

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. Jeetendra Kumar Sharma & Mrs. Seema Sharma

Commercial Shop No. 03, Ground Floor, Wing - K, **"Sanghavi Estate K & L Wing Co-op. Hsg. Soc. Ltd."**, Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India.

Latitude Longitude - 19°15'08.8"N 73°08'33.9"E

Valuation Done for: Cosmos Bank

Kalyan Branch Shiv Villa Apartment, Ground Floor, Opp. Gagangiri Society Sai Chowk, Khadakpada, Kalyan (West) - 421 301. State – Maharashtra, Country – India.



Thane : 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in| Tel : 80978 82976 / 90216 25621

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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/Thane/05/2024/008571/2306273 10/14-133-PSB Date: 10.05.2024

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 03, Ground Floor, Wing - K, **"Sanghavi Estate K & L Wing Co-op. Hsg. Soc. Ltd."**, Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India belongs to **Mr. Jeetendra Kumar Sharma & Mrs. Seema Sharma.**

Boundaries of the property.

North	: Internal Road
South	: Open Plot
East	: Wing - J
West	: Sai Mahadev Nx Dhaba

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 ₹ 26,30,310.00 (Rupees Twenty-Six Lakh Thirty Thousand Three Hundred Ten 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 in Form – 01

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<u>Valuation Report of Commercial Shop No. 03, Ground Floor, Wing - K, **"Sanghavi Estate K & L Wing Co-op.** <u>Hsg. Soc. Ltd.", Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West),</u> <u>Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India.</u></u>

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 10.05.2024 for Bank Loan Purpose
2	Date of inspection	07.05.2024
3	Name of the owner/ owners	Mr. Jeetendra Kumar Sharma & Mrs. Seema Sharma
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Commercial Shop No. 03, Ground Floor, Wing - K, "Sanghavi Estate K & L Wing Co-op. Hsg. Soc. Ltd.", Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India. Contact Person: Ms. Manisha Sharma (Owner) Contact No. 95039 21901
6	Location, street, ward no	Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane
	Survey/ Plot no. of land	Survey No. 9/11(Pt.), 9/1/1, 12(Pt.) of Village - Chikanghar
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum commercial 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. = 120.00 Otla Area in Sq. Ft. = 28.00



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r	Valuation Report Prepared For: Cosmos Bank / Kalyan Branch / Mr. Jeete	
		Total Carpet Area in Sq. Ft. = 148.00 (Area as per actual site measurement) Built Up Area in Sq. Ft. = 215.00 (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane
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	TM)
	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?	Owner Occupied – (Manisha Tailor)
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KDMC norms Percentage actually utilized – Details not available





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26	REN			
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.	
	(ii)	Portions in their occupation	N.A.	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 5,500.00 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?	Information not available	
28	of fix cooki	barate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.	
29		details of the water and electricity charges, , to be borne by the owner	N. A.	
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.	
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.	
32	If a pump is installed, who is to bear the cost of maintenance 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	Information not available	
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available	
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.	
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.	
	SAL	ES		
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records	
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Commercial shop in a building. The rate is considered as composite rate.	





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Valuation Report Prepared For: Cosmos Bank / Kalyan Branch / Mr. Jeetendra Kumar Sharma (008571/2306273) Page 6 of 17

40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2001 (As per Building Completion 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:	-1-2-3 (TM)

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Branch to assess fair market value as on 10.05.2024 for Commercial Shop No. 03, Ground Floor, Wing - K, **"Sanghavi Estate K & L Wing Co-op. Hsg. Soc. Ltd."**, Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India belongs to **Mr. Jeetendra Kumar Sharma & Mrs. Seema Sharma.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 15.12.2005 between M/s. Suparshwa Constructions (The Promoters)
	and Mr. Jeetendra Kumar Sharma & Mrs. Seema Sharma (The Purchasers).
2	Copy of Commencement Certificate No. KDMC / NRV / BP / KV / 137 - 49 Dated 23.06.1998 issued by
	Kalyan Dombivli Municipal Corporation, Kalyan.
3	Copy of Building Completion Certificate No KDMC / NRV / CC / KV / 343 Dated 20.10.2001 issued by
	Kalyan Dombivli Municipal Corporation, Kalyan
4	Copy of Society Share Certificate No. 43 Dated 15.03.2007 in the name of Shri. Jeetendra K. Sharma &
	Smt. Seema Jeetendra Sharma.
5	Copy of Property Tax No. B1525 dated 02.05.2023 for the year 2023-2024 in the name of Jeetendra K.
	Sharma issued by Kalyan Dombivli Municipal Corporation.

