, "Jaswanti Gold Co-op. Hsg. Soc. Ltd.", Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India. <u>Contact Person</u> : Mr. Anil Narayabhai Barot (Owner) Contact No.: 9892667632
6	Location, street, ward no	Netaji Subhash Road, R/S Ward
7	Survey/ Plot no. of land	C.T.S. No. 316, 316/1 to 86, 317 & 317/1 to 8 of Village Malad North
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 and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 894.00 Balcony Area in Sq. Ft. = 333.00 (Area as per Actual Site Measurement)
1		1





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		Carpet Area in Sq. Ft. = 929.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 1,115.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Netaji Subhash Road
14	If freehold or leasehold land	Freehold
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	
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.
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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	REN	TS	
	(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	₹ 64,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix cooki	barate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29		details of the water and electricity charges, , to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		oump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for liq	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.
	SAL	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration 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.

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-			
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 – 2014 (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.	
	Higher Weitage Remarks: As per Site Inspection, Actual Carpet area = 894.00 Sq. Ft. + Balcony Area in Sq. Ft 333.00 Sq. Ft. = 1,227.00 Sq. Ft. is more than Carpet area 929.00 Sq. Ft. mentioned in the Agreement provided to us. We have considered area mentioned in the Agreement. Hence, to give proper		

weightage to the value of the property, higher rate i.e. 33,196/- per Sq. Ft. (After Depreciation) is

PART II- VALUATION

considered

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 15.03.2024 for Residential Flat No. 402, 4th Floor, Building No. 3, **"Jaswanti Gold Co-op. Hsg. Soc. Ltd."**, Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to **Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 11.04.2018 between Mr. Kirit M. Shah & Mrs. Geeta K. Shah (the
	Transferors) AND Mr. Anil Narayabhai Barot & Mrs. Jagruti Anil Barot (the Transferees).
2	Copy of Commencement Certificate SRA / ENG / 2378 / RS / PL / AP dated 23.04.2014 issued by Slum
	Rehabilitation Authority. Think.Innovate.Create
3	Copy of Amended IOA cum Part Occupancy Permission No. SRA / ENG / 2378 / RS PL / AP dated
	29.11.2014 to Sale Building No. 3, issued by Slum Rehabilitation Authority (SRA).

LOCATION:

The said building is located at bearing C.T.S. No. 316, 316/1 to 86 & 317, 317/1 to 8 of Village Malad North, Taluka – Borivali, R/S Ward of MCGM. The property falls in Residential Zone. It is at a travelling distance 1.2 km. from Kandivali railway station.

BUILDING:

The building under reference is having 2 Basements + Ground + 3 Podiums + 21st Upper Floors. It is a R.C.C. framed structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 4th Floor is having 5 Residential Flats. The building has 3 Lifts.

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Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + Dining Area + Kitchen + 3 Bedrooms + 3 Toilets + Passage + Dry Balcony Area + Balcony Area (**i.e.**, **3BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 15th March 2024

The Carpet Area of the Residential Flat	:	929.00 Sq. Ft.
Deduct Depreciation:		B
Year of Construction of the building	:/	2014 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024		10 Years
Cost of Construction		1,115.00 X 2,800.00 = ₹ 31,22,000.00
Depreciation {(100-10) X 10 / 60}	:	15.00%
Amount of depreciation	:	₹ 4,68,300.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,37,130.00 per Sq. M. i.e. ₹ 12,740.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,29,164.00 per Sq. M. i.e. ₹ 12,000.00 per Sq. Ft.
Prevailing market rate	:	₹ 33,700.00 per Sq. Ft.
Value of property as on 15.03.2024).	929.00 Sq. Ft. X ₹ 33,700.00 = ₹ 3,13,07,300.00

(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 1000 15.03.2024) V C	₹ 3,13,07,300.00 - ₹ 4,68,300.00
Total Value of the property	:	₹ 3,08,39,000.00
The realizable value of the property	:	₹ 2,77,55,100.00
Distress value of the property	:	₹ 2,46,71,200.00
Insurable value of the property (1,115 X 2,800.00)	:	₹ 31,22,000.00
Guideline value of the property (1,115 X 12,000.00)	:	₹ 1,33,80,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 402, 4th Floor, Building No. 3, **"Jaswanti Gold"**, Subhash Lane, Village Malad North, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India for this particular purpose at **₹ 3,08,39,000.00 (Rupees Three Crore Eight** Lakh Thirty Nine Thousand Only) as on 15th March 2024.





