

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

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Mangesh Dattaram Rane

Residential Flat No. D/216, 2nd Floor, Wing – D, **"Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd."**, Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, State – Maharashtra, Country – India.

Latitude Longitude - 19°25'38.5"N 72°49'31.4"E

Intended Users Cosmos Bank

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



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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in



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Vastu/Mumbai/04/2024/8218/2305975 15/10-114-PRVS Date: 15.04.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. D/216, 2nd Floor, Wing – D, **"Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd."**, Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401209, State – Maharashtra, Country – India belongs to **Mr. Mangesh Dattaram Rane.**

Boundaries of the property.

North	: Slum	n Area
South	: Sara	ng CHSL
East	: Inter	nal Road
West	: Prab	hakar Bhawan Apartment

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 ₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty 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

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

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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in

<u>Valuation Report of Residential Flat No. D/216, 2nd Floor, Wing – D, "Sundaram Complex C & D Wing Co-Op.</u> <u>Hsg. Soc. Ltd.", Sundar Nagar, Village – Tulini, Nallasopara (East), Taluka – Vasai, District – Thane,</u>

PIN - 401 209, State - Maharashtra, Country - India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 15.04.2024 for Bank Loan Purpose		
2	Date of inspection	13.04.2024		
3	Name of the owner/ owners	Mr. Mangesh Dattaram Rane		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership		
5	Brief description of the property	Address:Residential Flat No. D/216, 2 nd Floor, Wing – D, "Sundaram Complex C & D Wing Co- Op. Hsg. Soc. Ltd.", Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, State – Maharashtra, Country – India.Contact Person: Mr. Mangesh Dattaram Rane (Owner) 		
6	Location, street, ward no	Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209		
	Survey/ Plot no. of land	Survey No. 14, Hissa No. 3-B at Village – Tulinj		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area		
9	Classification of locality-high class/ middle class/poor class	Middle Class		
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity		
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 511.00 (Area as per Actual Site Measurement)		
		Built Up Area in Sq. Ft. = 613.00 (Carpet Area + 20%)		



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	Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh Da			
		Built Up Area in Sq. Ft. = 730.00		
		(Area as per Agreement for Sale)		
13	Roads, Streets or lanes on which the land is abutting	Sundar Nagar, Village – Tulinj, Nallasopara (East) Taluka – Vasai, District – Thane, PIN – 401 209		
14	If freehold or leasehold land	Free hold		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum	N. A.		
	(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.	Information not available		
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available		
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No		
21	Attach a dimensioned site plan	N.A.		
	IMPROVEMENTS			
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available		
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached		
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied – Miss. Shankuntala Gupta Rented Since – Last 3 Months		
	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 CIDCO norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	N.A.		



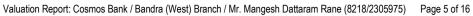


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	Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh				
	(ii) Portions in their occupation	N.A.			
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 12,000.00 Present rental income per month			
	(iv) Gross amount received for the whole property	N.A.			
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available			
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.			
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.			
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.			
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.			
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.			
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.			
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available			
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available			
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.			
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.			
	SALES				
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records			
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.			
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.			
_	COST OF CONSTRUCTION				





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Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh Dattaram Rane (8218/2305975) Page 6 of 16

41	Year of commencement of construction and year of completion	Year of Completion – 2008 (As per Part Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark: As per actual site measurement, the Carpet Area	is 511.00 Sq. Ft. & Built-up Area mentioned is the

agreement is 730.00 Sq. Ft. The loading on Measured carpet to built-up is 43%, hence, we have considered

the area as per physical site measurement for the purpose of valuation. **PART II- VALUATION**

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 15.04.2024 for Residential Flat No. D/216, 2nd Floor, Wing – D, **"Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd."**, Sundar Nagar, Village – Tulinj, Nallasopara (East), Taluka – Vasai, District – Thane, PIN – 401 209, State – Maharashtra, Country – India belongs to **Mr. Mangesh Dattaram Rane.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.09.2010 Between Mr. Shantilal B. Mewada & Mrs. Jayantidevi S.
	Mewada (The Vendor) and Mr. Mangesh Dattaram Rane (The Purchaser's).
2	Copy of Part Occupancy Certificate No. CIDCO / VVSR / POC / BP - 3319 / E / 784 dated 25.03.2008
	issued by CIDCO.
3	Copy of Electricity Bill Consumer No. 001901192029 dated 07.03.2024 in the name of Mr. Shantilal B.
	Mewada & Mrs. Jayantidevi S. Mewada issued by MSEDCL.

