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MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

**Vastukala Consultants (I) Pvt. Ltd.**

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Viral Mahendra Pasad**

Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India

Latitude Longitude - 19°08'44.7"N 72°55'45.3"E

### Intended Users

**Cosmos Bank**

**Dadar (West) Branch**

36-A, Maru Niketan, D. L. Vaidya Road, Dadar (West), Mumbai-400028,  
State - Maharashtra, Country - India



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- |              |          |             |             |
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| 📍 Aurangabad | 📍 Pune   | 📍 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](mailto:mumbai@vastukala.co.in)

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## VALUATION OPINION REPORT

The property bearing Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – A, “Navnath Paradise”, Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India belongs to **Viral Mahendra Pasad**.

### Boundaries of the property.

|       |                                    |
|-------|------------------------------------|
| North | : B – Wing & Kasarbaug Lane        |
| South | : Kishor Building                  |
| East  | : Hari Hareshvar Shivalay Building |
| West  | : Shree Ji Society                 |

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 ₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh 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.**

**Manoj  
Chalikwar  
Director**

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.05.28 16:06:47 +05'30'

**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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- |              |          |             |             |
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| 📍 Aurangabad | 📍 Pune   | 📍 Indore    | 📍 Jaipur    |

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Residential Flat No. 502, 5th Floor, Wing – A, “Navnath Paradise”, Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, 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 28.05.2024 for Bank Loan Purpose  |
| 2  | Date of inspection   | 02.05.2024  |
| 3  | Name of the owner/ owners  | <b>Viral Mahendra Pasad</b>   |
| 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  | <b>Address:</b> Residential Flat No. 502, 5 <sup>th</sup> Floor, Wing – A, “Navnath Paradise”, Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India<br><br><b>Contact Person:</b><br>Mr. Harshil Gosar (Tenant)<br>Contact No. 9324754120 |
| 6  | Location, street, ward no  | Azad Nagar, Gokhale Road, Hanuman Chowk   |
|    | Survey/ Plot no. of land   | CTS No. 661/A, 661/B, 665/A, 665/B, 665/C-1, 665/C-2, 667/A & 667/B of Village Mulund   |
| 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  |
|    | <b>LAND</b>  |   |
| 12 | Area of Unit supported by documentary proof. Shape, dimension and physical features                          | Carpet Area in Sq. Ft. = 927.00<br>(Area as per Actual Site Measurement)<br><b>Carpet Area in Sq. Ft. = 910.00</b><br><b>(Area as per Agreement for sale)</b>   |
| 13 | Roads, Streets or lanes on which the land is abutting  | Azad Nagar, Gokhale Road, Hanuman Chowk   |
| 14 | If freehold or leasehold land  | Lease hold  |



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|    |  |  |
|----|--|--|
| 15 | If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.<br>(i) Initial Premium<br>(ii) Ground Rent payable per annum<br>(iii) Unearned increased payable to the Lessor in the event of sale or transfer | N. A.  |
| 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.   |
|    | <b>IMPROVEMENTS</b>  |  |
| 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 – Mr. Harshil Gosar  |
|    | If the property owner occupied, specify portion and extent of area under owner-occupation  | Fully Tenant Occupied  |
| 25 | What is the Floor Space Index permissible and Percentage actually utilized?  | Floor Space Index permissible – As per local norms<br>Percentage actually utilized – Details not available |
| 26 | <b>RENTS</b>   |  |
|    | (i) Names of tenants/ lessees/ licensees, etc  | Tenant Occupied – Mr. Harshil Gosar  |
|    | (ii) Portions in their occupation  | Fully Tenant Occupied  |
|    | (iii) Monthly or annual rent /compensation/license fee, etc. paid by each  | ₹ 40,000.00 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 law?  | N. A.  |
| 37 | Has any standard rent been fixed for the premises under any law relating to the control of rent?  | N. A.  |
|    | <b>SALES</b>  |  |
| 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 upon, the basis of arriving at the land rate  | N. A.  |
|    | <b>COST OF CONSTRUCTION</b>   |  |
| 41 | Year of commencement of construction and year of completion   | Year of Completion – 2019 (As per Documents)   |
| 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. |
|    | <b>Remark:</b><br>1. Application No. DOT / 22 / Harihareshwar / SRA / EE / 03 / 22 / 01 date 14.03.2022 for Amended Plan cum Full OC was submitted. But yet Occupancy Certificate not issued. |       |

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Dadar (West) Branch to assess fair market value as on 28.05.2024 for Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India belongs to **Viral Mahendra Pasad**.

