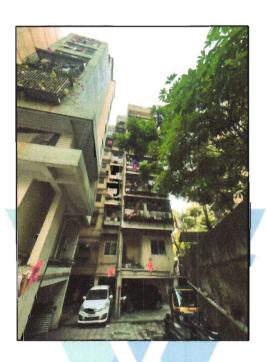


Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Unnati Hareshkumar Pandya

Residential P.A.P. Flat No. 705, 7th Floor, "Ganesh SRA Co-op. Hsg. Soc. Ltd.", Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai - 400080, State - Maharashtra, Country - India.

Latitude Longitude - 19°10'47.1"N 72°57'15.5"E

Intended Users:

Cosmos Bank

Bandra (West) Branch

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



Our Pan India Presence at:

Aurangabad
Pune

 Nanded Mumbai

 ↑ Thane ♀ Nashik

PAhmedabad PDelhi NCR Rajkot

Raipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbal: 400072, (M.S), India

2 +91 2247495919

🔀 mumbai@vastukala.co.in www.vastukala.co.in

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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report / Cosmos Bank / Bandra (West) Branch / Unnati Hareshkumar Pandya (8787/2306379)

Vastu/Mumbai/05/2024/8787/2306379 18/12-239-SKVS Date: 18.05.2024

VALUATION OPINION REPORT

The property bearing Residential P.A.P. Flat No. 705, 7th Floor, "Ganesh SRA Co-op. Hsg. Soc. Ltd.", Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai - 400080, State - Maharashtra, Country - India belongs to Unnati Hareshkumar Pandya.

Boundaries of the property.

North Shahid Bhagat Singh Nagar CHSL & Takshashila Lane

South Filix Building East Sai Prabha

West Dindayal Upadhyay Marg

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 ₹ 49,54,012.00 (Rupees Forty Nine Lakh Fifty Four Thousand Twelve 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, vastukala.org, c=IN Date: 2024.05.18 16:50:42 +05'30'



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

Our Pan India Presence at:

Nanded

↑ Thane

💡 Ahmedabad 👂 Delhi NCR

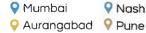
Nashik Rajkot 💡 Raipur

Regd. Office

BI-001, U/B Floor, 800MERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India











Valuation Report of Residential P.A.P. Flat No. 705, 7th Floor, "Ganesh SRA Co-op. Hsg. Soc. Ltd.", Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai – 400080, 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 18.05.2024 for Bank Loan Purpose	
2	Date of inspection	17.05.2024	
3	Name of the owner/ owners	Unnati Hareshkumar Pandya	
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership	
5	Brief description of the property	Address: Residential P.A.P. Flat No. 705, 7th Floor, "Ganesh SRA Co-op. Hsg. Soc. Ltd.", Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai – 400080, State – Maharashtra, Country – India.	
		Contact Person: Unnati Pandya (Owner) Contact No. 9324741344	
6	Location, street, ward no	Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai – 400080.	
	Survey/ Plot no. of land	Survey No. 372A-1, C.T.S. No. 747(Part) 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	
	LAND		
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 268.00 Balcony Area in Sq. Ft. = 44.00 Total Carpet Area in Sq. Ft. = 312.00 (Area as per actual site measurement)	
		Carpet Area in Sq. Ft. = 269.00 (Area as per PAP Handing / Taking Over	





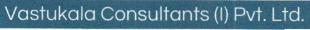


Valuation Report / Cosmos Bank / Bandra (West) Branch / Unnati Hareshkumar Pandya (8787/2306379) Page 4 of 22

	Valuation Report / Cosmos Bank / Bandra (West) Branch / Unnati Hareshk		
		Certificate)	
		Built Up Area in Sq. Ft. = 323.00	
		(Carpet + 10%)	
13	Roads, Streets or lanes on which the land is abutting	Dindayal Upadhyay Marg, Dumping Road, Mulund (West)	
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		
	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	
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per SRA norms	
		Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees, etc	N.A.	