LOCATION:

The said building is located at Survey No. 14, Hissa No. 3-B at Village – Tulinj, Taluka – Vasai, District – Thane, PIN – 401 209. The property falls in Residential Zone. It is at a travelling distance 1.9 Km. from Nallasopara railway station.

<u>BUILDING</u>:

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Good. The building is used for residential purpose. 2nd Floor is having 4 Residential Flats. The building is without lift. The external condition of building is Good.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 2 Bedrooms + Living Room + Kitchen + W.C + Bath + Cup board Area (i.e., 2BHK with W.C. + Bath). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Casing Capping electrification & Concealed plumbing. The internal condition of flat is normal.

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Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh Dattaram Rane (8218/2305975) Page 7 of 16 Valuation as on 15th April 2024

The Measurement Carpet Area of the Residential	:	511.00 Sq. Ft.
Flat		

Deduct Depreciation:

Prevailing market rate	:	₹ 9,800.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 38,188.00 per Sq. M. i.e., ₹ 3,548.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 43,290.00 per Sq. M. i.e., ₹ 4,022.00 per Sq. Ft.
Amount of depreciation		₹ 3,67,800.00
Depreciation {(100-10) X 16 / 60}	÷	24.00%
Cost of Construction	:	613.00 X 2,500.00 = ₹ 15,32,500.00
Age of the building as on 2024	:	16 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2008 (As per Part Occupancy Certificate)

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. - Depreciation)

Depreciated fair value of the property as on 15.04.2024	7	₹ 50,07,800.00 - ₹ 3,67,800.00 =
		₹ 46,40,000.00
Total Value of the property	:	₹ 46,40,000.00
The realizable value of the property	:	₹ 41,76,000.00
Distress value of the property		₹ 37,12,000.00
Insurable value of the property (613.00 X 2,500.00)	:	₹ 15,32,500.00
Guideline value of the property (613.00 X 3,548.00)	4	₹ 21,74,924.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. D/216, 2nd Floor, Wing - D, "Sundaram Complex C & D Wing Co-Op. Hsg. Soc. Ltd.", Sundar Nagar, Village -Tulinj, Nallasopara (East), Taluka - Vasai, District - Thane, PIN - 401 209, State - Maharashtra, Country - India. for this particular purpose at ₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty Thousand Only) as on 15th April 2024.



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Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh Dattaram Rane (8218/2305975) Page 8 of 16 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 15th April 2024 is ₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty 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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Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh Dattaram Rane (8218/2305975) Page 9 of 16 ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on 2 nd Floor
3	Year of construction	2008 (As per Part Occupancy Certificate)
4	Estimated future life	44 Years Subject to proper, preventive periodic
		maintenance & structural repairs
5	Type of construction- load bearing	R.C.C. Framed Structure
	walls/RCC frame/ steel frame	
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,
4.0		Powder Coated Aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features,	No
14	if any	Cooling Conning electrification
14	(i) Internal wiring – surface or conduit	Casing Capping electrification
		Concealed plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	
15	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	As per requirement
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior	Ordinary
10	white/ordinary.	Ordinary
No1	Compound wall	6'.0" High, R.C.C. column with B. B. masonry
	Height and length	wall
	Type of construction	
18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of	R.C.C tank
	construction	
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	Cement concrete in open spaces, etc.
	approximate area and type of paving	
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System
	public sewers, if septic tanks provided, no.	
	and capacity	



