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: Mrs. Bharti Durgesh Jadhav

Residential Flat No. 102, 1st Floor, "Lotus Belleza Co-op. Hsg. Soc. Ltd.", Azad Nagar, Veera Desai Road Andheri (West), Mumbai - 400 053, State - Maharashtra, Country - India.

Latitude Longitude - 19°07'42.0"N 72°50'20.9"E

Intended User: Cosmos Bank

Kandivali (West) Branch Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State – Maharashtra, Country – India.



Our Pan India Presence at :

Nanded
 Thane
 Ahmedal
 Nashik
 Rajkot
 Aurangabad
 Pune
 Indore

Ahmedabad
Delhi NCR
Rajkot
Raipur
Indore
Jaipur

Regd. Office

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/04/2024/008344/2306075 24/16-214-JABS Date: 24.04.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 102, 1st Floor, "Lotus Belleza Co-op. Hsg. Soc. Ltd.", Azad Nagar, Veera Desai Road, Andheri (West), Mumbai - 400 053, State - Maharashtra , Country - India belongs to Mrs. Bharti Durgesh Jadhav.

Boundaries of the property.

North	:	Azad Nagar Road No. 3
South	:	Building No. 45
East	:	Under Construction Building
West	:	Manav CHSL – Building No. 44

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 ₹ 1,23,50,000.00 (Rupees One Crore Twenty-Three Lakh Fifty 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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💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 3 of 17

Valuation Report of Residential Flat No. 102, 1st Floor, "Lotus Belleza Co-op. Hsg. Soc. Ltd.", Azad Nagar, Veera Desai Road, Andheri (West), Mumbai - 400 053, 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 24.04.2024 for Bank Loan Purpose				
2	Date of inspection	23.04.2024				
3	Name of the owner/ owners	Mrs. Bharti Durgesh Jadhav				
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. 102, 1st Floo "Lotus Belleza Co-op. Hsg. Soc. Ltd.", Aza Nagar, Veera Desai Road, Andheri (West Mumbai - 400 053, State - Maharashtra, Country India. Contact Person: Mr. Dhrama Baburao Jadhav (Contractor) Contact No.: 8879191627				
6	Location, street, ward no	Azad Nagar, Veera Desai Road, Andheri (West), Mumbai				
7	Survey/ Plot no. of land	CTS No. 138 of Village Ambivali				
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.	Carpet Area in Sq. Ft. = 432.00				
	Shape, dimension and physical features	(Area as per Actual Site Measurement)				
		Carpet Area in Sq. Ft. = 475.00				
		(Area as per Agreement for Sale)				
		Built-up Area in Sq. Ft. = 523.00				



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		(Area as per Index II)		
13	Roads, Streets or lanes on which the land is abutting	Veera Desai Road		
14	If freehold or leasehold land	Leasehold land		
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	N.A.		
	(i) Initial Premium			
	(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.	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?	Vacant, Painting work under progress		
	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 MHADA norms Percentage actually utilized – Details not available		
26	RENTS			
	(i) Names of tenants/ lessees/ licensees, etc	N.A.		





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	(ii)	Portions in their occupation	N.A.			
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 26,000.00 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 cookii	barate amount being recovered for the use atures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for attack being bei	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		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A.			
33	for lig	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	N.A.			
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	N.A.			
36		ny dispute between landlord and tenant ding 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.			
	SALI	ES				
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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.			
	COST	T OF CONSTRUCTION				





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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 6 of 17

41	Year of commencement of construction and year of completion	Year of Construction – 2023 (As per Full 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: The said flat Painting work under progress	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 24.04.2024 for Residential Flat No. 102, 1st Floor, **"Lotus Belleza Co-op. Hsg. Soc. Ltd."**, Azad Nagar, Veera Desai Road, Andheri (West), Mumbai - 400 053, State - Maharashtra, Country - India belongs to **Mrs. Bharti Durgesh Jadhav.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 05/04/2024 between Mr. Manji Nanji Patel (the Transferor) AND N	Mrs.
	Bharti Durgesh Jadhav (the Transferee)	
2	Copy of Full Occupancy Certificate No. MH/EE/(B.P.)/GM/MHADA-106/116/2023 dated 15.03.2	2023
	issued by Maharashtra Housing and Area Development Authority (MHADA).	

LOCATION:

The said building is situated at land bearing CTS No. 183 of Village - Ambivali, Taluka – Andheri, in the Registration District and Sub-District of Mumbai City and Mumbai Suburban. The property falls in Residential Zone. It is at a travelling distance of 400m. from Azad Nagar Metro Station.