LOCATION:

The said building is located at Survey No. 9/11(Pt.), 9/1/1, 12(Pt.) of Village - Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India. The property falls in Commercial Zone. It is at a travelling distance 2.7 KM from Kalyan railway station.

BUILDING:

The building under reference is having Ground + 4th Upper Floor. 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. Ground Floor is having 7 Commercial Shops & 2 Residential Flats. The building is not having Lift.



Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor. It consists of single unit + Otla Area. Shop Heigh is 9.43 ft. The commercial shop is finished with Mosaic tiles flooring, Casing Capping electrification, Wooden frame glass door & M. S. Rolling Shutter with MS Grill.

Valuation as on 10th May 2024

Built Up Area of the Commercial Shop	:	215.00 Sq. Ft.
	-	•

Deduct Depreciation:

Year of Construction of the building	:	2001 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	•	23 years
Cost of Construction	:	215.00 X 2,800.00 = ₹ 6,02,000.00
Depreciation {(100-10) X 23 / 60}	:	34.50%
Amount of depreciation		₹ 2,07,690.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 80,100.00 per Sq. M. i.e. ₹ 7,441.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 67,197.00 per Sq. M. i.e. ₹ 6,243.00 per Sq. Ft.
Prevailing market rate		₹ 13,200.00 per Sq. Ft. on Built Up Area
Value of property as on 10.05.2024	:	215.00 Sq. Ft. X ₹ 13,200.00 = ₹ 28,38,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation).

Depreciated fair value of the property as on 10.05.2024	:	₹ 28,38,000.00 - ₹ 2,07,690.00 = ₹ 26,30,310.00
Total Value of the property	:	₹ 26,30,310.00
The realizable value of the property	:	₹ 23,67,279.00
Distress value of the property	:	₹ 21,04,248.00
Insurable value of the property (215.00 X ₹ 2,800.00)	:	₹ 6,02,000.00
Guideline Value of the property (215.00 Sq. Ft. X ₹ 6,243.00)		₹ 13,42,245.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 03, Ground Floor, Wing - K, **"Sanghavi Estate K & L Wing Co-op. Hsg. Soc. Ltd."**, Near Vani Vidhyalaya, Bhiwandi - Murbad Road, Bhoirwadi, Village – Chikanghar, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code – 421 301, State – Maharashtra, Country – India for this particular purpose at **₹ 26,30,310.00 (Rupees Twenty Six Lakh Thirty Thousand Three Hundred Ten Only)** as on **10th 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 10th May 2024 is ₹ 26,30,310.00 (Rupees Twenty Six Lakh Thirty Thousand Three Hundred Ten 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 / Kalyan Branch / Mr. Jeetendra Kumar Sharma (008571/2306273) Page 9 of 17 ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 4th Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is Commercial Shops situated on Ground Floor
3	Year of construction	2001 (As per Building Completion Certificate)
4	Estimated future life	37 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	Wooden frame glass door & M. S. Rolling Shutter with MS Grill
10	Flooring	Mosaic flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Casing Capping electrification wiring
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Superior
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 and capacity	No Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity	R.C.C tank on terrace
	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



