

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: Kiran Kanha Harad & Kasturi Kiran Harad

Residential Flat No. 904, 9th Floor, Building No. B, Wing – B, "Charms Heritage", Charms Heritage 'B' Co-op. Hsg. Soc. Ltd., Behind Water Filter Plant, Godrej Hill, Khadakpada, Village – Gauripada, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India.

### Latitude Longitude - 19°15'21.0"N 73°08'44.9"E

### Valuation Done for: Cosmos Bank Kalyan Khadakpada Branch

Ground Floor, Shiv Villa Apartment, Opp. Gagangiri Society, Sai Chowk, Khadakpada, Kalyan (West), Thane – 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

| Our Pan India Presence at : |          |           |             |  |  |
|-----------------------------|----------|-----------|-------------|--|--|
| 우 Nanded                    | 💡 Thane  | Ahmedabad | 💡 Delhi NCR |  |  |
| 💡 Mumbai                    | 💡 Nashik | 💡 Rajkot  | 💡 Raipur    |  |  |
| Q 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 @ www.vastukala.co.in



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

# Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 17

Vastu/Thane/05/2024/8589/2306270 10/11-130-PSRJ Date: 10.05.2024

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 904, 9<sup>th</sup> Floor, Building No. B, Wing – B, **"Charms Heritage"**, Charms Heritage 'B' Co-op. Hsg. Soc. Ltd., Behind Water Filter Plant, Godrej Hill, Khadakpada, Village – Gauripada, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Kiran Kanha Harad & Kasturi Kiran Harad.** 

Boundaries of the property.

| North | : Wing - C               |
|-------|--------------------------|
| South | : Wing - A               |
| East  | : Shankeshwar Presidency |
| West  | : Internal Road          |

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 ₹ 47,90,319.00 (Rupees Forty-Seven

#### Lakh Ninety Thousand Three Hundred Nineteen 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

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

| Our Pan India Presence at : |  |          |          |  |  |
|-----------------------------|--|----------|----------|--|--|
| ♀ Nanded                    | 💡 Nanded 🛛 💡 Thane 💡 Ahmedabad 🍳 Delhi NCR |          |          |  |  |
| 💡 Mumbai                    | 💡 Nashik                                   | 💡 Rajkot | 💡 Raipur |  |  |
| ♀ Aurangabad                | 💡 Pune                                     | ♀Indore  | 💡 Jaipur |  |  |

#### **Regd. Office**

BI-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 Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 3 of 17

Valuation Report of Residential Flat No. 904, 9th Floor, Building No. B, Wing - B, "Charms Heritage", Charms

Heritage 'B' Co-op. Hsg. Soc. Ltd., Behind Water Filter Plant, Godrej Hill, Khadakpada, Village - Gauripada,

Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code - 421 301,

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 10.05.2024 for Bank Loan Purpose  |
|----|---|---|
| 2  | Date of inspection  | 09.05.2024  |
| 3  | Name of the owner/ owners   | Kiran Kanha Harad & Kasturi Kiran Harad   |
| 4  | If the property is under joint ownership / co-<br>ownership, share of each such owner. Are the<br>shares undivided? | Joint Ownership<br>Details of ownership share is not available  |
| 5  | Brief description of the property   | Address: Residential Flat No. 904, 9th Floor,<br>Building No. B, Wing – B, "Charms Heritage",<br>Charms Heritage 'B' Co-op. Hsg. Soc. Ltd., Behind<br>Water Filter Plant, Godrej Hill, Khadakpada, Village<br>– Gauripada, Kalyan (West), Taluka – Kalyan,<br>District – Thane, PIN Code - 421 301, State –<br>Maharashtra, Country – India.<br>Contact Person:<br>Mr. Kiran K. Harad (Owner)<br>Contact No. 9011804821 |
| 6  | Location, street, ward no   | Behind Water Filter Plant, Godrej Hill,<br>Khadakpada, Village – Gauripada, Kalyan (West),<br>Taluka – Kalyan, District – Thane   |
|    | Survey/ Plot no. of land  | Survey No. 39/1, 39/2 of Village – Gauripada  |
| 8  | Is the property situated in residential/<br>commercial/ mixed area/ Residential area?                               | Residential Area  |
| 9  | Classification of locality-high class/ middle<br>class/poor class   | Middle Class  |
| 10 | Proximity to civic amenities like schools,<br>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.<br>Shape, dimension and physical features                              | Carpet Area in Sq. Ft. = 441.00<br>(Area as per actual measurement)<br>Carpet Area in Sq. Ft. = 462.00  |
|    |   | (Area as per Agreement for Sale)<br>Built Up Area in Sq. Ft. = 554.00   |



