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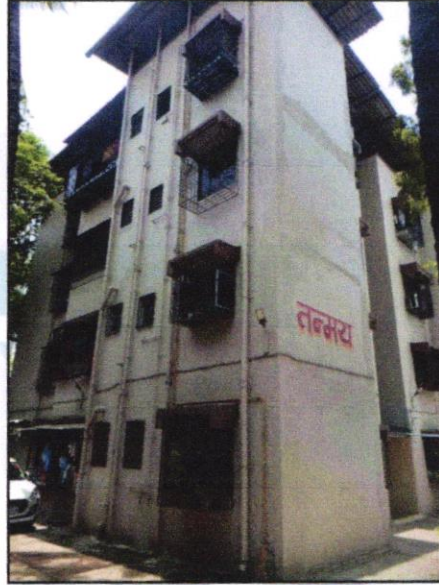
MSME Reg No: UDYAM-MH-18-0083617

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: **Shri. Nilesh Laxman Tambe**

Residential Flat No. 4, Ground Floor, "**Tanmay Co-Op Hsg. Soc. Ltd.**", Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 604, State - Maharashtra, Country – India.

Latitude Longitude - 19°12'05.1"N 72°57'43.7"E

Valuation Done for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
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 :

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📍 Mumbai 📍 Nashik 📍 Rajkot 📍 Raipur
📍 Aurangabad 📍 Pune 📍 Indore 📍 Jaipur

Regd. Office

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

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Page 2 of 19

Vastu/Thane/05/2024/8827/2306442

23/15-302-PSSH

Date: 23.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 4, Ground Floor, "Tanmay Co-Op Hsg. Soc. Ltd.", Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 604, State - Maharashtra, Country – India belongs to.

Boundaries of the property.

North : Open Space & Sambhaji Nagar Road
South : Jayesh CHSL
East : Chawl
West : Sadguru Chawl

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 **₹ 84,93,250.00 (Rupees Eighty Four Lakh Ninety Three Thousand Two Hundred Fifty 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

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.24 10:30:14 +05'30'

Auth. Sign.



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Valuation Report of Residential Flat No. 4, Ground Floor, "Tanmay Co-Op Hsg. Soc. Ltd.", Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 604, 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 23.05.2024 for Banking Purpose
2	Date of inspection	22.05.2024
3	Name of the owner/ owners	Shri. Nilesh Laxman Tambe.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 4, Ground Floor, "Tanmay Co-Op Hsg. Soc. Ltd.", Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 604, State - Maharashtra, Country – India. Contact Person: Mr. Chandrakant R. Katkade Contact No. 98330 22224 Person meets at site: Mr. Vijay Rajaram Mane (Tenant)
6	Location, street, ward no	Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane
	Survey/ Plot no. of land	Final Plot No. 482, T.P.S. No. 1, Survey No. 313/14, 313/13, 314/8, 314/7 of Village – Panchpakhadi
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, Auto and Private cars
	LAND	

12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 381.00 Balcony Area in Sq. Ft. = 33.00 Total Carpet Area in Sq. Ft. = 414.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 530.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane
14	If freehold or leasehold land	Freehold
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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding.	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	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?	Tenant Occupied – Vijay Rajaram Mane
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied

25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(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	₹ 17,000.00 Expected rental income per month
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	

38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied 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 – 1999 (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.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 23.05.2024 for Residential Flat No. 4, Ground Floor, "Tanmay Co-Op Hsg. Soc. Ltd.", Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 604, State - Maharashtra, Country – India belongs to **Shri. Nilesh Laxman Tambe**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 12.07.2012 between Mrs. Namarata Subhash Ramane (The Transferor) and Shri. Nilesh Laxman Tambe (The Transferees).
2	Copy of Occupancy Certificate No. V.P. 07 / 202 / TMC / TDD / 1279 dated 09.09.1999 issued by Thane Municipal Corporation.
3	Copy of Previous Valuation Report dated 22.12.2022

LOCATION:

The said building is located at Final Plot No. 482, T.P.S. No. 1, Survey No. 313/14, 313/13, 314/8, 314/7 of Village – Panchpakhadi, Thane (West), Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance of 2.9 KM. from Thane railway station.