**We are in receipt of the following documents:**

|   |   |
|---|---|
| 1 | Copy of Agreement for sale dated 31.03.2021 between M/s. Navnath Associates (the Developer) AND Viral Mahendra Pasad (the Purchaser). |
| 2 | Copy of Approved Plan No. SRA / ENG / 2446 / T / PL / AP date 09.06.2014 issued by Slum Rehabilitation Authority                      |
| 3 | Copy of Commencement Certificate No. SRA / ENG / 2446 / T / PL / AP date 30.08.2011 issued by Slum Rehabilitation Authority           |
| 4 | Copy of RERA Certificate No. P51800004789 issued by Maharashtra Real Estate Regulatory Authority                                      |
| 5 | Copy of Application No. DOT / 22 / Harihareshwar / SRA / EE / 03 / 22 / 01 date 14.03.2022 for Amended Plan cum Full OC.              |

**LOCATION:**

The said building is located at CTS No. 661/A, 661/B, 665/A, 665/B, 665/C-1, 665/C-2, 667/A & 667/B of Village Mulund, Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai. The property falls in Residential Zone. It is at a walking distance 300 Mtr. from Mulund Railway station.

**BUILDING:**

The building under reference is having Stilt + 20 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. 5<sup>th</sup> Floor is having 3 Residential Flats. The building having 3 Lifts.

**Residential Flat:**

The residential flat under reference is situated on the 5<sup>th</sup> Floor. It consists of Living Room + 3 Bedrooms + Kitchen + 3 Toilets + Passage (i.e. **3 BHK**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows with M.S. Grills, Concealed electrification & concealed plumbing etc. The flat internal condition is good.



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**Valuation as on 28<sup>th</sup> May 2024**

|   |   |                |
|---|---|----------------|
| The Carpet Area of the Residential Flat | : | 910.00 Sq. Ft. |
|---|---|----------------|

**Deduct Depreciation:**

|   |   |   |
|---|---|---|
| Year of Construction of the building  | : | Year of Completion – 2019 (As per Documents)              |
| Expected total life of building   | : | 60 Years  |
| Age of the building as on 2024  | : | 5 Years   |
| Cost of Construction  | : | 1001.00 X 2,800.00 = ₹ 28,02,800.00                       |
| Depreciation $\{(100-10) \times 5 / 60\}$                                   | : | N.A., as the property age is 5 years.                     |
| Amount of depreciation  | : | N.A., as the property age is 5 years.                     |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | : | ₹ 1,39,997.00 per Sq. M.<br>i.e., ₹ 13,000.00 per Sq. Ft. |
| Guideline rate (after depreciate)   | : | -   |
| Prevailing market rate  | : | ₹ 21,200.00 per Sq. Ft.                                   |
| <b>Value of property as on 28.05.2024</b>                                   | : | <b>910.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,82,00,000.00</b>    |

(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)

|  |   |                         |
|--|---|-------------------------|
| <b>Depreciated fair value of the property as on 28.05.2024</b> | : | -                       |
| <b>Total Value of the property</b>                             | : | <b>₹ 1,82,00,000.00</b> |
| <b>The realizable value of the property</b>                    | : | <b>₹ 1,63,80,000.00</b> |
| <b>Distress value of the property</b>                          | : | <b>₹ 1,45,00,000.00</b> |
| <b>Insurable value of the property (1001.00 X 2,800.00)</b>    | : | <b>₹ 28,02,800.00</b>   |
| <b>Guideline value of the property (1001.00 x 13,000.00)</b>   | : | <b>₹ 1,30,13,000.00</b> |

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 502, 5th Floor, Wing – A, "Navnath Paradise", Azad Nagar, Gokhale Road, Hanuman Chowk, Mulund (East), Mumbai, Pin Code - 400 081, State – Maharashtra, Country – India for this particular purpose at **₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh Only)** as on **28<sup>th</sup> May 2024**.