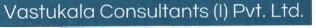


Valuation Report / Cosmos Bank / Bandra (West) Branch / Unnati Hareshkumar Pandya (8787/2306379) Page 5 of 22

		Portions in their accumpation	, , , <u>, , , , , , , , , , , , , , , , </u>		
	(ii) Portions in their occupation		N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,500.00 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	parate amount being recovered for the use stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N. A.		
29	1	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		it is installed, who is to bear the cost of lenance and operation- owner or tenant?	N. A.		
32		ump is installed, who is to bear the cost of lenance 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		y dispute between landlord and tenant ding rent pending in a court of rent?	N. A.		
37			N. A.		
	SALI	ES			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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 P.A.P. Flat in a building. The rate is considered as composite rate.		
40	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A.		
	cos	T OF CONSTRUCTION			









Valuation Report / Cosmos Bank / Bandra (West) Branch / Unnati Hareshkumar Pandya (8787/2306379) Page 6 of 22

41	Year of commencement of construction and year of completion	Year of Completion – 2017 (As per 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.
		arpet Area - 312.00 Sq. Ft (including Balcony Area) oned in the documents. We have considered area

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 18.05.2024 for Residential P.A.P. Flat No. 705, 7th Floor, "Ganesh SRA Co-op. Hsg. Soc. Ltd.", Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai – 400080, State – Maharashtra, Country – India belongs to Unnati Hareshkumar Pandya.

We are in receipt of the following documents:

1	Copy of Allotment Letter dated 13.04.2022 in the name of Unnati Hareshkumar Pandya issued by Slum
	Rehabilitation Authority.
2	Copy of PAP Handing / Taking Over Certificate No. SRA / EC / OW / 2020 / 10454 dated 05.03.2020
	issued by Slum Rehabilitation Authority.
3	Copy of Amended IOA cum Occupancy Certificate No. SRA / ENG / 2423 / T / STGL / AP dated
	12.12.2017 issued by Slum Rehabilitation Authority.

LOCATION:

The said building is located at Survey No. 372A-1, C.T.S. No. 747(Part) of Village – Mulund, Taluka – Kurla, District – Mumbai Suburban. The property falls in Residential Zone. It is at a walkable distance 1.1 Km. from Mulund railway station.

BUILDING:

The building under reference is having Stilt + 7 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. 7th Floor is having 8 Residential P.A.P. Flats. The building is having 1 Lift.

Residential P.A.P. Flat:

The residential P.A.P. Flat under reference is situated on the 7th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 1 Toilet + Passage + Balcony (i.e., 1BHK). The residential P.A.P. Flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & Concealed electrification & concealed plumbing.



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Valuation as on 18th May 2024

The Built-Up Area of the Residential P.A.P. Flat	:	323.00 Sq. Ft.
--	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	2017 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	323.00 X 2,500.00 = ₹ 8,07,500.00
Depreciation {(100-10) X 7 / 60}	:	10.50%
Amount of depreciation	:	₹ 84,788.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,39,314.00 per Sq. M. i.e., ₹ 12,943.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,34,059.00 per Sq. M. i.e., ₹ 12,454.00 per Sq. Ft.
Prevailing market rate		₹ 15,600.00 per Sq. Ft.
Value of property as on 18.05.2024		323.00 Sq. Ft. X ₹ 15,600.00 = ₹ 50,38,800.00

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

Depreciated fair value of the property as on 18.05.2024	4:	₹ 50,38,800.00 - ₹ 84,788.00 =
		₹ 49,54,012.00
Total Value of the property	:	₹ 49,54,012.00
The realizable value of the property	:	₹ 44,58,611.00
Distress value of the property	:	₹ 39,63,210.00
Insurable value of the property (323.00 X 2,500.00)	:	₹ 8,07,500.00
Guideline value of the property (323.00 X 12,454.00)	:	₹ 402,2,642.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential P.A.P. Flat No. 705, 7th Floor, "Ganesh SRA Co-op. Hsg. Soc. Ltd.", Dindayal Upadhyay Marg, Dumping Road, Mulund (West), Mumbai – 400080, State – Maharashtra, Country – India for this particular purpose at ₹ 49,54,012.00 (Rupees Forty Nine Lakh Fifty Four Thousand Twelve Only) as on 18th May 2024.





NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment 1 am of the considered opinion that the
 fair market value of the property as on 18th May 2024 is ₹ 49,54,012.00 (Rupees Forty Nine Lakh Fifty
 Four Thousand Twelve 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:





ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor	Stilt + 7 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential P.A.P.		
		Flat situated on 7th Floor		
3	Year of construction	2017 (Approx.)		
4	Estimated future life	53 Years Subject to proper, preventive periodic		
		maintenance & structural repairs		
5	Type of construction- load bearing	R.C.C. Framed Structure		
	walls/RCC frame/ steel frame			
6	Type of foundations	R.C.C. Foundation		
7	Walls	All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions	6" thick brick wall		
9	Doors and Windows	Teak wood door frame with flush shutters,		
		Aluminium sliding windows		
10	Flooring	Vitrified tiles flooring		
11	Finishing	Cement plastering		
12	Roofing and terracing	R.C.C. Slab		
13	Special architectural or decorative features,	No		
	if any			
14	(i) Internal wiring – surface or	Concealed electrification		
{	conduit			
	(ii) Class of fittings: Superior/	Concealed plumbing		
45	Ordinary/ Poor.			
15	Sanitary installations (i) No. of water closets	As per Requirement		
	(i) No. of water closets (ii) No. of lavatory basins	As per requirement		
	(iii) No. of urinals			
	(iv) No. of sink			
16	Class of fittings: Superior colored / superior	Ordinary		
	white/ordinary.			
No1	Compound wall	6'.0" High, R.C.C. column with B. B. masonry		
	Height and length	wall		
	Type of construction			
18	No. of lifts and capacity	1 Lift		
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	May be provided as per requirement		
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









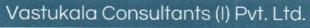








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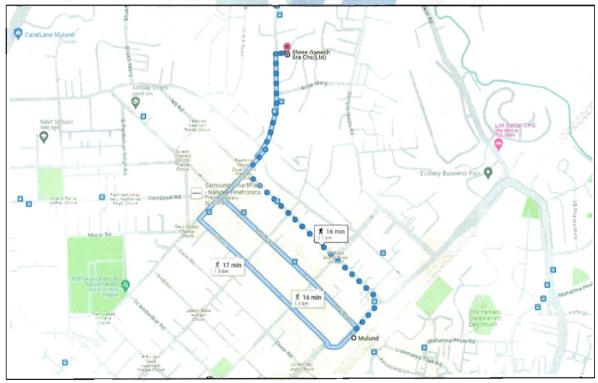




Route Map of the property

Site_|u/r





Latitude Longitude - 19°10'47.1"N 72°57'15.5"E

Note: The Blue line shows the route to site from nearest railway station (Mulund – 1.1 Km.)

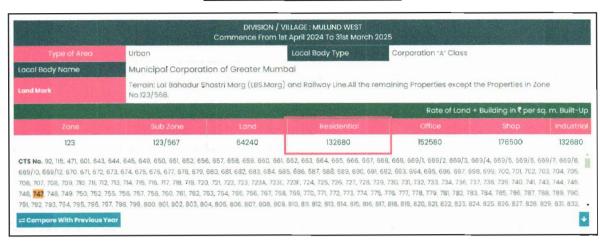


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CONSULTANTE CONS

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for P.A.P. Flat	1,32,680.00			
Increase by 5% on units located between 5 to 10 floors	6,634.00			
Stamp Duty Ready Reckoner Market Value Rate (After	1,39,314.00	Sq. Mtr.	12,943.00	Sq. Ft.
Reduced) (A)		(Service State State)		
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	64,240.00			-
The difference between land rate and building rate (A - B = C)	75,074.00			
Depreciation Percentage as per table (D) [100% - 7%]	93%			
(Age of the Building – 7 Years)	7 / / / / / / / / / / / / / / / / / / /	7		
Rate to be adopted after considering depreciation [B + (C x	1,34,059.00	Sq. Mtr.	12,454.00	Sq. Ft.
D)]				

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:

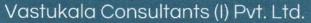
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 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

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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Sale Instance