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BUILDING:

The building under reference is having Ground + 3rd 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. The building is used for residential purpose. Ground Floor is having 4 Residential Flats. Lift is not provided in the building.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of 1 Bedrooms + Living Room + Kitchen + WC + Toilet + Balcony Area + Passage (i.e. 1 BHK + WC + Toilet). The residential flat is finished with Ceramic flooring, Teak wood door frame with flush & safety door shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 23rd May 2024

The Built up Area of the Residential Flat	:	530.00 Sq. Ft.
Year of Construction of the building	:	1999 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	25 Years
Cost of Construction	:	530.00 X 2,600.00 = ₹ 13,78,000.00
Depreciation {(100-10) X 25 / 60}	:	37.50%.
Amount of depreciation		₹ 5,16,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,24,100.00 per Sq. M. i.e. ₹ 11,529.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciation)	:	₹ 1,06,100.00 per Sq. M. i.e. ₹ 9,857.00 per Sq. Ft.
Prevailing market rate	:	₹ 17,000.00 per Sq. Ft.
Value of property as on 23.05.2024	:	₹ 530.00 Sq. Ft. X ₹ 17,000.00 = ₹ 90,10,000.00

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

Depreciated fair value of the property as on 23.05.2024	:	₹ 90,10,000.00 - ₹ 5,16,750.00 = ₹ 84,93,250.00
Total Value of the property	:	₹ 84,93,250.00
The realizable value of the property	:	₹ 76,43,925.00
Distress value of the property	:	₹ 67,94,600.00
Insurable value of the property (530.00 Sq. Ft. X ₹ 2,600.00)	:	₹ 13,78,000.00
Guideline value of the property (530.00 Sq. Ft. X ₹ 9,857.00)	:	₹ 52,24,210.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 4, Ground Floor, "**Tanmay Co-Op Hsg. Soc. Ltd.**", Ramchandra Nagar No. 2, Vaity Wadi, ESIC Hospital Road, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 604, State - Maharashtra, Country – India for this particular purpose at **₹ 84,93,250.00 (Rupees Eighty Four Lakh Ninety Three Thousand Two Hundred Fifty Only)** as on **23rd 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 **23rd May 2024 is ₹ 84,93,250.00 (Rupees Eighty Four Lakh Ninety Three Thousand Two Hundred Fifty 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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20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System