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<u>NOTES</u>

- 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 March 2024 is ₹ 3,08,39,000.00 (Rupees Three Crore Eight Lakh Thirty Nine Thousand 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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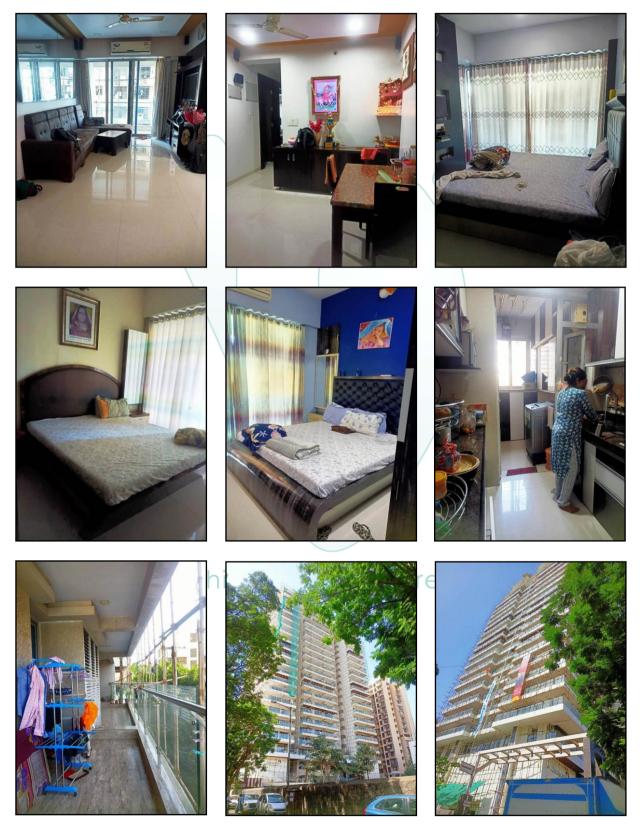
	Technical details	Main Building
1.	No. of floors and height of each floor	2 Basements + Ground + 3 Podium + 21st
		Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3	Year of construction	2014 (As per Part Occupancy Certificate)
4	Estimated future life	51 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 Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
16	(iv) No. of sink	Ordinan
10	Class of fittings: Superior colored / superior white/ordinary.	Ordinary Create
17	Compound wall	Existing
	Height and length	
	Type of construction	
18	No. of lifts and capacity	3 Lifts
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
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

ANNEXURE TO FORM 0-1





Actual site photographs

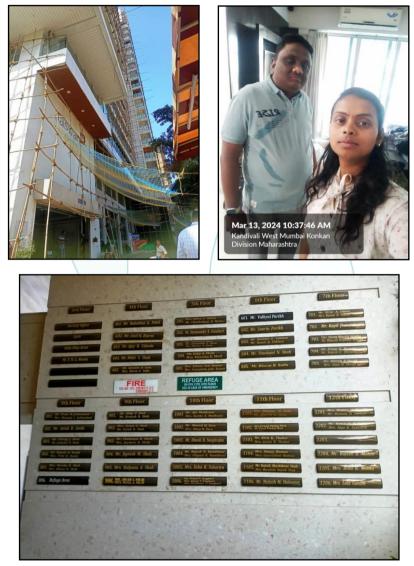






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Actual site photographs



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Latitude Longitude - 19°12'03.1"N 72°50'41.0"E Note: The Blue line shows the route to site from nearest railway station (Kandivali – 1.2 km.)