70	सूची क्र.2	दुय्यम निबंधक ः सह दु.नि. कुर्ली २	
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गा-या पक्षकाराचे नाव किंवा दिवाणी व गलयाचा हकुमनामा किंवा आदेश न	1): नाव:-में मॉर्फोसिस रियल्टर्स इंडीया प्रा.ली.चे संचालक श्री मिहीर चंद्रकांत कोटेचा यांच्या तर्फे कुलमुखत्यार म्हणून श्री दिपक सूर्यकांत सावंत वय:-55 पत्ता-प्लॉट ने ऑफिस ने ४०५, माळा ने: ४ था मजला, इमारतीचे नाव: सृष्टी प्लाझा, ब्लॉक ने: पवई. रोड ने: साकी विहार रोड, महाराष्ट्र, मुंबई. पिन कोड:-400072 पॅन ने:-AAGCM4806K		
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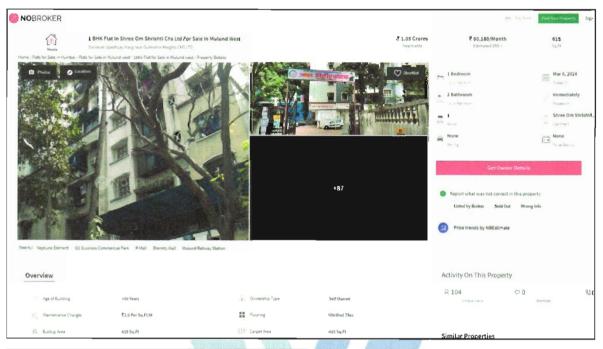
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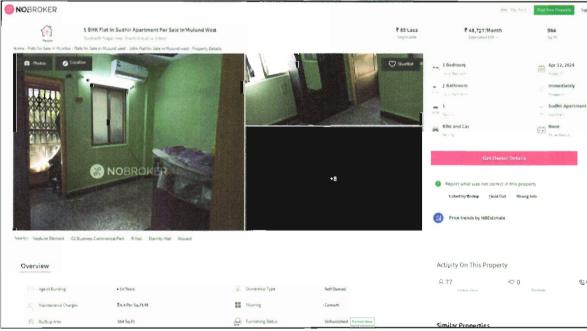
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तीचे नावः ओम सीएचएसएल		
1): नाव-कल्पेश जयर्वत चौलकर वय:-29, पत्ता-प्लॉट नं: एम-११, बी-२०१, माळा नं: २ रा मजला, इमारतीचे नाव: ओम सीएचएसएल, ब्लॉक नं: सुंदर विहार ,सायन , रोड नं: प्रतिक्षा नगर , महाराष्ट्र, MUMBAI. पिन कोड:-400022 पॅन नं:-BBKPC2452C 2): नाव:-जयर्वत दामोदर चौलकर वय:-55, पत्ता-प्लॉट नं: रूम नं ४., माळा नं: तळमजला, इमारतीचे नाव: शिवश्री निवास. ब्लॉक नं: शाहू नगर तिसगांवपाडा कल्याण पूर्व , रोड नं: पूना लिंक रोड , महाराष्ट्र, THANE. पिन कोड:-421306 पॅन नं:-AJYPC5686K		
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Price Indicators









Allotment Letter



झोपडपट्टी पुनर्वसन प्राधिकरण

- प्रकल्पवाधीत सदनिकेचे वाटपपत्र -

गणेश एस.आर.ए, सहकारी गृहनिर्माण संस्था मर्यादित, सी.टी.एस. नं. ७४७ (पार्ट) ऑफ व्हिलेज मुलूंड, मुलूंड (पश्चिम) मुंबई -४०००८० या झोपडपटटी पुनर्वसन योजनेच्या पुरवणी परिशिष्ट-!! मधील पात्र ओपडीधारकास त्याच योजनेतील पी.ए.पी. सदनिका वितरीत करणेबाबत मा. मुख्य ार्यकारी अधिकारी, झो.प.प्रा. यांनी दिनांक २९/०३/२०२२ रोजी मान्यता दिली आहे. सदर मान्यतेस अनुसरून पुढील पात्र झोपडीधारकांना बघवार दिनांक १३/०४/२०२२ रोजी दुपारी ०३.०० वाजता. स्थळ : झोपडपटटी पुनर्वसन प्राधिकरण, प्रशासिकय इमारत, बी विंग, पहिला मजला, अनंत काणेकर मार्ग, बांद्रा (पूर्व) मुंबई- ४०००५१ येथे पी.ए.पी. सदनिकांचे सोडत पच्चतीने वाटप करण्यांत आले.