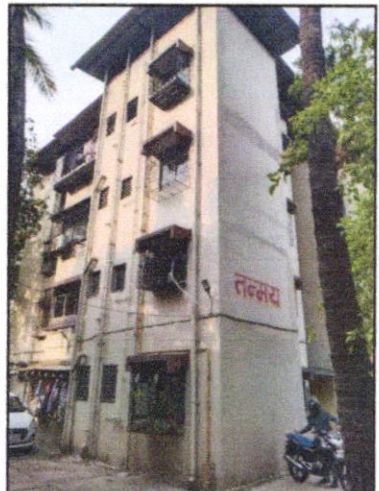
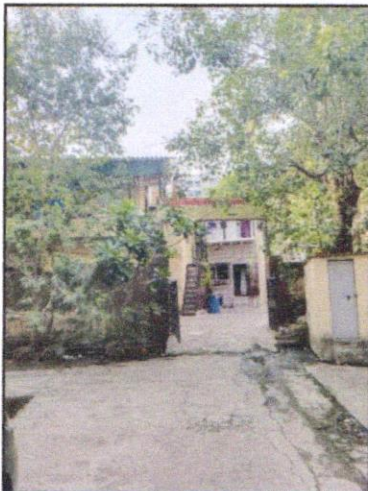
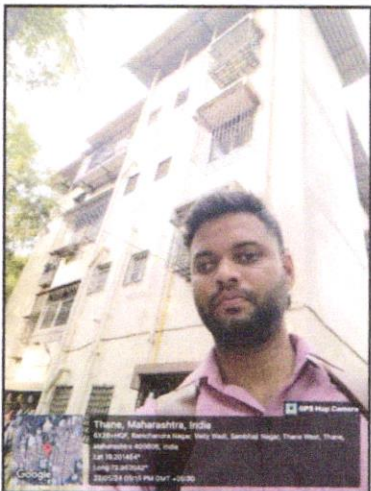
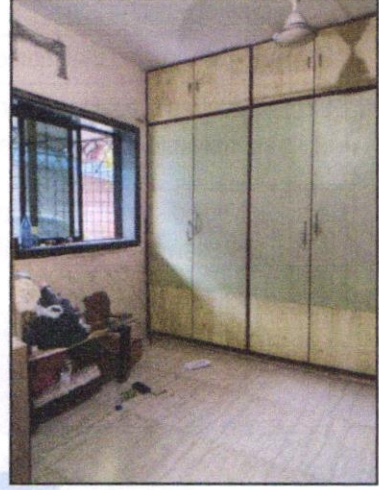
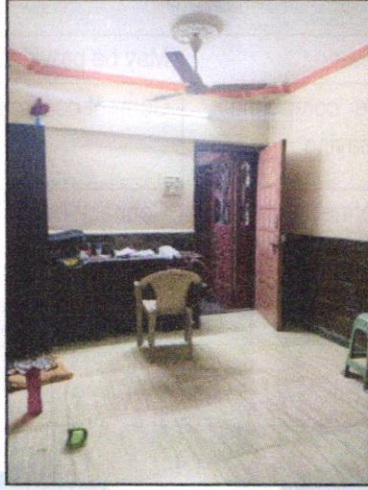
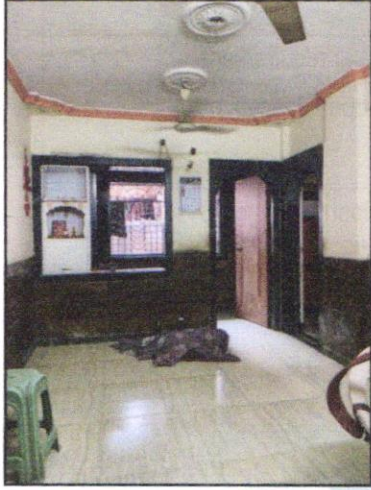
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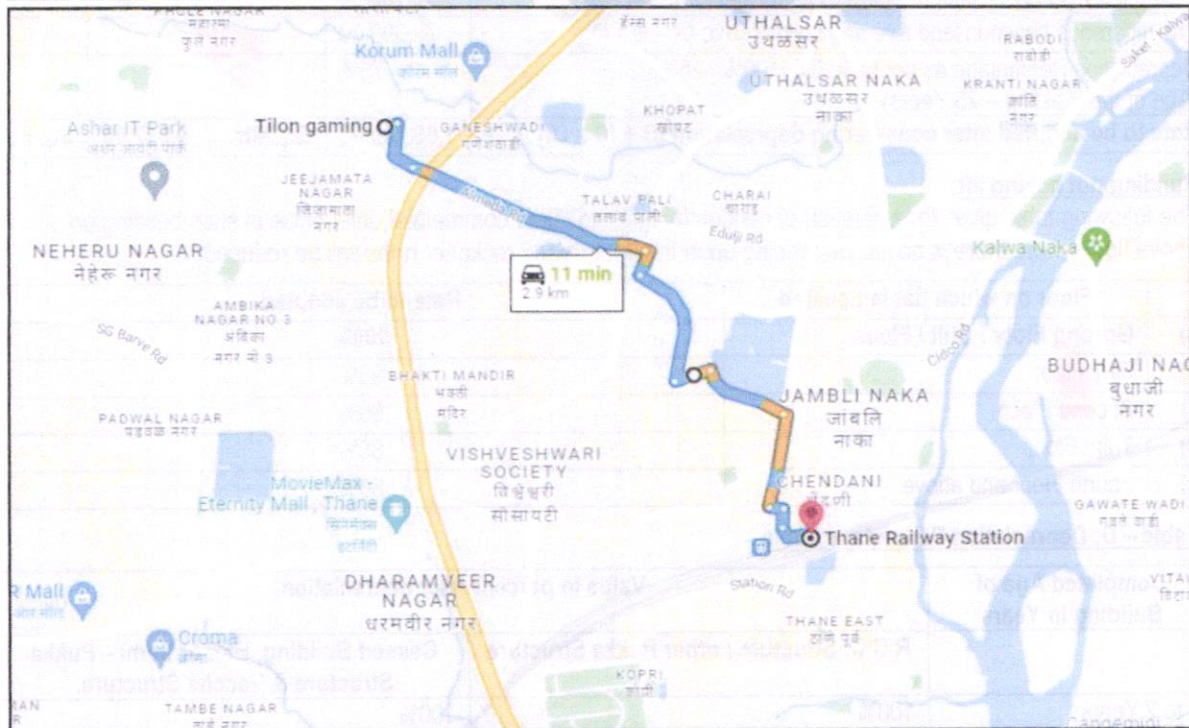


Actual site photographs



Route Map of the property

Site, u/r



Latitude Longitude - 19°12'05.1"N 72°57'43.7"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 2.9 KM.)