BUILDING:

The building under reference is having Stilt + 9th 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. 1st Floor is having 3 Residential Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living Room + Bedroom + Kitchen + Passage + 2 Toilets (**i.e., 1BHK 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 24th April 2024

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The Carpet Area of the Residential Flat	:	475.00 Sq. Ft.

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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 7 of 17

Deduct Depreciation:

Year of Construction of the building	:	2023 (As per Full Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	••	1 Year
Cost of Construction	:	523.00 X 2,800.00 = ₹ 14,64,400.00
Depreciation {(100-10) X 1 / 60}	:	N.A. the building age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready	•••	₹ 1,94,450.00 per Sq. M.
Reckoner for new property		i.e. ₹ 18,065.00 per Sq. Ft.
Guideline rate (after depreciate)	-	N.A. the building age is below 5 years
Prevailing market rate	:	₹ 26,000.00 per Sq. Ft. (TM)
Value of property as on 24.04.2024	:	475.00 Sq. Ft. X ₹ 26,000.00 = ₹ 1,23,50,000.00

(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 24.04.2024		₹ 1,23,50,000.00
Total Value of the property	:	₹ 1,23,50,000.00
The realizable value of the property	:	₹ 1,11,15,000.00
Distress value of the property		₹ 98,80,000.00
Insurable value of the property (523 X 2,800.00)		₹ 14,64,400.00
Guideline value of the property (523 X 18,065.00)		₹ 94,47,995.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 102, 1st Floor, "Lotus Belleza Co-op. Hsg. Soc. Ltd.", Azad Nagar, Veera Desai Road, Andheri (West), Mumbai - 400 053, State - Maharashtra, Country - India for this particular purpose at ₹ 1,23,50,000.00 (Rupees One Crore Twenty Three Lakh Fifty Thousand Only). as on 24th April 2024.

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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 8 of 17

NOTES

- 1. 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 24th April 2024 is ₹ 1,23,50,000.00 (Rupees One Crore Twenty Three Lakh Fifty 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 Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 9 of 17

	Technical details	Main Building		
1.	No. of floors and height of each floor	Stilt + 9th Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor		
3	Year of construction	2023 (As per Full Occupancy Certificate)		
4	Estimated future life	59 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(ii)Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification & plumbing		
15	Sanitary installations			
	(i) No. of water closets	As per Requirement		
	(ii) No. of lavatory basins			
	(iii) No. of urinals			
	(iv) No. of sink	ral -		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary		
17	Compound wall Height and length Type of construction	Existing		
18	No. of lifts and capacity	1 lift		
19	Underground sump – capacity and type of construction	R.C.C tank		
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace		
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



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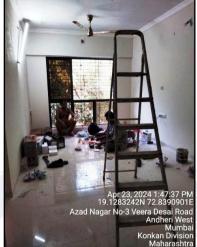


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Actual site photographs













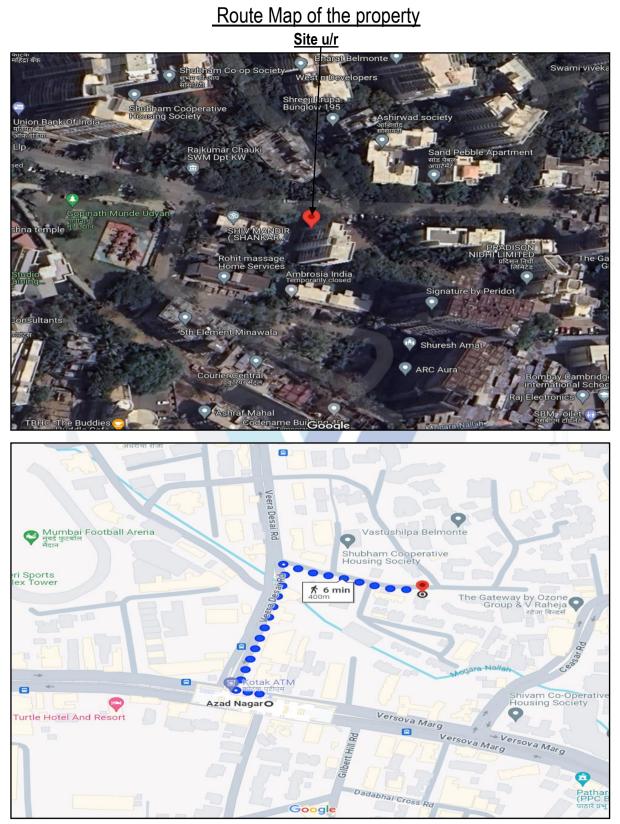








Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 11 of 17



Latitude Longitude - 19°07'42.0"N 72°50'20.9"E Note: The Blue line shows the route to site from nearest Metro Station (Azad Nagar – 400m.)