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 Actual site photographs





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Actual site photographs







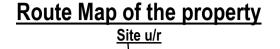


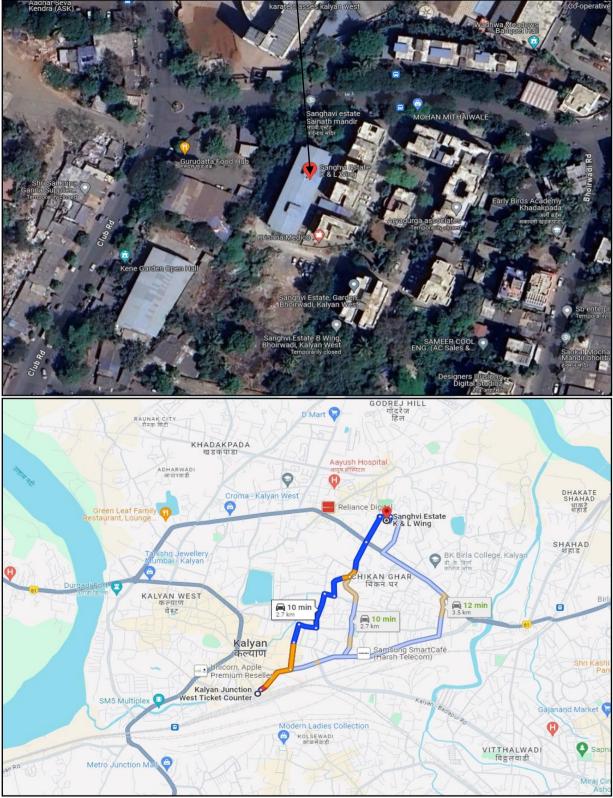
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Latitude Longitude - 19°15'08.8"N 73°08'33.9"E Note: The Blue line shows the route to site from nearest railway station (Kalyan – 2.7 Km)



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Ready Reckoner Rate

Annual Statement of Rates Ver. 2 (वाजारमूल्य दर पत्रक आवृत्ती 2.0) Home Year 2024-2025 ▼ Selected District Thane Select Taluka Kalyan Select Village Gavache Nav : Chikan Ghar (Kalyan E) ▼ Search By SubZones Enter Survey No 9		English	User Manual	
Year 2024-2025 v Selected District Thane v Select Taluka Kalyan v Select Village Gavache Nav : Chikan Ghar (Kalyan D v Search By •Survey No.				
Selected District Thane Select Taluka Kalyan Select Village Gavache Nav : Chikan Ghar (Kalyan D Search By Survey No. SubZones	Language	English	~	
Select Taluka Kalyan ~ Select Village Gavache Nav : Chikan Ghar (Kalyan D ~ Search By ©Survey No. SubZones				
Select Village Gavache Nav : Chikan Ghar (Kalyan D ~ Search By				1
Search By				
Enter Survey No 9 Seat				
	ch			
उपविभाग खुली निवासी जमीन सदनिका	दुकाने औद्योगि	गेक ^{एकक} A	Attribute	
2/16-विभाग 9: उरलेल्या भागातील मिळकती वरील विभागातील सि.स.न झालेल्या भागातील मिळकती	80100 7250	00 चौ. मीटर	सर्वेक्षण नंबर	
Stamp Duty Ready Reckoner Market Value Rate for Shop 80	,100.00			
lo Reduced, Shop Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A) 80	,100.00	Sq. Mtr.	7,441.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B) 24	,000.00			
The difference between land rate and building rate (A – B = C) 56	,100.00			
Depreciation Percentage as per table (D) [100% - 23%]	77%			
Age of the Building – 23 Years)			1	
Rate to be adopted after considering depreciation [B + (C x D)] 67		Sq. Mtr.	6,243.00	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 shop 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	80%

Table – D: Depreciation Percentage Table

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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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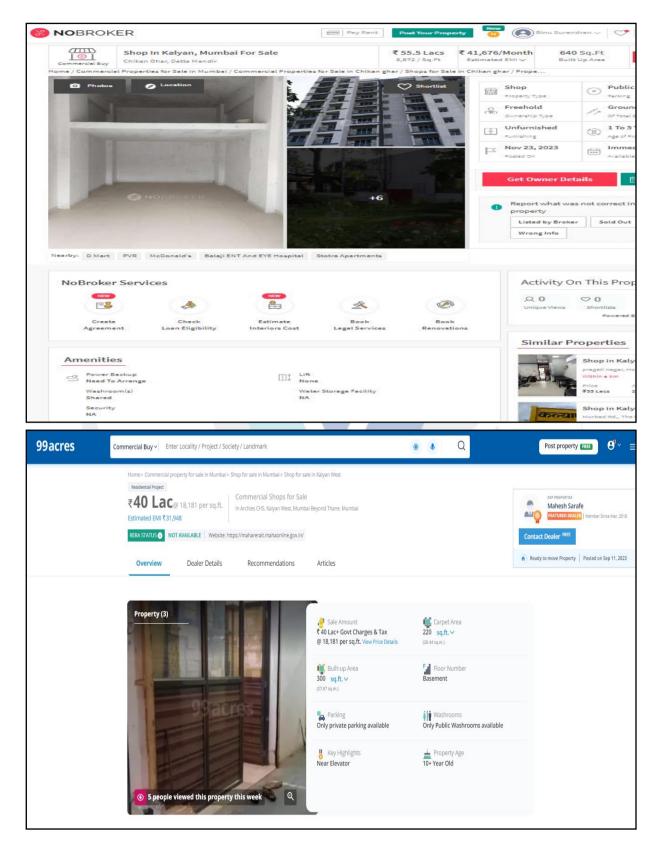