Since 1989



An ISO 9001: 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 4 of 17

|    |   | (Capet Area as per Agreement + 20%)<br>All the above areas are within 4% of the<br>Agreement for Sale Area. The above<br>calculations and detail measurements taken<br>by us prove that the Agreement for Sale are is<br>not exorbitantly inflated. Hence, valuation is<br>based on the Agreement for Sale area. |
|----|---|--|
| 13 | Roads, Streets or lanes on which the land is abutting   | Behind Water Filter Plant, Godrej Hill,<br>Khadakpada, Village – Gauripada, Kalyan (West),<br>Taluka – Kalyan, District – Thane  |
| 14 | If freehold or leasehold land   | Free hold  |
| 15 | If leasehold, the name of Lessor/lessee, nature of<br>lease, date of commencement and termination of<br>lease and terms of renewal of lease.                      | TM   |
|    | (i) Initial Premium   | N. A.  |
|    | (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<br>use of land? If so, attach a copy of the<br>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<br>Town Planning Scheme or any Development<br>Plan of Government or any statutory body? If<br>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<br>for acquisition by government or any statutory<br>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   |
|    | 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<br>Percentage actually utilized?  | Floor Space Index permissible - As per KDMC norms  |
|    |   | Percentage actually utilized – Details not   |



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 5 of 17

|    |  |  | available                                      |
|----|--|--|--|
| 26 | REN  | TS   |  |
|    | (i)  | Names of tenants/ lessees/ licensees, etc  | NA   |
|    | (ii)   | Portions in their occupation   | NA   |
|    | (iii)  | Monthly or annual rent /compensation/license fee, etc. paid by each  | ₹ 10,000.00 Expected rental income per month   |
|    | (iv)   | Gross amount received for the whole property   | N.A.   |
| 27 |  | any of the occupants related to, or close to<br>less associates of the owner?  | Information not available                      |
| 28 | of fiz<br>cooki  | parate amount being recovered for the use<br>xtures, like fans, geysers, refrigerators,<br>ing ranges, built-in wardrobes, etc. or for<br>ces charges? If so, give details | N. A.  |
| 29 |  | details of the water and electricity charges,<br>v, 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 | 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<br>for lighting of common space like entrance hall,<br>stairs, passage, compound, etc. owner or<br>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<br>no., amount for which it is insured and the<br>annual premium   |  | Information not available                      |
| 36 | Is any dispute between landlord and tenant regarding rent pending in a court of rent?  |  | N. A.  |
| 37 |  | any standard rent been fixed for the<br>nises under any law relating to the control<br>nt?   | N. A.  |
|    | SAL  | ES   |  |
| 38 | Give instances of sales of immovable property<br>in the locality on a separate sheet, indicating the<br>Name and address of the property, registration<br>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 |



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 6 of 17

|    |  | Residential Flat in a building. The rate is considered as composite rate. |
|----|--|---|
| 40 | If sale instances are not available or not relied<br>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 – 2011 (As per Part<br>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:  |   |

# PART II- VALUATION

#### GENERAL:

Under the instruction of Cosmos Bank, Kalyan Branch to assess fair market value as on 10.05.2024 for Residential Flat No. 904, 9th Floor, Building No. B, Wing – B, **"Charms Heritage"**, Charms Heritage 'B' Co-op. Hsg. Soc. Ltd., Behind Water Filter Plant, Godrej Hill, Khadakpada, Village – Gauripada, Kalyan (West), Taluka – Kalyan, District – Thane, PIN Code - 421 301, State – Maharashtra, Country – India belongs to **Kiran Kanha Harad & Kasturi Kiran Harad.** 