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Actual site photographs



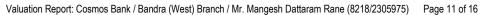


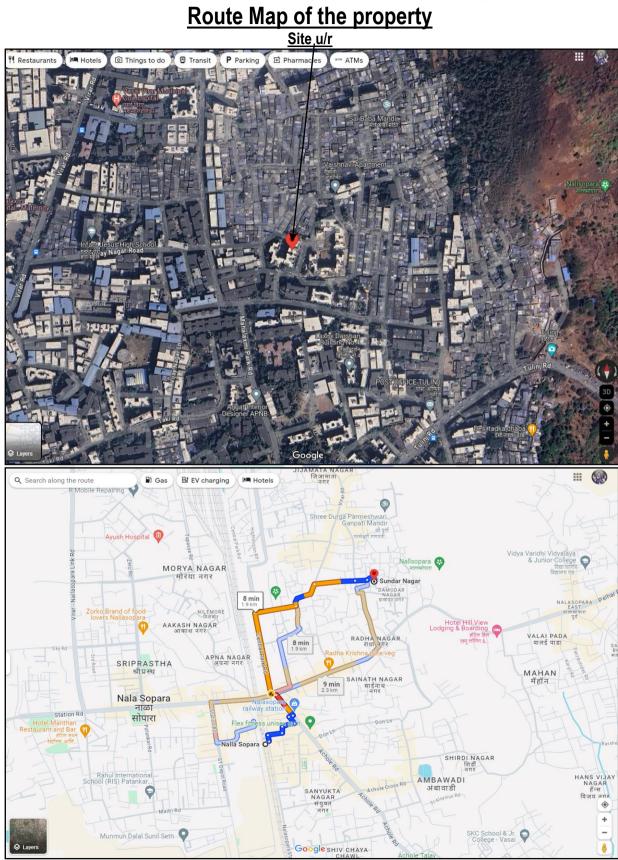
OPPO A74

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Latitude Longitude - 19°10'02.7"N 72°57'19.1"E Note: The Blue line shows the route to site from nearest railway station (Nallasopara – 1.9 Km.)



Valuation Report: Cosmos Bank / Bandra (West) Branch / Mr. Mangesh Dattaram Rane (8218/2305975) Page 12 of 16

Ready Reckoner Rate

				Statement o स्मूल्य दर पत्र					
A Home Valuation Guidelines ■ User N							er Manual		
Γ	Year 2024-2025	~					Language	Enalish	~]
		Selected District	Palgh	har			~		
		Select Taluka	Vase	ai			~		
		Select Village	Mauj	je (Gav) Tullij (16) (Vasai Vin	ar Sh	~		
		Search By	Surv	ey No.	OLocation				
	1	Enter Survey No	14			Se	earch		
3	पविभाग 3- अधिकृत विनशेती झालेग		जमीन 1400	निवासी सदनिका 48100	<mark>ऑफ़ीस दुका</mark> ने 55300 584	ो और 400 श	द्योगिक एकक (R 55300 चौ. ग	Rs./) Attribute मीटर सर्वेक्षण क	नंबर
amr	Duty Ready Reckoner	Market Value Rate	e for Flat	t	48.10	00.00			
	ced by 10% on Flat Loca			-		10.00	-		
	Duty Ready Reckoner		ate (Afte	er Reduced) (A)		90.00	Sq. Mtr.	4,022.00	Sq. Ft.
amp	Duty Ready Reckoner	Market Value Rate	e for Lan	nd (B)	11,40	00.00			•
e d	ifference between land ra	ate and building ra	ate (A – I	B = C)	31,89	90.00			
pre	ciation Percentage as pe	er table (D) [100%	o - 16%]			84%			
qe (of the Building – 16 Years	c)							
J - 1	and building to round	3)							
ate	to be adopted after con	,	iation [B	s + (C x D)]	38,18	38.00	Sq. Mtr.	3,548.00	Sq. Ft.
ite fo	-	sidering depreci aluation of resider	ntial build	ding / flat / comme					
ite fo	to be adopted after con ing not having lift spending upon the floor, in	sidering depreci aluation of resider	ntial build	ding / flat / comme		fice in s		n above floor wl	
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ate 1 uild ne fc De able som	ing not having lift illowing table gives the vi- spending upon the floor, i Floor on which Ground Floor / Stilt / Fl First Floor Second Floor Third Floor Fourth Floor and above - D: Depreciation Perco pleted Age of Building in Years	aluation of resider ready reckoner rat h flat is Located loor e e <u>centage Table</u> R.C.C. Str 100% 95%	ntial buik tes will b	ding / flat / comme be reduced.	ercial unit / of	fice in s Rate	such building or to be adopted 100% 95% 90% 85% 80% epreciation Cessed Buildin Structure	n above floor wi	here there is