उपजिल्हाधिकारी (अति/निष्का) तथा सक्षम प्राधिकारी, मूलुंड यांचेकडून निर्गमित करण्यांत आलेल्या सदर संस्थेच्या पुरवणी परिशिष्ट -11 भधील अ.क. ७/५९ नुसार निवासी वापराकरीता पात्र असलेल्या श्रीमती. उन्नती हरेशकुमार पंडवा यांना गणेश एस.आर.ए. सहकारी गृहनिर्माण संस्था मर्यादित, सौ.टी.एस. नं. ७४७ (पार्ट) ऑफ विलेन मुलूंड, मुलूंड (पश्चिम) मुंबई -४०००८० या संस्थेच्या पुनर्वसन इमारतीसथील पी.ए.पी. सदनिका क्रमांक - 1004 आली आहे. तसेच सदर सदनिका वाटप शाल्याच्या दिनांकापासून १० वर्षांपर्यंत विक्री करता येणार

नहीं अचवा माडवाने देता येणार नार्ह

ठिकाण : मुंबई विनांक :१३/०४/२०२२



झोपडपटटी पुनर्वसन प्राधिकरण



Since 1989

An ISO 9001: 2015 Certified Company



PAP Handing / Taking Over Certificate



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SLUM REHABILITATION AUTHORITY

No:- SRA/EC/OW/2020/いいかへ Date: p5703/2020

PAP Handing / Taking over Certificate

Certificate No. : T

Scheme Address

- Ganesh SRA CHS Ltd

CTS No. 747(pt) of Village-Mulund, Mulund

(west)Mumbai-400080

Nos. of PAP tenements

- 14 (Pourteen) no. of Residential tenements.

Ref. :- 1 Revision of letter of Intent issued by Dy. Chief Engineer, SRA, vide letter no. SRA/ENG/1185/T/STGL/LOI, dt. 16/06/2010

2 Executive Engineer-III, SRA, Amended IOA cum Occupation for Rehab wing of composite building vide letter no. SRA/ENG/ 2423/T/STGL/AP dt. 02/12/2017

3 Letter from M/s. Aruna Developers dated 14/03/ 2019.

As per the Revision of Letter of Intent under No. SRA/ENG/1185/T/STGL/LOI, di. 16/06/2010, 16 numbers of PAP tenements are generated in the scheme. Accordingly Executive Engineer-III, SRA has issued Amended IOA cum Occupation for Rehab wing of composite building vide letter no. SRA/ENG/2423/T/STGL/AP dt. 02/12/2017 where in 14 nos. of Residential PAP STGL/IOI, dt. 16/06/2010, 16 numbers of PAP tenements are generated in the scheme. Accordingly Executive Engineer-III, SRA has issued Amended IOA cum Occupation for Rehab wing of composite building vide letter no. SRA/ENG/2423/T/STGL/AP dt. 02/12/2017 where in 14 nos. of Residential PAP enements have been granted occupation permission.

14 nos. of residential PAP tenements have been inspected by the Estate Department/ SRA on Dtd. 12/02/2020, for taking over. The said 14 nos. of residential PAP Tenements (having 269 sq.ft. carpet area of each tenement) taken over as listed below.

Sr. No.	Residential Tenement No.	Floor	Total
L	202	2nd	01
2	302	3rd	01
, 3	402, 403	4.th	02
4	502, 503	5th	02
5	602, 603	6th	02
6	701, 702, 703, 704, 705, 708	7th	06
Total PAP tenements			14

Special Clause :- .

 The Developer will clear all dues of electric charges. He should pay last electricity bill.





PAP Handing / Taking Over Certificate

- 2. The Developer should transfer the Electric meter of PAP tenements to Estate Manager, SRA within two months from date of above said Certificate.
- 3. The Developer should provide security to the PAP's for three month from the date of above said certificate.

Handed over by me

For M/S ARUNA DEVELOPERS

Taken over by me

Developer / Architect

Estate Manager SRA

To.

Developer- M/s. Aruna Developers, Add.:- B-401, Siddhvinayak Enclave, CrossN.B. Road, Malad (west) Mumbai-400064.