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**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 **28<sup>th</sup> May 2024** is **₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh 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**

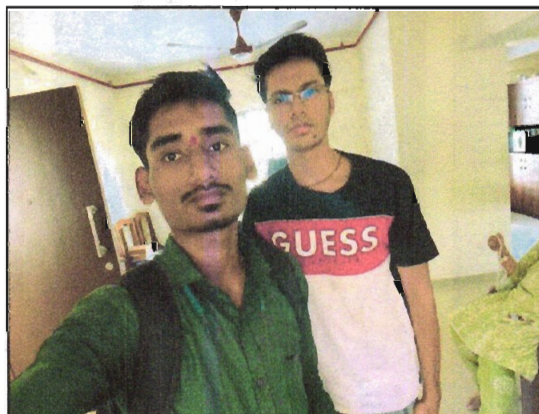
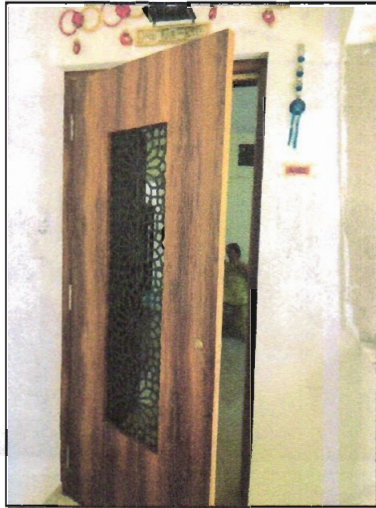
| Technical details |  | Main Building   |
|-------------------|--|---|
| 1.                | No. of floors and height of each floor   | Stilt + 20 Upper Floors   |
| 2.                | Plinth area floor wise as per IS 3361-1966   | N.A. as the said property is a Residential Flat situated on 5 <sup>th</sup> Floor |
| 3.                | Year of construction   | Year of Completion – 2019 (As per Documents)                                      |
| 4.                | Estimated future life  | 55 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, 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, if any   | No  |
| 14.               | (i) Internal wiring – surface or conduit   | Concealed electrification   |
|                   | (ii) Class of fittings: Superior/ Ordinary/ Poor.  | Concealed plumbing  |
| 15.               | Sanitary installations   | As per Requirement  |
|                   | (i) No. of water closets   |   |
|                   | (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<br>Height and length<br>Type of construction                                       | 6'0" High, R.C.C. column with B. B. masonry wall                                  |
| 18.               | No. of lifts and capacity  | 3 Lifts   |
| 19.               | Underground sump – capacity and type of construction   | R.C.C tank  |
| 20.               | Over-head tank<br>Location, capacity<br>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  |