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Ready Reckoner Rate

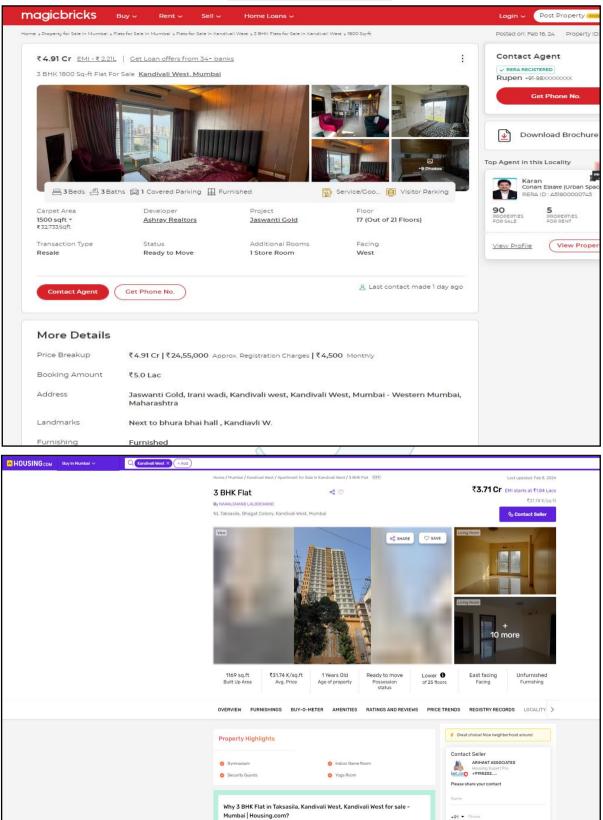
Stamp Duty Ready Reckoner Market Value Rate for Land (B) 57,470.00 The difference between land rate and building rate (A – B = C) 79,660.00 Depreciation Percentage as per table (D) [100% - 10%] 90% (Age of the Building – 10 Years) 90% Rate to be adopted after considering depreciation [B + (C x D)] 1,29,164.00 Sq. Mt. 12,000.00 Sq. Fr Multi-Storied building with Lift For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under: Location of Flat / Commercial Unit in the building Rate a) On Ground to 4 Floors Increase for all floors from ground to 4 floors 10 floors b) 5 Floors to 10 Floors Increase by 5% on units located between 11 to 20 floors 10 floors c) 11 Floors to 20 Floors Increase by 15% on units located between 21 to 30 floors 10 floors c) 11 Floors and above Increase by 20% on units located on 31 and above floors 12 floors and above Table – D: Depreciation Percentage Table Caseed Building, Half or Semi – Pukka Structure & Kaccha Structure. 0 to 2 Years 100% 100% 95% 95% Above 5 Years After initial 5 year for every year 1.5%		Department of Registration and Stamp Government of Maharashtra नोंदणी व मुद्रांक विभाग						
Vew Language Ended Selected District MumbalSubUmban Image: Selected District Selected District Selected District Selected District Selected District Selected District Selected District Selected District Selected Distre Selected D	Annual Statement of Rates Ver. 2.0							
Belected Dietrict MumbalSubUrban Belect Village Ifferrer (3942) (4764461) Stamp Duty Ready Reckoner Market Value Rate for Flat 1,37,130.00 No increase on Flat Located on 4% Floor 0.00 Stamp Duty Ready Reckoner Market Value Rate for Land (B) 57,470.00 The difference between land rate and building rate (A – B = C) 79,660.00 Depreciation Percentage as per table (D) [100% - 10%] 90% (Age of the Building – 10 Years) 1.29,164.00 Sq. Mt. Rate to be adopted after considering depreciation (B + (C x D)) 1.29,164.00 Sq. Mt. Location of Flat / Commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under: Rate to ba dopted after considering depreciation (B + (C x D)) 10 On Ground to 4 Floors Increase by 5% on units located between 5 to 10 floors Increase by 5% on u							F	
Select Village Village Select Village								