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 12 of 17

Ready Reckoner Rate

		t of Registration			मुद्रांक विभाव राष्ट्र शासन	ग	
		नोंदणी व मु	द्रांक विभाग, म बाजारमूल्य दर पत्र	<u> </u>	न		
Home	<u>Va</u> l	uation Rules User M	-		Close	Feed	back
Year		Anı	ual Statement of	Rates			Language
20242025 🗸							English 🗸
	Selected District	मुंबई(उपनगर)	~				
	Select Village	आंबिवली (अंधेरी)		~			
	Search By	● Survey No ○ Lo	cation				
	Enter Survey No	183	Search				
			,				
	उपविभाग		खुली निवासी जमीन सदनिका	ऑफ़्रीस दुकाने	औद्योगिक एकक (Rs./)	Attribute	
		पुर्वेस गावाची हद्द, दक्षिणेस हद्द व पश्चिमेस विरा देसाई ार्ग.	104590 194450	223620 244470	194450 चौरस मीटर	सि.टी.एस. नंबर	

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,94,450.00			
No Increase for flat located on 1 st floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	1,94,450.00	Sq. Mtr.	18,065.00	Sq. Ft.

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	Rate	
	the building		
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
C)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

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	

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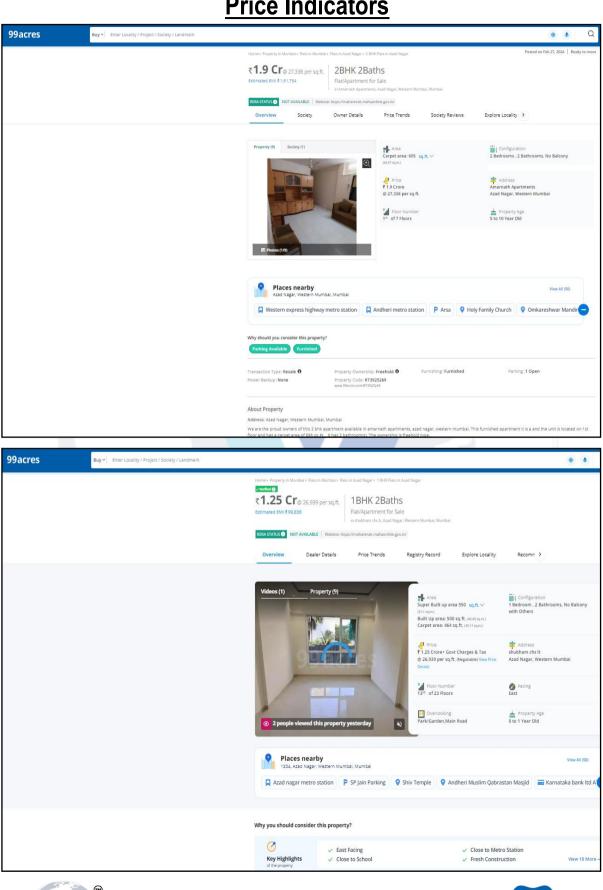
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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 13 of 17







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Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mrs. Bharti Durgesh Jadhav (008344 / 2306075) Page 14 of 17