## Actual site photographs





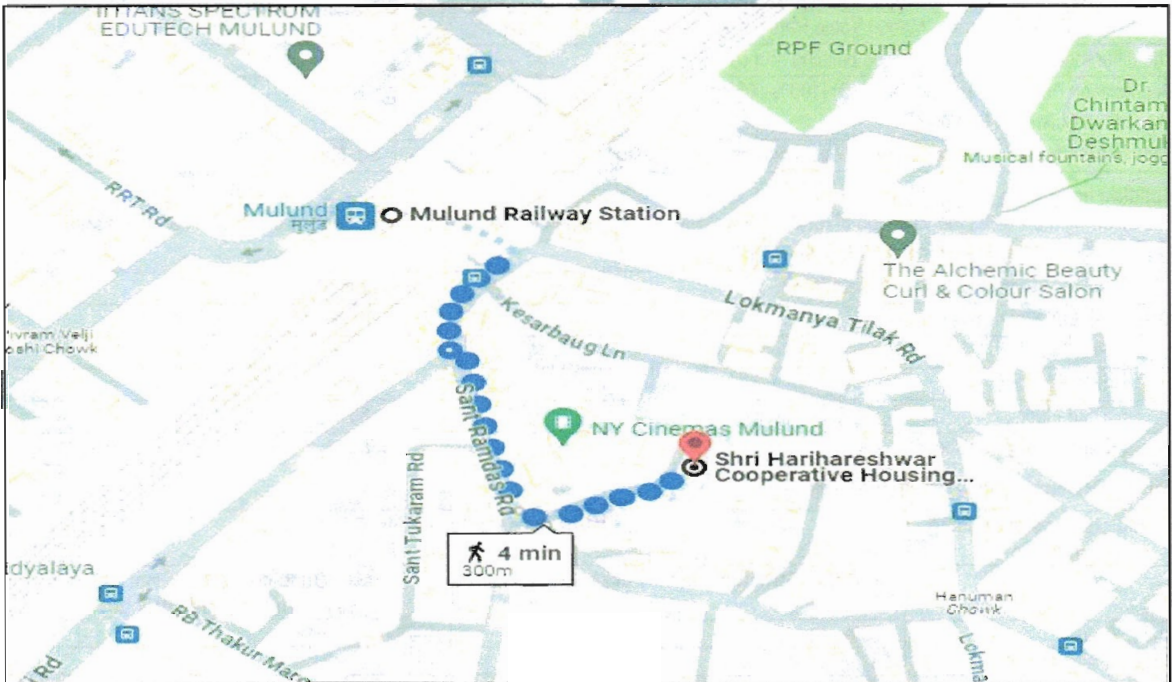
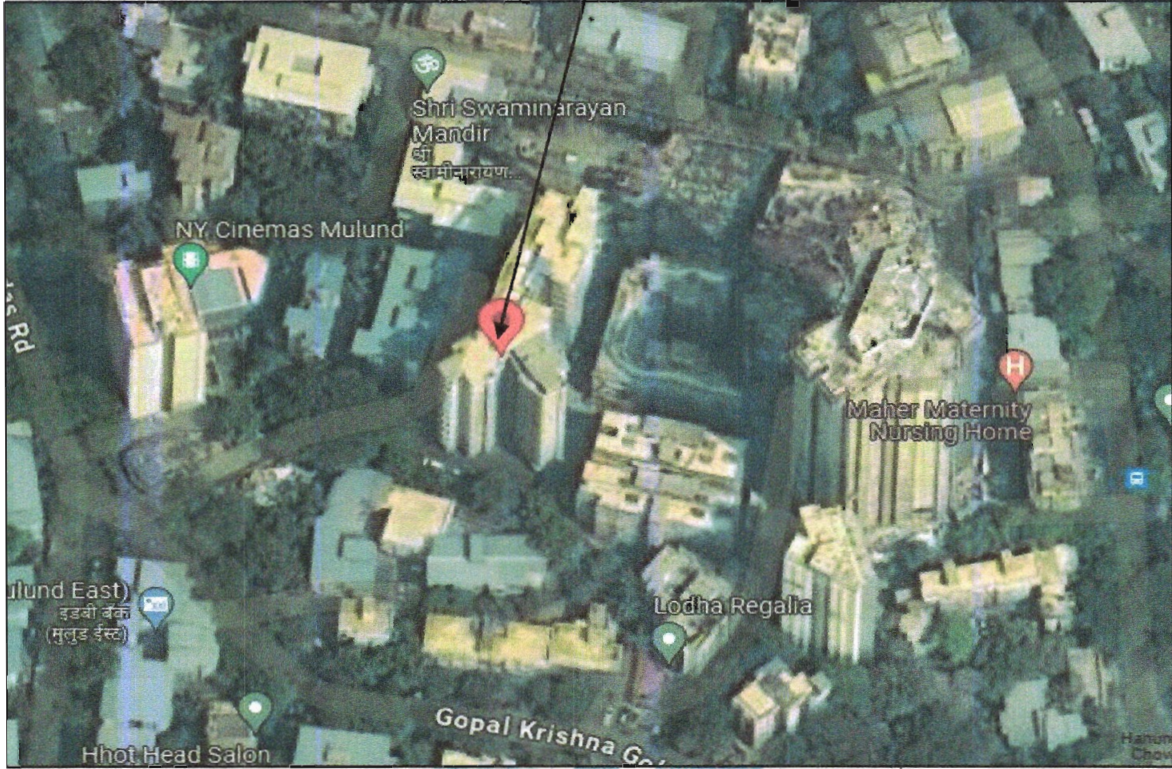
## Actual site photographs





