



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchasers: Mr. Rajendra Mahadeo Indulkar & Mrs. Hemangi Rajendra Indulkar

Name of Owners: Mr. Jayram Laxman Pujari & Mrs. Vrushali Jayram Pujari

Residential Flat No. C-311, 3rd Floor, C Wing, "Sukh Sagar Co-op. Hsg. Soc. Ltd.", Goddev, Phatak Road, Abhinav School Bus Stop, Byanader (East), Thane – 401105, State – Maharashtra, Country – India.

Latitude Longitude - 19°18'11.3"N 72°51'28.6"E

Intended User:

Cosmos Bank

Veera Desai Road, Andheri (West) Branch

Shop No. 7, Dhanashree Heights, Building No. 42, Off. Veera Desai Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India.



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

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





Valuation Report / Cosmos Bank - Veera Desai Road, Andheri (West) Branch / Hemangi Rajendra Indulkar (7771/2305670) Page 2 of 18

Vastu/Mumbai/03/2024/7771/2305670 21/01-418-SKVS

Date: 21.03.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. C-311, 3rd Floor, C Wing, "Sukh Sagar Co-op. Hsg. Soc. Ltd.", Goddev, Phatak Road, Abhinav School Bus Stop, Byanader (East), Thane - 401105, State - Maharashtra, Country - India belongs to Mr. Jayram Laxman Pujari & Mrs. Vrushali Jayram Pujari. Name of Proposed Purchasers is Mr. Rajendra Mahadeo Indulkar & Mrs. Hemangi Rajendra Indulkar.

Boundaries of the property.

North Kairali Apartment

South Road East Phatak Road West Pooja Nagar

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 ₹ 55,11,800.00 (Rupees Fifty Five Lakh Eleven Thousand Eight Hundred 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.Cr



Director

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





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

TeleFax: +91 22 28371325/24

Valuation Report of Residential Flat No. C-311, 3rd Floor, C Wing, "Sukh Sagar Co-op. Hsg. Soc. Ltd.", Goddev, Phatak Road, Abhinav School Bus Stop, Byanader (East), Thane – 401105, 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			
		21.03.2024 for Banking Purpose			
2	Date of inspection	18.03.2024 R			
3	Name of the owner/ owners	Name of Proposed Purchasers:			
		Mr. Rajendra Mahadeo Indulkar &			
		Mrs. Hemangi Rajendra Indulkar			
		Name of Owners:			
		Mr. Jayram Laxman Pujari &			
		Mrs. Vrushali Jayram Pujari			
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the	Joint Ownership			
	shares undivided?	Details of share of ownership is not available			
5	Brief description of the property	Address: Residential Flat No. C-311, 3rd Floor, C			
		Wing, "Sukh Sagar Co-op. Hsg. Soc. Ltd.",			
		Goddev, Phatak Road, Abhinav School Bus Stop,			
		Byanader (East), Thane - 401105, State -			
		Maharashtra, Country – India			
		/			
		Contact Person:			
		Mrs. Vrushali Jayram Pujari (Seller) Contact No. 7738580513			
6	Location, street, ward no	Phatak Road, Bhayander (East)			
	Survey/ Plot no. of land	Old Survey No. 117/1, New Survey No. 121/1			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area			
9	Classification of locality-high class/ middle	Middle Class			
	class/poor 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.	Carpet Area in Sq. Ft. = 479.00			
	Shape, dimension and physical features	(Area as per Actual Site Measurement)			
		Built Up Area in Sq. Ft. = 496.00			



		(Area as per Agreement for Sale)		
13	Roads, Streets or lanes on which the land is abutting	Phatak Road, Bhayander (East)		
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	N. A.		
	(ii) Ground Rent payable per annum			
	(iii) Unearned increased payable to the	R		
	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. 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 reate		
24	Is the building owner occupied/ tenanted/ both?	Seller Occupied		
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	Seller Occupied		
	(ii) Portions in their occupation	N.A.		