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Price Indicators



₹ 65 Lacs ₹ 48,717/Month 600

2 BHK Flat in Sai Anand Apartment For Sale in Thane

₹ 65 Lacs ₹ 48,717/Month 600



2 Bedroom

1 Bathroom

SA

Bike

Get Owner Details

Report what was not correct in this property

Price trends by NB Estimate


Overview

Age of Building	< 10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1,7 Per Sq.Ft/M	Flooring	NA
Buildup Area	600 Sq.Ft	Furnishing Status	Fully Furnished
Facing	South	Floor	4/4

Activity On This Property

148 0 0


Similar Properties



₹ 65 Lacs ₹ 37,254/Month 410

1 BHK Flat in Taxonomy Society For Sale in Thane

₹ 65 Lacs ₹ 37,254/Month 410



1 Bedroom

1 Bathroom

1

Car

Get Owner Details

Report what was not correct in this property

Price trends by NB Estimate

Overview

Age of Building	< 10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.8 Per Sq.Ft/M	Flooring	Vitrified Tiles
Buildup Area	410 Sq.Ft	Furnishing Status	Semi-Furnished
Facing	South	Floor	5/5

Activity On This Property

1424 3 0

Similar Properties



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Price Indicators

The screenshot shows a real estate listing on the Magicbricks website. The property is located in Samata Nagar, Thane West, Thane, Maharashtra. It is a 2 BHK flat for sale, priced at ₹1.40 Cr. The listing includes details such as 2 beds, 2 baths, 3 balconies, and an unfurnished status. The carpet area is 650 sqft (121336 sqft). The floor is Ground (Out of 4 Floors), and the transaction type is Resale. The status is Ready to Move, and the facing is East. The furnished status is Unfurnished. The type of ownership is Co-operative Society, and the age of construction is Above 20 years. The listing is posted on Mar 30, 24, with a property ID of 63575093. The contact owner is Inderjeet Singh Chadha, with a phone number starting with 91-96XXXXXXX. There are buttons for 'Contact Owner' and 'Get Phone No.'.

Price Breakup ₹1.4 Cr

Address Samata Nagar, Thane, Samata Nagar Thane West, Thane, Maharashtra

Furnishing Unfurnished

Sales Instance

2876074	सूची क्र.2	दुय्यम निबंधक : सह दु.नि ठाणे 2
28-01-2024		दस्त क्रमांक : 28760/2023
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोटणी : Regn.63m
गावाचे नाव : पांचपाखाडी		
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	12300000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	9223335.38	
(4) भू-मापन,पोटहिस्सा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: ब्लॉक नं. ए-402.4 था मजला, इमारतीचे नाव: प्रतिक को.ऑ.ही.सो.लि.ए-विंग, रोड नं: रामचंद्र नगर नं.3,वैतीवाडी,पाचपाखाडी,ठाणे-प., इतर माहिती: ब्लॉकचे क्षेत्रफळ 800 चौ.फुट म्हणजेच 74.35 चौ.मी. बिल्टअप((Final Plot Number : 467, T.P.S. No.1 :))	
(5) क्षेत्रफळ	74.35 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-शरथ बाबु व्ही.के. वय:-50 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ए-402,प्रतिक को.ऑ.ही.सो.लि., बिल्डींग नं.2, ब्लॉक नं: रामचंद्र नगर नं.3, वैतीवाडी, रोड नं: पाचपाखाडी, ठाणे-प., महाराष्ट्र, ठाणे. पिन कोड:-400604 पॅन नं:-AJLPK337234 2): नाव:-त्रिवेणी - शरथ वय:-47 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ए-402,प्रतिक को.ऑ.ही.सो.लि., बिल्डींग नं.2, ब्लॉक नं: रामचंद्र नगर नं.3, वैतीवाडी, रोड नं: पाचपाखाडी, ठाणे-प., महाराष्ट्र, ठाणे. पिन कोड:-400604 पॅन नं:-BDCPS7691P	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-किरण गौरू महाडिक वय:-58; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 2रा मजला, रुजत एन्क्लेव्ह, ब्लॉक नं: अम्बा भवनसमोर, कारटन रोड नं.7, रोड नं: मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400066 पॅन नं:-AFJPM4823P	
(9) दस्तऐवज करून दिल्याचा दिनांक	24/11/2023	
(10)दस्त नोटणी केल्याचा दिनांक	24/11/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	28760/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	861000	
(13)बाजारभावाप्रमाणे नोटणी शुल्क	30000	
(14)शेरा		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **23rd May 2024**.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 84,93,250.00 (Rupees Eighty Four Lakh Ninety Three Thousand Two Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.24 10:30:41 +05'30'

Auth. Sign.

Avinash



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