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Price Indicators







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Sales Instance

18895451	सची क्र.2	डुप्पम निबंधक : सह दु.नि. बोरीवली 7 	
04-01-2024	6	वस्त क्रमांक : 18895/2023	
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		नोदंणी :	
		Regn:63m	
	गावाचे नाव : कांदिवली		
(1)विलेखाचा प्रकार	क रारनामा		
(2)मोबदला	26500000		
(३) बाजारभाव(भाडेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	14908243.95		
(4) भू.मापन्, योटहिस्सा व घरक्रमांक(असरगास)	1) पालिकेचे नाव मुंबई मनपाइतर वर्णन :सदनिका ने: 1004, बी. विंग, माळा ने: 10 वा मजता, इमारतीचे नात रोड महावीर नगर कोदिवली वेस्ट. मुंबई 67, इतर माहिती: दस्तात नमूद केल्या प्रमाणे मिळकती मार्च 2021 व्या शासन परिपत्रक महाराष्ट्र क. मुद्रांक 2021 अनौ से क्रं 12 प्र.क्र.107 म-1(श्वीरण)सदरीत दर	वः महावीर नगर घिव सृष्टी को ऑप हो सोसा ली., ब्लॉक नं. प्लॉट न. पीएव 1, आर ही पी -12 अंड 13, रोड : लिंक चे क्षेत्रफळ 904 ची. फुट कॉपेंट व सोबत 2 कार पार्किंग स्पेस न. 47 अंड 48 तळ मजता तेवत दिनॉक-31 स्नात 4% नुसार मु.शु. वसुत करण्यात आते आहे.((C.T.S. Number : 1C-1/1 ;))	
(5) gara	100.81 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(१) दस्तेएव करून देण-या लिहुन देवण-या पक्षणराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाम्य किंवा आदेश असल्यास् प्रतिवादिवे नाव व पत्त.	1): नया-प्रिया थी उक्कर पर-31 पता-प्लॉट नं: 1004 की. दिंग, माळा नं: 10 वा मजला, इमारतीचे नाव: महावीर नगर थिव सूछी को ऑप ही सोसा तीक्लॉक नं: प्लॉट न. पीएव 1.अर डी पी -12 अंड 13, रोड नं. लिंक रोड महावीर नगर कांदिवती केट. मुंबई, महाराष्ट्र, मुंबई मित्र कोड 30000 में प्रेन.2027 187 माळा नं: 10 वा मजला, इमारतीचे नाव: महावीर नगर थिव सूछी को ऑप ही सोसा तीक्लॉक नं: प्लॉट न. पीएव 1.आर डी पी -12 अंड 13, रोड नं. लिंक रोड महावीर नगर कांदिवती केट. मुंबई, महाराष्ट्र, मुंबई, सिंग केड 30000 में ने न.2027 माठा नं: 10 वा मजला, इमारतीचे नाव: महावीर नगर थिव सूछी को ऑप ही सोसा तीक्लॉक नं: प्लॉट न. पीएव 1.आर डी पी -12 अंड 13, रोड नं. लिंक रोड महावीर नगर कांदिवती केट. मुंबई, महाराष्ट्र, मुंबई, सिंग कोड: 30000 में ने न.2027 माठा नं: 210 वा मजला, इमारतीचे नाव: महावीर नगर थिव सूछी को ऑप ही सोसा ती		
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास, प्रतिवादिचे नाव व पत्ता			
(9) दस्तऐवज करुन दिल्याचा दिनांक	দে বিশেষ বিশেষ 06122023		
दस्त गेंदगी केरवाच दिनांक 07/12/2023			
(11) अनुक्रमांक,खंड व पृष्ठ	18895/2023		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1325000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शीरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद्र :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		
18828451	<u>,</u>	दुय्यम निबंधक : सह दु.नि. बोरीवली 7	
04-01-2024	सूची क्र.2	वस्त क्रमांक : 18828/2023	
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		नोदंणी :	