## Route Map of the property

Site, u/r



**Latitude Longitude - 19°08'44.7"N 72°55'45.3"E**

**Note:** The Blue line shows the route to site from nearest Railway station (Mulund – 300 Mtr.)



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## Ready Reckoner Rate



**Department of Registration and Stamp**  
 Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
 महाराष्ट्र शासन

**Annual Statement of Rates Ver. 2.0**  
 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )

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Year: 2024-2026 Language: English

Selected District: MumbaiSubUrban

Select Village: मुसुंब (पू) - कुर्ता

Search By:  Survey No.  Location

| Select    | उपविभाग   | खाली जमीन | निवासी | सबलिका | ऑफिस   | दुकाने | औद्योगिक एकक (Rs./) |
|-----------|---|-----------|--------|--------|--------|--------|---------------------|
| SurveyNo. | 124/570 -मुभाग: रेल्वे वार्डन व पूर्वे इतयती मार्गे बायगीच सर्व मिळकती. | 87520     | 133330 | 53220  | 224800 | 139250 | चौ. मीटर            |
| SurveyNo. | 124/571 -मुभाग: पूर्व बुवयती मार्गाच्या पूर्वकडील सर्व मिळकती.          | 59750     | 142910 | 184340 | 178630 | 142910 | चौ. मीटर            |
| SurveyNo. | 124/572 -रस्ता: लोकमान्य टिळक मार्ग.                                    | 60790     | 142010 | 151690 | 232200 | 136680 | चौ. मीटर            |
| SurveyNo. | 124/573 -रस्ता: गोपाळकृष्ण गोखले मार्ग.                                 | 59840     | 128470 | 142070 | 198300 | 127900 | चौ. मीटर            |
| SurveyNo. | 124/574 -रस्ता: महात्मा फुले मार्ग.                                     | 59950     | 130270 | 142640 | 200900 | 129680 | चौ. मीटर            |

|   |                    |          |           |         |
|---|--------------------|----------|-----------|---------|
| Stamp Duty Ready Reckoner Market Value Rate for Flat                                      | 1,33,330.00        |          |           |         |
| Reduced by 5% on Flat Located on 6 <sup>th</sup> Floor                                    | 6,667.00           |          |           |         |
| <b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>                    | <b>1,39,997.00</b> | Sq. Mtr. | 13,000.00 | Sq. Ft. |
| Stamp Duty Ready Reckoner Market Value Rate for Land (B)                                  | -                  |          |           |         |
| The difference between land rate and building rate (A – B = C)                            | -                  |          |           |         |
| Depreciation Percentage as per table (D) [100% - 05%]<br>(Age of the Building – 04 Years) | -%                 |          |           |         |
| <b>Rate to be adopted after considering depreciation [B + (C x D)]</b>                    | -                  | Sq. Mtr. | -         | 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 / Still / Floor   | 100%               |
| b) | First Floor                    | 95%                |
| c) | Second Floor                   | 90%                |
| d) | Third Floor                    | 85%                |
| e) | Fourth Floor and above         | 80%                |