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

| 1 | Copy of Agreement for Sale dated 25.12.2020 Between Surjit Singh Rathore (the Transferor) & Kiran Kanha Harad & Kasturi Kiran Harad (the Transferees). |
|---|--|
| 2 | Copy of Part Occupancy Certificate No. KDMC / NRV / CC / KV / 786 dated 28.03.2011 issued by Kalyan Dombivli Municipal Corporation.                    |
| 3 | Copy of Approved Building Plan No. KDMC / NRV / CC / KV - DOV / 792 - 317 date not visible issued by Kalyan Dombivli Municipal Corporation.            |

#### LOCATION:

The said building is located at Survey No. 39/1, 39/2 of Village – Gauripada, Kalyan (West), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.3 Km. from Kalyan railway station.

#### **BUILDING**:

The building under reference is having Stilt + 10<sup>th</sup> 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. 9<sup>th</sup> Floor is having 6 Residential Flat. The building is having 2 Lifts.



Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 7 of 17

#### Residential Flat:

The residential flat under reference is situated on the 9<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bath + WC + Passage + Cupboard Area (i.e. 1BHK with Bath + WC). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & concealed electrification & concealed plumbing.

#### Valuation as on 10th May 2024

| The Carpet Area of the Residential Flat | 462.00 Sq. Ft. |
|---|----------------|
|   |                |

#### **Deduct Depreciation:**

| Value of property as on 10.05.2024  | :      | 462.00 Sq. Ft. X ₹ 11,000.00 = ₹ 50,82,000.00         |
|---|--------|---|
| Prevailing market rate  | :      | ₹ 11,000.00 per Sq. Ft. for Flat                      |
| Guideline rate (after depreciate)   |        | ₹ 69,246.00 per Sq. M.<br>i.e. ₹ 6,433.00 per Sq. Ft. |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property |        | ₹ 76,545.00 per Sq. M.<br>i.e. ₹ 7,111.00 per Sq. Ft. |
| Amount of depreciation  | $\geq$ | ₹ 2,91,681.00   |
| Depreciation {(100-10) X 13 / 60}   |        | 19.50%  |
| Cost of Construction  | :      | 554.00 X 2,700.00 = ₹ 14,95,800.00                    |
| Age of the building as on 2024  | :      | 13 years  |
| Expected total life of building   | :      | 60 Years  |
| Year of Construction of the building  | :      | 2011 (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 10.05.2024     |   | ₹ 50,82,000.00 - ₹ 2,91,681.00 =<br>₹ 47,90,319.00 |
|---|---|--|
| Total Value of the property                                 | : | ₹ 47,90,319.00                                     |
| The realizable value of the property                        | : | ₹ 43,11,287.00                                     |
| Distress value of the property                              | : | ₹ 38,32,255.00                                     |
| Insurable value of the property (554.00 Sq. Ft. X 2,700.00) | : | ₹ 14,95,800.00                                     |
| Guideline value of the property (554.00 Sq. Ft. X 6,433.00) |   | ₹ 35,63,882.00                                     |

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 904, 9<sup>th</sup> Floor, Building No. B, Wing – B, **"Charms Heritage"**, Charms Heritage 'B' Co-op. Hsg. Soc. Ltd., Behind Water Filter Plant, Godrej Hill, Khadakpada, Village – Gauripada, Kalyan (West), Taluka – Kalyan, District – Thane, PIN

Vastukala Consultants (I)



Since 1989



An ISO 9001 : 2015 Certified Company

Pvt

.td

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 8 of 17 Code - 421 301, State – Maharashtra, Country – India for this particular purpose at ₹ 47,90,319.00 (Rupees Forty Seven Lakh Ninety Thousand Three Hundred Nineteen Only) as on 10th May 2024.