	নারথা: Regn S3m
गावाचे नावः कांदिवसी	
(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	1600000
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	9449667.15
(४) भू-मापन् पोटहिस्सा व घरत्रम्मांक(असत्यास)	1) पालिकेचे नाव मुंबई मनयाहतर वर्णन -सदनिका ने- 1804- बी.डी.विंग, माळा ने- 18 वा मजला, इमारतीचे नाव- पंचशीत हाईट्स सी अँड डी को ऑप ही सोसा ली, लॉक ने- महावीर नगर, रोड - डहाणूकरवाडी कांदिवली वेस्ट. मुंबई 400067, इतर माहिती: दिनोंक-31 मार्च 2021 च्या शासन परिपत्रक महाराष्ट्र क. मुंद्रांक - 2021/अनी सं क्र 12 प्र क्र 107/म-1(धोरण). नुसार सदरची सदनिका विकत असत्याने सदरीत लिहून घेणारे पक्षकार (महिला). सदरीत दस्तात 4% नुसार मु.शु. वसुत करण्यात आले आहे दस्तात नमूद केल्या प्रमाणे मिळकती चे क्षेत्रफळ 49 53 ची. मींटर कार्पेंट ((C.T.S. Number : 128-A;))
(5) क्षेत्रफळ	59.43 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
()) दस्तरेवक करन देवा-प्रा शिहून देवण-प्रा पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुङ्कुयनम्य किंवा आदेश असत्यास, प्रविवादिये नाव व पत्ता	1): नव:-सेच देवची छेता वच-60 पता-खॉट नं जी 1964 न, अंड थी, माळा नं: 18 वा मवला, इमारतीचे नाव: पंचणील हाईदस सी अँड ठी को ऑप ही सोला ली, खॉक नं- महतवीर नगर, रोड नं- उहायुकरवाडी कांदिवली ठेस: मुंबई 40000, महतवष्ट, मुंबई कोड:-40000 मेंन ने-4.E0PC08194 2): नव:-पार्वती रेवेण छेड पर-50 पता-वर्ताट नं जी 1964 न, अंड थी माळा नं: 18 वा मतला, इमारतीचे नाव: पंचणील हाईदस सी अँड ठी को ऑप ही सोसा ली, खॉक नं- महतवीर नगर, रोड नं- उहायुकरवाडी कांदिवली ठेस: मुंबई, 40000, मुंबई, पिन कोड:-40000 मेंन ने-4.CCPC 11400
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अस्तत्यास,प्रतिवादिचे नाव व पत्ता	1): नावः गयी अगोक गुता वयः 39; मताः प्रतीर नं 1:112, माळा नं -, इमारतीचे नावः कावरिया नगर, काॉक नं ऑप. एम टी एन एव, रोड नं एम क्षी रोड, कोंदेवती वेद: मुंबई, महाराष्ट्र मुखई, लिराष्ट, मुखई, लिरा कोड.40005 पॅन नं-AADE69726E 2): नावः मांवतः अरोक गुता वयः 23; पताः प्रतीर नं 1:112, माळा नं -, इमारतीचे नावः कावर्यिन नगर काॉक नं और एम टी एन एत, रोड नं एम क्षी रोड, कोंदेवती वेद: मुंबई, महाराष्ट्र मुखई, लिरा कोड.40005 पॅन नं-CH32504533M
(१) दसाऐवज करुन दित्याचा दिनांक	05/12/2023
(10)दस्त नोंदणी केल्याचा दिनांक	05/12/2023
(11)अनुक्रमांक,खंड व पृष्ठ	18828/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	800000
(13)वाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला वपशील:-:	
मुद्रांक युत्क आकारताना निवडलेला अनुखेद :	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.





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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 15th March 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.





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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 ₹ 3,08,39,000.00 (Rupees Three Crore Eight Lakh Eighty Thirty Nine Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 Cosmos Emp. No. H.O./Credit/67/2019-20

Auth. Sign.

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