Sales Instance

1088322 23-04-2024	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 1
23-04-2024 Note:-Generated Through eSearch Module.For origina		दस्त क्रमांक : 1088/2024
report please contact concern SRO office.	•	नोदंणी :
		Regn:63m
	गावाचे नाव : आंबिवली	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	17850000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	14627890.15	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :, इतर माहिती: सदनिका क्रमांक 1901 अठरावा मजला,बी विंग आझाद नगर जेम कॉ ऑप हौसिंग सोसायटी लिमिटेड आंबीवली अंधेरी पश्चिम मुंबई सदनिकेचे क्षेत्रफळ 638 चौरस फुट रेरा कार्पेट आहे.सोबत एक कारपार्कींगमहाराष्ट्र मुदांक अधिनीयम चे अनुच्छेद 5 ga(ii) मधील तरतुदीनुसार दस्त क्रमांक बदर17/15099/2021 नोंदणी दिनांक 29/12/2021 मधील भरलेले मुद्रांक शुल्क रू. 725000/- पैकी रु. 100/- वजा जाता रु. 724900/- इतके मुद्रांक शुल्क समायोजीत करुन उर्वरीत मुद्रांक शुल्क मेट्रोसेस सह रु. 347000/- सदर दस्तात भरण्यात आले. ((C.T.S. Number : 183 PART ;))	
(३) क्षेत्रफळ	65.22 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-प्रविण पालन नंदू वय:-64 पत्ता:-प्लॉट नं: 203/204, माळा आंबोली , महाराष्ट्र, मुम्बई. पिन कोड:-400058 पॅन नं:-AAHPM38	नं: -, इमारतीचे नाव: मेरीडेन पेलेस , ब्लॉक नं: अंधेरी पश्चिम मुंबई , रोड नं: 349A
(§)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	मुंबई, रोड नं: 33 दादाभाई क्रोस रोड क्रमांक 1, भवन्स कॉलेज जव	। नं: -, इमारेतीचे नाव: भवन्स रॉक गार्डन, ब्लॉक नं: अंधेरी पश्चिम मुंबई, रोड नं: 33
(९) दस्तऐवज करुन दिल्याचा दिनांक	17/01/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	23/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	1088/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	347000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)घोरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation	or any Cantonment area annexed to it.



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Sales Instance

5330513	सुची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 6			
23-04-2024		दस्त क्रमांक : 5330/2024			
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		नोदंणी :			
report picade contact concern or to onice.		Regn:63m			
	गावाचे नाव : आंबिवली				
(1)विलेखाचा प्रकार	करारनामा				
(2)मोबदला	12220000				
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	8804696				
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: सदनिका नं.201, माळा नं: 2 रा मजला, इमारतीचे नाव: लोटस बेलेझा, ब्लॉक नं: अंधेरी पश्चिम,मुंबई 400053, रोड : आझाद नगर,वीरा देसाई रोड, इतर माहिती: मुळ दस्त करारनामा नोंदणी क्र.BDR17/-14232/2023 निष्पादन दिनांक 23/10/2023 रोजी लिहून देणार यांनी रुपये 5,28,500/- इतके मुद्रांक शुल्क भरले असल्यामुळे तसेच तीन वर्षाच्या आत पुनर्विक्री होत असल्यामुळे महाराष्ट्र मुद्रांक अधिनियम 1958 चे अनुच्छेद ऽजी(ए)ii अन्वये सदर मुद्रांक शुल्क रुपये 4,39,250/- ची वजावट देऊन मुद्रांक शुल्क फरक रुपये 2,92,750/- इतके अदा करण्यात आले आहेत((C.T.S. Number : 183 ;))				
(5) क्षेत्रफळ	45.28 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:-अजय खुराना वय:-59 पत्ता:-प्लॉट नं: सदनिका नं.201, माळा नं: पश्चिम मुंबई , रोड नं: ऑफ विरा देसाई रोड, महाराष्ट्र, मुम्बई. पिन कोड:-4	2 रा मजला , इमारतीचे नाव: लोटस बेलेझा, ब्लॉक नं: आझाद नगर,अंधेरी 100058 पॅन नं:-AAJPK4286H			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व र्किंवा दिवाणी न्यायालयाचा हुकुमनामा र्किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-राहुल राकेश तिवारी वय:-34; पत्ता:-प्लॉट नं: सदनिका नं.ए/606 बोरीवली पश्चिम मुंबई, रोड नं: एस व्ही पी रोड, महाराष्ट्र, मुम्बई.) पिन कोड	, माळा नं: 6 वा मजला, इमारतीचे नाव: फिलजॉय अपार्टमेंट , ब्लॉक नं: :-400092) पॅन नं:-AFBPT8832R			
(९) दस्तऐवज करुन दिल्याचा दिनांक	26/03/2024				
(10)दस्त नोंदणी केल्याचा दिनांक	26/03/2024				
(11)अनुक्रमांक,खंड व पृष्ठ	5330/2024				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	294000				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000				
(14)शेरा					
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:					
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or ar	y 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 24th 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.

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.

Vastukala Consultants (I) Pvt.





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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 ₹ 1,23,50,000.00 (Rupees One Crore Twenty Three Lakh Fifty Thousand 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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