Copy for information:-

- 1. Secretary (SRA)
- 2. Joint Registrar, SRA
- 3. Executive Engineer-III, SRA

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Occupancy Certificate

97





SLUM REHABILITATION AUTHORITY

No. SRA/ ENG/2423/T/STGL/AP 11 2 DEC 2017.

Sheetal Nikhare of M/s. S.S. Associates, 202, Odyssey IT Park, Road No.9, Wagle Estate, Thane (W).

> Sub:- Amended IOA cum Occupation for Rehab wing of composite building of S.R. Scheme on plot bearing CTS No. 747(pt) of village Mulund (W), Mumbai, for Ganesh CHS Ltd.

Ref: Your letter dtd.18/08/2017.

Madam,

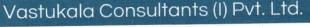
With reference to the above & Certificates attached the development work of Rehab wing of composite building under S.R. Scheme on plot bearing CTS No. 747(pt) of village Mulund (W), Mumbai, for Ganesh CHS I.id. has been completed under the Supervision of Architect Sheetal Nikhare of M/s. S.S. Associates, Lic.no. CA/2003/31138, Structural Engineer, Shri. R.C. Tipnis Lic. No. STR/13 and Site Supervisor Shri, Bipin Gaikar, Lic No. G/199/SS-I and may be occupied under the following conditions:-

- 1. This occupation permission is granted in for 39 Rehab Residential tenements, 14 PAP, 13 Rehab commercial tenements, 01 Balwadi, 01 Welfare Centre, 01 Society Office, 01 Sale Residential in Rohab Wing comprising of Stilt floor + Ground floor + 1st to 7th upper floors.
- 2. That the certificate under Section 270A of BMC Act shall be submitted.
- 3. That you shall comply the balance LOI/IOA conditions before asking for full OCC of composite building.
- 4 That you shall handover welfare center & society office to society of slum dwellers and Balwadi to women & child welfare center as per circular no.129.

Administrative Building, Anant Kanekar Marg, Bandra E), Mumbar- 400051 Tel.: 022-26565800/26590405/1879 Fax: 91-22-26590457 Website: www.sra.gov.jp E-mail: info@sia.gov.in

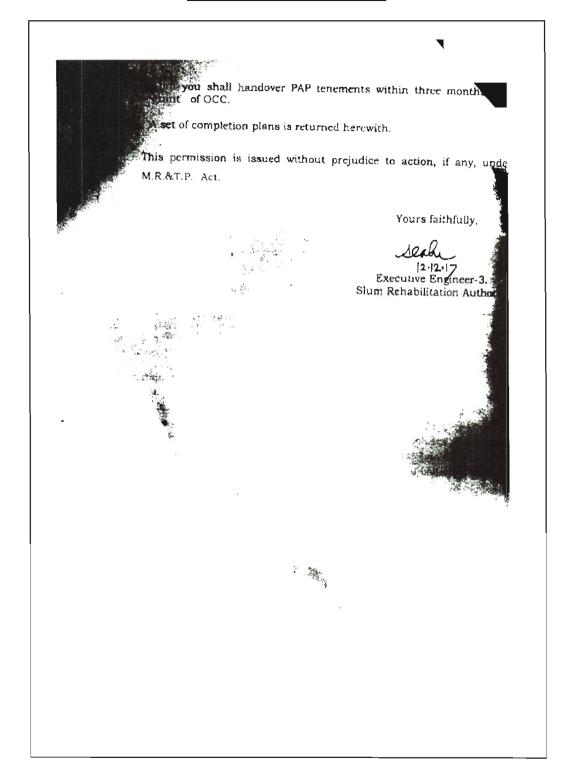


Since 1989





Occupancy Certificate









Valuation Report / Cosmos Bank / Bandra (West) Branch / Unnati Hareshkumar Pandya (8787/2306379) Page 21 of 22

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th 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

- 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.
- It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would 4. 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.





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 ₹ 49,54,012.00 (Rupees Forty Nine Lakh Fifty Four Thousand Twelve Only).



Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastokala Consultants (I) Pvr. Ltd., ou=Mumbal, email=manoj@vastukala.ezg, c=IN Date: 2024.05.18 16:50:59 +05°30°

Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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