#### 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 ₹ 47,90,319.00 (Rupees Forty Seven Lakh Ninety Thousand Three Hundred Nineteen 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;

Vastukala Consultants (I)

(b) I have no direct or indirect interest in the property valued:

Since 1989





|    |  | Technical details                               | Main Building  |
|----|--|---|--|
| 1. | No. of floors and height of each floor                         |   | Stilt + 10 <sup>th</sup> Upper Floors  |
| 2. | Plinth area floor wise as per IS 3361-1966                     |   | N.A. as the said property is a Residential Flat situated on 7 <sup>th</sup> Floor                        |
| 3  | Year of co   | nstruction                                      | 2011 (As per Part Occupancy Certificate)   |
| 4  | Estimated  | future life                                     | 47 Years Subject to proper, preventive periodic maintenance & structural repairs                         |
| 5  | •••  | nstruction- load bearing<br>frame/ steel frame  | R.C.C. Framed Structure  |
| 6  | Type of for  | undations                                       | R.C.C. Foundation  |
| 7  | Walls  | B   | 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 with<br>safety door, Powder Coated Aluminium sliding<br>windows |
| 10 | Flooring   |   | Vitrified tiles flooring   |
| 11 | Finishing  |   | Cement plastering with POP false ceiling   |
| 12 | Roofing an   | nd 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/<br>Ordinary/ Poor. | Concealed plumbing   |
| 15 | Sanitary in  | stallations                                     |  |
|    | (i)  | No. of water closets                            | As per Requirement   |
|    | (ii)   | No. of lavatory basins                          |  |
|    | (iii)  | No. of urinals                                  |  |
|    | (iv)   | No. of sink                                     |  |
| 16 | Class of fittings: Superior colored / superior white/ordinary. |   | Ordinary   |
| 17 | Compound wall  |   | Not Provided   |
|    | Height and   | llength   |  |
|    | Type of co   | nstruction                                      |  |
| 18 | No. of lifts   | and capacity                                    | 2 Lifts  |
|    |  |   |  |

#### **ANNEXURE TO FORM 0-1**



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 10 of 17

| 19 | Underground sump – capacity and type of construction   | R.C.C tank                             |
|----|--|--|
| 20 | Over-head tank   | R.C.C tank on terrace                  |
|    | Location, capacity   |  |
|    | Type of construction   |  |
| 21 | Pumps- no. and their horse power   | May be provided as per requirement     |
| 22 | Roads and paving within the compound approximate area and type of paving                         | Cement concrete in open spaces, etc.   |
| 23 | Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity | Connected to Municipal Sewerage System |





Since 1989



An ISO 9001 : 2015 Certified Company

# Actual site photographs











Vastukala Consultants (I) Pvt. Ltd.







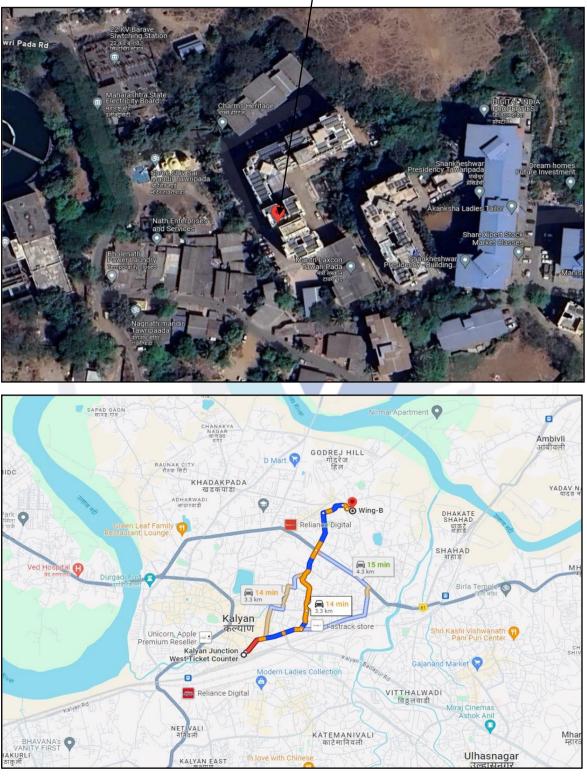
Since 1989



An ISO 9001 : 2015 Certified Company

# Route Map of the property

<u>Site u/r</u>



Latitude Longitude - 19°15'21.0"N 73°08'44.9"E Note: The Blue line shows the route to site from nearest railway station (Kalyan – 3.3 Km.)



Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 13 of 17

**Ready Reckoner Rate** 

|                |                                |            | nt of Rates Ver.<br>पत्रक आवृत्ती 2.0 |                |                     |
|----------------|--------------------------------|------------|---------------------------------------|----------------|---------------------|
| Home           |                                |            | 1                                     | Valuation Guid | lelines   📕 User Ma |
| Year 2024-2025 | 5 🗸                            |            |                                       | Language       | English ¥           |
|                | Selected District              | Thane      |                                       | ~              |                     |
|                | Select Taluka                  | Kalyan     |                                       | ~              |                     |
|                | Select Village Gavache Nav : C |            | auripada (Kalyan Dor                  | ~              |                     |
|                | Search By                      | Survey No. | SubZones                              |                |                     |
|                | Enter Survey No                | 39         | S                                     | earch          |                     |

| Stamp Duty Ready Reckoner Market Value Rate for Flat             | 72,900.00 |          |          |         |
|--|-----------|----------|----------|---------|
| Increase by 5% on Flat Located on 9th Floor                      | 3,645.00  |          |          |         |
| Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A) | 76,545.00 | Sq. Mtr. | 7,111.00 | Sq. Ft. |
| Stamp Duty Ready Reckoner Market Value Rate for Land (B)         | 20,400.00 |          | 1        |         |
| The difference between land rate and building rate (A – B = C)   | 56,145.00 |          |          |         |
| Depreciation Percentage as per table (D) [100% - 13%]            | 87%       |          |          |         |
| (Age of the Building – 13 Years)                                 |           |          |          |         |
| Rate to be adopted after considering depreciation [B + (C x D)]  | 69,246.00 | Sq. Mtr. | 6,433.00 | 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 the building | Rate   |  |
|----|--|--|--|
| 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

Since 1989

| Completed Age of<br>Building in Years | Value in percent after depreciation  |  |  |
|---------------------------------------|--|--|--|
|                                       | R.C.C. Structure / other Pukka Structure   | Cessed Building, Half or Semi – Pukka<br>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 |  |

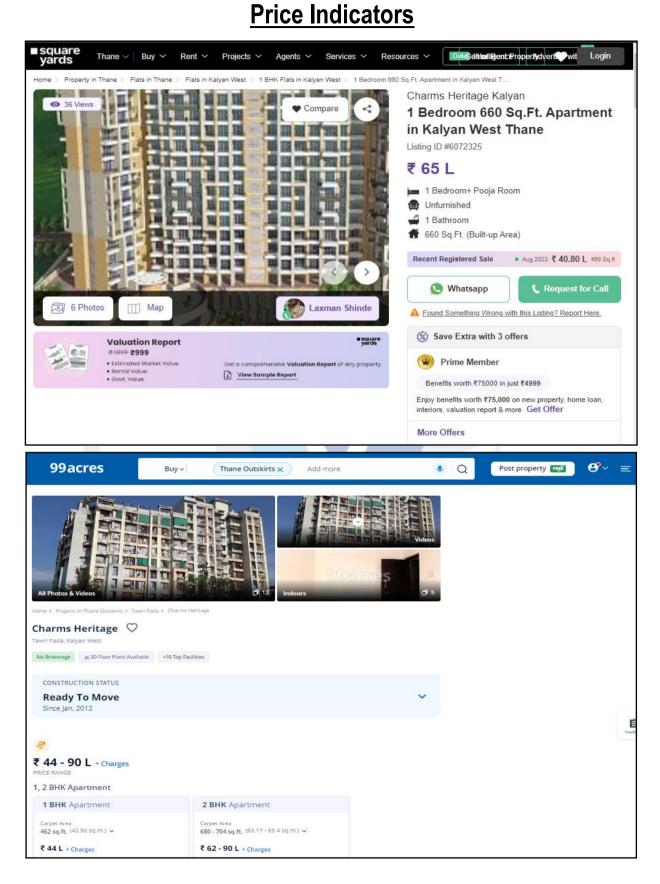
Vastukala Consultants (I) Pvt. Ltd.