**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 |

## Application for Occupancy Certificate

|  |   |
|--|---|
| <p style="text-align: right;"><b>DOT</b><br/>ARCHITECTS</p> <p>Off. Add : Gr. Floor, Sharda Sangeet Vidyalaya bldg. M. K. Marg, Eknagar, Bandra (E), Mumbai 400 051 Tel # : 2645 2311, 2649 1942/43 Fax # : 2645 3473<br/>Email: office@dotarchitects.in / Web: www.dotarchitects.in</p> |   |
| <p>Ref:- DOT/22/ Harihareshwar /SRA/EE/03/22/01<br/>Date : 14/03/2022</p>  |   |
| <p>To,<br/>The Executive Engineer – III,<br/>Slum Rehabilitation Authority,<br/>Administrative Building,<br/>Anant Kanekar Marg,<br/>Bandra (E), Mumbai- 400 051.</p>  |   |
| <b>Subject</b>   | : Application for amended plans cum full O.C.C. for proposed Sale Building in Slum Rehabilitation Scheme under Reg. 33(10) of DCR 1991 on plot bearing CTS No. 661 A, 661 B, 665 A, 665 B, 665 C/1, 665 C/2, 667 A & 667 B of village Mulund (E), Mumbai. |
| <b>NAME OF CHS</b>   | : Harihareshwar SRA CHS Ltd.  |
| <b>Architect/L.S Details</b>   |   |
| Name   | : Shri. Ketan Musale of M/s. DOT Architects   |
| Address  | : Gr. Flr., Sharda Sangeet Vidyalaya, M. K. Marg, Kala Nagar, Bandra (East), Mumbai - 400 051.  |
| Registration/License No  | : CA/99/24212   |
| Tel. No.   | : 26591042  |
| Cell No.   | : ---   |
| Mail ID  | : dotarchitects@yahoo.co.in   |
| Copy of the valid Registration/license of the Architect  | : CA/99/24212   |
| <b>Name of the Developer</b>   |   |
| Name   | : M/s. Navnath Associates.  |
| Address  | : B/101, Shrirang Niwas, Gokhale Road, Mulund-East, Mumbai - 400081.  |



## Bank Mail

5/28/24, 10:03 AM

Fwd: Application for OC - Viral Pasad

**Fwd: Application for OC - Viral Pasad**

**MB** mahendra Bijlaney <mahendra@vastukala.co.in>  
 Tue, 28 May 2024 9:29:03 AM +0530  
 To "Vaishali Sarmalkar" <vaishali.sarmalkar@vastukala.co.in>

FYI

==== Forwarded message =====  
 From: <ketki.kulkarni@cosmosbank.in>  
 To: <mahendra@vastukala.org>  
 Date: Mon, 27 May 2024 17:58:08 +0530  
 Subject: Application for OC - Viral Pasad  
 ===== Forwarded message =====

Sir,

With reference to the case of Mr. Viral Pasad, we hereby informed you that Occupation certificate is not available with borrower as well as with society. However, application for OC done by builder is attached herewith for your reference. On that basis kindly provide final valuation report.

Thanks & Regards,

**Ketaki Kulkarni**  
 Asst. Manager  
 Dadar branch  
 Phone : 022 24391548





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## MAHENDRA BIJLANEY

### Area Manager

---

✉ mahendra@vastukala.co.in

☎ +91 84258 64015

📍 B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,  
Powai, Andheri East, Mumbai, Maharashtra 400072

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**Property Location**  
navnath paradise, Sajjan Wadi, Mulund East, Mumbai

**Around This Property**

- School: CMIT Institute (Computer T... 600m
- Hospital: Maher Maternity Nursing H... 500m

[View more on Maps](#)

**Property Overview**

|   |                              |
|---|------------------------------|
| Brokerage   | Price                        |
| ₹2.0 Lacs   | ₹2.0 Cr                      |
| <a href="#">Access Zero Brokerage Properties &gt;</a> |                              |
| Carpet Area   | Bedrooms                     |
| 852 sq.ft   | 3                            |
| Bathrooms   | Parking                      |
| 2   | 1 Covered and 1 Open Parking |
| Balcony   | Added                        |
| No Balcony  | More than a month ago        |

**About this property**

Looking for a good 3 BHK Flat in Mulund East, Mumbai? This property is in one of Mumbai's most popular locations. The property is on floor 18. Total number of floors is 23. Maintenance charges of this property is Rs 4500. This Flat is available for R [Read More](#)

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Home Property in Mumbai Flats in Mumbai Flats in Mulund East 3 BHK Flats in Mulund East 3 Bedroom 920 Sq Ft. Apartment in Mulund East M...