business associates of the owner? Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, bull:in wardrobes, etc. or for services charges? If so, give details Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant? What is the amount of property tax? Who is to bear it? Give details with documentary proof Is the building insured? If so, give the policy no, amount for which it is insured and the annual premium Information not available Info		(iii)	Monthly or annual rent	₹ 11,500.00 expected rental income per month
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	40			N. A.
41 Year of commencement of construction and Year of Completion – 1995 (As per site		cos	OF CONSTRUCTION	
<u> </u>	41	Year	of commencement of construction and	Year of Completion – 1995 (As per site





	year of completion	information)
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.
45	Remarks:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road, Andheri (West) Branch to assess fair market value as on 21.03.2024 for Residential Flat No. C-311, 3rd Floor, C Wing, "Sukh Sagar Co-op. Hsg. Soc. Ltd.", Goddev, Phatak Road, Abhinav School Bus Stop, Byanader (East), Thane – 401105, State – Maharashtra, Country – belongs to Mr. Jayram Laxman Pujari & Mrs. Vrushali Jayram Pujari. Name of Proposed Purchasers is Mr. Rajendra Mahadeo Indulkar & Mrs. Hemangi Rajendra Indulkar.

We are in receipt of the following documents:

1	Copy of Draft Agreement for Sale between Mr. Jayram Laxman Pujari & Mrs. Vrushali Jayram Pujari (the		
	Transferors) AND Mr. Rajendra Mahadeo Indulkar & Mrs. Hemangi Rajendra Indulkar (the Transferees)		
2	Copy of Agreement for Sale dated 29.08.2005 between Shri. Jeevan Morarilal Nohria (the Transferor)		
	AND Mr. Jayram Laxman Pujari & Mrs. Vrushali Jayram Pujari (the Purchasers)		
3	Copy of Commencement Certificate No. Javak No. 810 / 82 / 83 dated 10.05.1982 issued by Group		
	Grampanchayat Navghar (Bhayander).		

LOCATION:

The said building is located at Old Survey No. 117/1, New Survey No. 121/1 at Village – Goddev, Taluka – Thane, District – Thane. The property falls in Residential Zone. It is at a travelling distance 1.2 Km. from Bhayander Railway Station.

BUILDING:

The building under reference is having Ground + 3 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. 3rd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Balcony. The residential flat is finished with Vitrified flooring, Teak wood door frame with flush door, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing.





Valuation as on 21st March 2024

The Built Up Area of the Residential Flat	:	496.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1995 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	29 years
Cost of Construction	:	496.00 X 2,500.00 = ₹ 12,40,000.00
Depreciation {(100-10) X 29 / 60}	:	43.50%
Amount of depreciation	:/	₹ 5,39,400.00
Guideline rate obtained from the Stamp Duty Ready	:/	₹ 81,005.00 per Sq. M.
Reckoner for new property		i.e. ₹ 7,526.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 67,171.00 per Sq. M.
		i.e. ₹ 6,240.00 per Sq. Ft.
Prevailing market rate	:	₹ 12,200.00 per Sq. Ft.
Value of property as on 21.03.2024	:	₹ 496.00 Sq. Ft. X ₹ 12,200.00 = ₹ 60,51,200.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 2024 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 21.03.2024 (A)		₹ 60,51,200.00 - ₹ 5,39,400.00 = ₹ 55,11,800.00
Total Value of the property	:	₹ 55,11,800.00
The realizable value of the property	:	₹ 49,60,620.00
Distress value of the property		₹ 44,09,440.00
Insurable value of the property Think.Inno (496.00 Sq. Ft. X ₹ 2,500.00)	Va	₹12,40,000.00 a † e

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. C-311, 3rd Floor, C Wing, "Sukh Sagar Co-op. Hsg. Soc. Ltd.", Goddev, Phatak Road, Abhinav School Bus Stop, Byanader (East), Thane – 401105, State – Maharashtra, Country – India for this particular purpose at ₹ 55,11,800.00 (Rupees Fifty Five Lakh Eleven Thousand Eight Hundred Only) as on 21st March 2024.