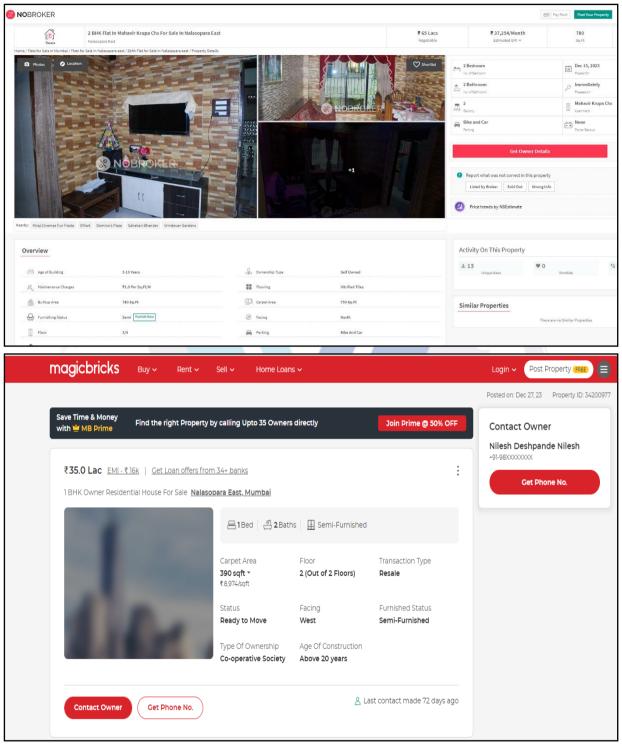
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Price Indicators





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Sales Instance

5007533	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.वसई 4
13-04-2024		दस्त क्रमांक : 5007/2024
Note:-Generated Through eSearch Module,For original report please		नोदंणी :
contact concern SRO office.		Regn:63m
		-
	गावाचे नाव : तुळींज	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2350000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1698500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	301,तिसरा मजला,ए -विंग,सुंदरम कॉम्प्ले हौ. सो. ली.,गाव मौजे तुळींज,नालासोपारा	' पूर्व,ता. वसई,जिल्हा- पालघर,राज्य- बी,उपविभाग क्र-3,सदनिकेचे क्षेत्र 35.31
(5) क्षेत्रफळ	35.31 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:-राजन गोविंद रिंगे वय:-41 पत्ता:-प्लॉट कॉंप्लेक्स , ब्लॉक नं: सुंदर नगर, विजय नगर,नालाज् कोड:-401209 पॅन नं:-AIYPR5474K	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सूरज दिपक कदम वय:-25; पत्ता:-प्त बिल्डिंग , ब्लॉक नं: तुळींज रोड, विजय नगर, नाला कोड:-401209 पॅन नं:-GJHPK4278L 2): नाव:-सुवर्णा डी कदम वय:-48; पत्ता:-प्लॉट बिल्डिंग , ब्लॉक नं: तुळींज रोड, विजय नगर, नाला कोड:-401209 पॅन नं:-DERPK6889B	सोपारा पूर्व , रोड नं: -, महाराष्ट्र, पालघर. पिन : नं: ए-302, माळा नं: -, इमारतीचे नाव: सुंदरम
(9) दस्तऐवज करुन दिल्याचा दिनांक	22/03/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	22/03/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	5007/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	164500	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23500	
(14)शेरा		

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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 April 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.

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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 ₹ 46,40,000.00 (Rupees Forty-Six Lakh Forty Thousand Only).

Auth. Sign.

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





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