**Suprabhat Chs**  
**3 Bedroom 920 Sq.Ft. Apartment in Mulund East Mumbai**  
Listing ID #6362156

**₹ 2.2 Cr.**

- 3 Bedrooms
- Unfurnished
- 3 Bathroom
- 920 Sq Ft. (Carpet Area)
- Road View

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**Vijay Sarangule**  
+91869XXXXXX

Name

Email ID

**Overview** Amenities Agent Overview Commute Time

**Key Highlights**

- Safe & Secure Locality
- Quick Deal
- Gated Society
- Prime Location
- Family

Welcome to your dream apartment in Mulund East, Mumbai

- This fantastic 3BHK apartment is perfect for a family looking for a safe and secure locality



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## Sales Instance

| 5/3/24, 2:23 PM   |  | igr_5621   |
|---|--|--|
| 5621390<br>14-03-2024<br>Note:-Generated Through eSearch Module.For original report please contact concern SRO office.                | <b>सूची क्र.2</b>  | दुय्यम निबंधक : सह दु.नि. कुर्ला 3<br>दस्त क्रमांक : 5621/2024<br>नोंदणी :<br>Regn:63m |
| <b>गावाचे नाव : मुलुड</b>   |  |  |
| (1)विलेखाचा प्रकार  | करारनामा   |  |
| (2)मोबदला   | 17400000   |  |
| (3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)  | 13994983.45  |  |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)  | 1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: ए -402, माळा नं: 4, इमारतीचे नाव: नवनाथ पॅराडाईज, ब्लॉक नं: मुलुड पूर्व -400081, रोड : गोखले रोड, इतर माहिती: सोबत । कार पार्किंग सहीत सदनिकेचे क्षेत्रफळ 910 चौ फुट कारपेट( ( C.T.S. Number : 661A,661B,665A,665B,665C/1,665/C/2,667A &B : ) )  |  |
| (5) क्षेत्रफळ   | 101.48 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:-नवनाथ अससोसिएट्स हॉटे पार्टनर वैभव जोशी .- वय:-63 पत्ता:-प्लॉट नं: बी -101, माळा नं: -, इमारतीचे नाव: श्रीरंग निवास सी एच एस लिमिटेड , ब्लॉक नं: मुलुड पूर्व , रोड नं: गोखले रोड , महाराष्ट्र, MUMBAI. पिन कोड:-400081 पॅन नं:-AAGFN6144C   |  |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता                    | 1): नाव:-गीता अशोक भावे वय:-71; पत्ता:-प्लॉट नं: 21/11, माळा नं: -, इमारतीचे नाव: जय पुष्प मिलन को ऑप हौसिंग सोसायटी लिमिटेड . . ब्लॉक नं: संत रामदास रोड , रोड नं: मुलुड पूर्व , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-AHHPB7790C<br>2): नाव:-अशोक विश्वनाथ भावे वय:-75; पत्ता:-प्लॉट नं: 21/12, माळा नं: -, इमारतीचे नाव: जय पुष्प मिलन को ऑप हौसिंग सोसायटी लिमिटेड . . ब्लॉक नं: संत रामदास , रोड नं: मुलुड पूर्व , महाराष्ट्र, मुम्बई. पिन कोड:-400081 पॅन नं:-AABPB4734H |  |
| (9) दस्तऐवज करुन दिल्याचा दिनांक  | 12/03/2024   |  |
| (10)दस्त नोंदणी केल्याचा दिनांक   | 13/03/2024   |  |
| (11)अनुक्रमांक,खंड व पृष्ठ  | 5621/2024  |  |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क   | 1044000  |  |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क   | 30000  |  |
| (14)शेरा  |  |  |
| मुल्यांकनासाठी विचारात घेतलेला तपशील:-  |  |  |



### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **28<sup>th</sup> May 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 neighbourhood 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 ₹ 1,82,00,000.00 (Rupees One Crore Eighty Two Lakh Only)

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj  
Chalikwar

Director

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Crédit/67/2019-20

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.05.28 16:00:58 +05'30'

Auth. Sign.



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