NOTES

- 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 21st March 2024 is ₹ 55,11,800.00 (Rupees Fifty Five Lakh
 Eleven Thousand Eight Hundred 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 + 3 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 3 rd Floor		
3	Year of con	struction	1995 (As per Completion Certificate)		
4	Estimated f	uture life	31 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	ndations	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 door, Powder Coated Aluminum sliding windows		
10	Flooring		Vitrified tiles flooring		
11	Finishing		Cement plastering, POP false ceiling		
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		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing		
15	Sanitary ins	stallations Think Innov	vata Craata		
	(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		
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry		
	Height and length		wall		
	Type of construction				
18	No. of lifts a	and capacity	No Lift		



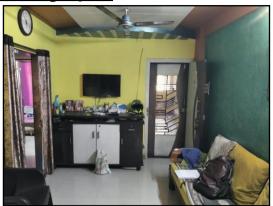
19	Underground sump – capacity and type of construction	R.C.C tank	
20	Over-head tank	R.C.C tank on terrace	
	Location, capacity		
	Type of construction		
21	Pumps- no. and their horse power	May be provided as per requirement	
22	Roads and paving within the compound approximate area and type of paving	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	





Actual site photographs

















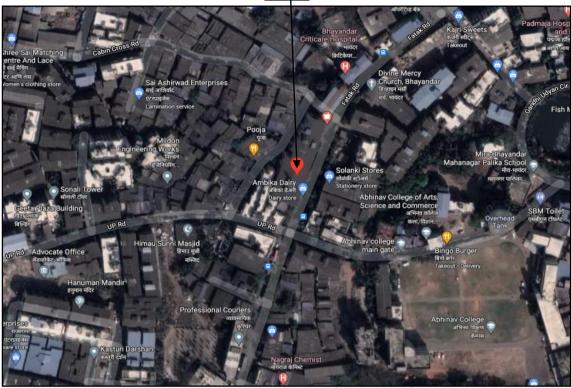






Route Map of the property

Site u/r





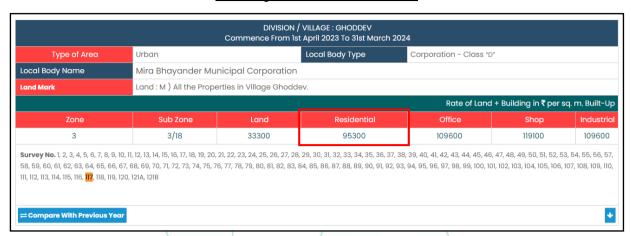
Latitude Longitude - 19°18'11.3"N 72°51'28.6"E

Note: The Blue line shows the route to site from nearest railway station (Bhayander – 1.2 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	95,300.00			
Reduced by 15% on Flat Located on 3 rd Floor	14,295.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	81,005.00	Sq. Mtr.	7,526.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	33,300.00			
The difference between land rate and building rate (A – B = C)	47,705.00			
Depreciation Percentage as per table (D) [100% - 29%]	71%			
(Age of the Building – 29 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	67,171.00	Sq. Mtr.	6,240.00	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.

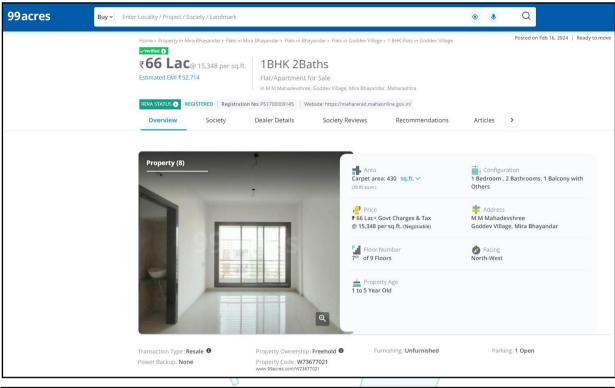
	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	Innovate Cre80%te