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Price Indicators





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Sales Instance

104170 10-05-2024	सूची क्र.2	दुय्यम निबंधक : दु.नि. कल्याण १				
Note:-Generated Through eSearch		दस्त क्रमांक : 1041/2024				
Module, For original report please contact concern SRO office.		नोदंणी :				
concern SRO onice.		Regn:63m				
गावाचे नाव : चिकणघर						
(1)विलेखाचा प्रकार	करारनामा					
(2)मोबदला	500000					
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2269000					
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: 2/13 विभाग 9-ब दर रु 71800/- प्रती चौ.मी. मौजे चिकणघर येथील सर्व्हे नं. 32,हिस्सा नं. 1(पै),सिटी सर्व्हे नं. 3174(पैकी),प्लॉट नं. 1,2,3 यावरील नवज्योती दर्शन को.ऑप.हौ.सो.ली. डी विंग मधिल दुकान क्रमांक 4,तळ मजला,क्षेत्र 340 चौ.फूट बांधीव.((Survey Number : 32 ; C.T.S. Number : 3174(Part) ;))					
(5) क्षेत्रफळ	31.59 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:-मोहिंदरकौर दिलबगसिंग पाबला वय:-80 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी-1, सदनिका नं. 16, नवरंग बिल्डिंग, सपना हॉटेल जवळ, शहाड पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421103 पॅन नं:-BIYPP9085R 2): नाव:-चरणजीतसिंग दिलबगसिंग पाबला वय:-52 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी-1, सदनिका नं. 16, नवरंग बिल्डिंग, सपना हॉटेल जवळ, शहाड पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421103 पॅन नं:-ABAPP3256C					
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मे.हॉटेल साईप्रसाद भागीदारी संस्था तर्फे भागीदार विनेश भोजु शेट्टी वय:-46; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी-5/6, वसिष्ठा को.ऑप.हौ.सो.ली. आर.पी.रोड, डीमार्ट, के सी गांधी शाळे समोर, रामनगर, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AAGFH0924C 2): नाव:-मे.हॉटेल साईप्रसाद भागीदारी संस्था तर्फे भागीदार कविता विजय शेट्टी वय:-44; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सदनिका नं.1601, स्प्रिंग बिल्डिंग नं.2, सीसन्स कॉम्प्लेक्स, संदीप हॉटेल जवळ, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AAGFH0924C 3): नाव:-मे.हॉटेल साईप्रसाद भागीदारी संस्था तर्फे भागीदार अक्षया विनेश शेट्टी वय:-45; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी-5/6, वसिष्ठा को.ऑप.ही.सो.ली. आर.पी.रोड, डीमार्ट, के सी गांधी शाळे समोर, रामनगर, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AAGFH0924C					
(9) दस्तऐवज करुन दिल्याचा दिनांक	25/01/2024					
(10)दस्त नोंदणी केल्याचा दिनांक	25/01/2024					
(11)अनुक्रमांक,खंड व पृष्ठ	1041/2024					
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	350000					
(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 any Cantonment area annexed to it.					



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Valuation Report Prepared For: Cosmos Bank / Kalyan Branch / Mr. Jeetendra Kumar Sharma (008571/2306273) Page 16 of 17 DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 10th 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.
- The property is exposed for a reasonable time on the open market. 3.
- Payment is made in cash or equivalent or in specified financing terms. 4.

UNDER LYING ASSUMPTIONS

- We assume no responsibility for matters of legal nature affecting the property appraised or the title 1. 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.

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 ₹ 26,30,310.00 (Rupees Twenty Six Lakh Thirty Thousand Three Hundred Ten 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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