An ISO 9001 : 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 14 of 17





Since 1989



An ISO 9001: 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 15 of 17

# **Sales Instances**

| 527771  | सूची क्र.2  | दुव्यम निबंधक : सह दु.नि. कल्याण २ |  |
|---|---|------------------------------------|--|
| 09-05-2024<br>Note:-Generated Through eSearch Module,For original repo  | +   | दस्त क्रमांक : 6277/2024           |  |
| please contact concern SRO office.  |   | नोदंणी :                           |  |
|   |   | Regn:63m                           |  |
| गावाचे नाव : गौरीपाडा   |   |                                    |  |
| (1)विलेखाचा प्रकार  | करारनामा  |                                    |  |
| (2)मोबदला   | 600000  |                                    |  |
| (3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो<br>की पटटेदार ते नमुद करावे)   | 6000000   |                                    |  |
| (4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्पास)   | 1) पालिकेचे नाव:कल्याण-डॉबिवलीइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे गौरीपाडा,तालुका कल्याण,जिल्हा ठाणे येथील स.<br>नं. 39,हिस्सा नं. 1,स. नं. 39,हिस्सा नं. 2 या जमीन मिळकतीवरील चार्मस हेरीटेज सी-2 को. ऑप. हौसिंग सोसायटी लि.,मधील<br>सदनिका नं. 701,सातवा मजला,विंग सी-2,क्षेत्र 677 चौ. फुट कारपेट( ( Survey Number : 39/1 ; ) )  |                                    |  |
| (5) क्षेत्रफळ   | 677 चौ.फूट  |                                    |  |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.   | ाकारणी किंवा जुडी देण्यात असेल तेष्ट्रा.  |                                    |  |
| (७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा<br>दिवाणी ऱ्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे<br>नाव व पत्ता. | 1): नाव:-सुप्रमा पिल्लई वय:-63 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका नं. 701, सातवा मजला, विंग सी-2, चार्मस हेरीटेज सी-2 को. ऑप. हौसिंग<br>सोसायटी खि., गौरीपाठा, बारावे रोठ, कल्याण प., ब्लॉक नं: -, रोठ नं: -, महाराष्ट्र, ठाणे. पिन कोठ:-421301 पॅन नं:-<br>2): नाव:-गोपाल कृष्णा पिल्लई वय:-73 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका नं. 701, सातवा मजला, विंग सी-2, चार्मस हेरीटेज सी-2 को. ऑप.<br>होसिंग सोसायटी लि., गौरीपाठा, बारावे रोठ, कल्याण प., ब्लॉक नं: -, रोठ नं: -, महाराष्ट्र, ठाणे. पिन कोठ:-421301 पॅन नं:- |                                    |  |
| (s)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी<br>न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवाद्विचे नाव व<br>पत्ता                  | 1): नाव:-कल्पना गोविंद कथाळे वय:-43; पत्ता:-फ्तॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका नं. 12/3, समर्थ कृपा को. ऑप. होसिंग सोसायटी लि., बिर्त्ता<br>कॉलेज रोड, कल्पाण प. , क्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे.  पिन कोड:-421301  पॅन नं-BCUPK6304C   |                                    |  |
| (9) दस्तऐवज करुन दिल्पाचा दिनांक  | 20/03/2024  |                                    |  |
| (10)दस्त नोंदणी केल्याचा दिनांक   | 23/03/2024  |                                    |  |
| (11)अनुक्रमांक,खंड व पृष्ठ  | 6277/2024   |                                    |  |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क   | 360000  |                                    |  |
| (13)बाजारभावाप्रमाणे नोंदणी गुल्क   | 30000   |                                    |  |
| (14)घोरा  |   |                                    |  |
| मुल्पांकनासाठी विचारात घेतलेला तपशील:-:   |   |                                    |  |
| मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :  | (i) within the limits of any Municipal Corporation or any Ca  | antonment area annexed to it.      |  |



Since 1989



Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) 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 10<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.

Since 1989

6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





An ISO 9001 : 2015 Certified Company

Valuation Report Prepared For: Cosmos Bank / Kalyan Khadakpada Branch / Kiran Kanha Harad (8589/2306270) Page 17 of 17

#### **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 ₹ 47,90,319.00 (Rupees Forty Seven Lakh Ninety Thousand Three Hundred Nineteen 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



Since 1989

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company