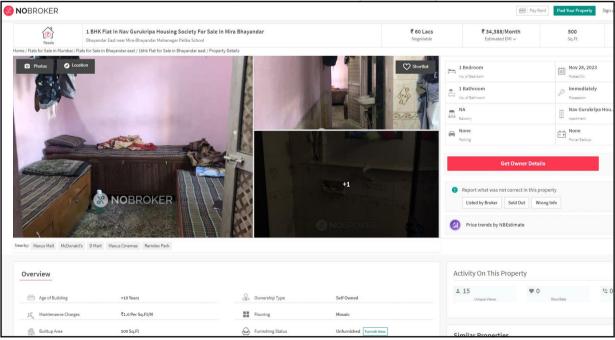
Table - D: Depreciation Percentage Table

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



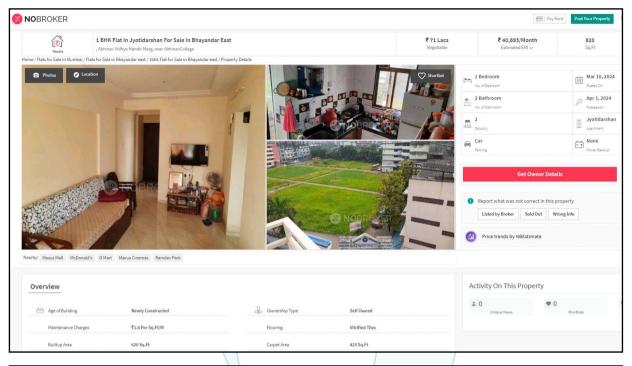
Price Indicators

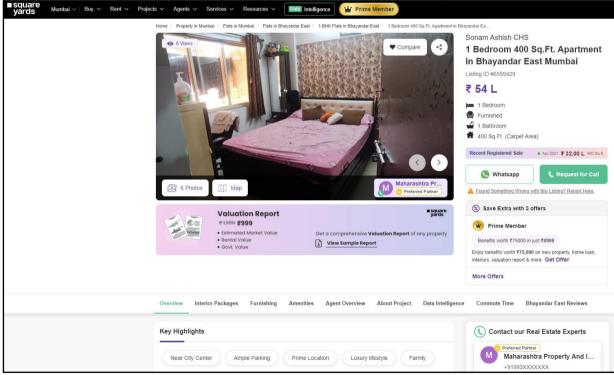






Price Indicators







Sale Instance

65337 9-03-2024 ote:-Generated Through eSearch odule,For original report please	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 7 दस्त क्रमांक : 3765/2024 नोदंणी :
ontact concern SRO office.		Regn:63m
	गावाचे नाव : गोडदेव	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2750000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2302448	
(४) भू.मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे गोडदेव,वोर्ड क्र. एम,विभाग 3/18,सदिनका क्र. 315/डी विंग,तिसरा मजला, सुख सागर अपार्टमेंट, सुख सागर को. ऑप. हौ. सोसा. लि.,गोडदेव रोड,भाईदर पू. ठाणे 401105. एकूण क्षेत्रफळ 24.16 चौ. मी. बिल्टअप आहे.((Survey Number : Old Survey No. 117 New Survey No. 121 Hissa No. 1;	
(5) क्षेत्रफळ	24.16 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-हेमांगी लक्ष्मण गावडे उर्फ हेमांगी राजेंद्र इंदुलकर वय:-42 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सदिनका क्र. 315/डी विंग, तिसरा मजला, सुख सागर अपार्टमेंट, सुख सागर को. ऑप. हौ. सोसा. लि., गोडदेव रोड, भाईंदर पू. ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AKGPG5784K	
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रविण रमेश सुर्वे वय:-42; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सदिनका क्र. ए/108, गोविंद नगर, गोडदेव फाटक रोड, हनुमान मंदिर जवळ, भाईंदर पू ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-BKWPS7473L 2): नाव:-प्रीती प्रवीण सुर्वे वय:-38; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सदिनका क्र. ए/108, गोविंद नगर, गोडदेव फाटक रोड, हनुमान मंदिर जवळ, भाईंदर पू ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-GBHPS9082L	
(९) दस्तऐवज करुन दिल्याचा दिनांक	05/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	05/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	3765/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	192500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	27500	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 21st 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.



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 ₹ 55,11,800.00 (Rupees Fifty Five Lakh Eleven Thousand Eight Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

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

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