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. Vipul Pravin Lal & Mrs. Neera Vipul Lal

Residential Flat No. 404, 4th Floor, Wing – B, "Augustine Enclave Co-op. Hsg. Soc. Ltd.", St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, PIN Code – 400 056, State – Maharashtra, Country – India

Latitude Longitude - 19°05'40.0"N 72°50'30.6"E

Intended User: Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



Our Pan India Presence at :

NandedThaneMumbaiNashikAurangabadPune

e QAhmed k QRajkot QIndore

Ahmedabad
 Delhi NCR
 Rajkot
 Raipur

💡 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.

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 2 of 20

Vastu/Mumbai/07/2024/9316/2307040 02/25-44-PANI Date: 02.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 404, 4th Floor, Wing – B, "Augustine Enclave Co-op. Hsg. Soc. Ltd.", St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, PIN Code - 400 056, State -Maharashtra, Country - India belongs to Mr. Vipul Pravin Lal & Mrs. Neera Vipul Lal.

Boundaries of the property.

North	7:	Internal Road
South	:	Open Plot
East	:	Ravi Kiran CHSL
West	:	Regency Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,31,08,785.00 (Rupees One Crore Thirty One Lakh Eight Thousand Seven Hundred Eighty Five 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 Encl: Valuation report in Form - 01



Our Pan India Presence at :

🖓 Thane Nanded 💡 Mumbai **Q** Nashik ♀ Aurangabad 🛛 💡 Pune

 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 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 R

<u>Valuation Report of Residential Flat No. 404, 4th Floor, Wing – B, "Augustine Enclave Co-op. Hsg. Soc. Ltd.",</u> <u>St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, PIN Code – 400 056,</u> State – Maharashtra, Country – India

<u>Form 0-1</u>

(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 02.07.2024 for Banking Purpose
2	Date of inspection	18.06.2024
3	Name of the owner/ owners	Mr. Vipul Pravin Lal & Mrs. Neera Vipul Lal
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available
5	Brief description of the property	Address: Residential Flat No. 404, 4 th Floor, Wing – B, "Augustine Enclave Co-op. Hsg. Soc. Ltd.", St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, PIN Code – 400 056, State – Maharashtra, Country – India Contact Person: Mr. Vipul Pravin Lal (Owner) Contact No.: 9324523725
6	Location, street, ward no	K – Ward, St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai
7	Survey/ Plot no. of land	CTS No. 1543, 1543/1 to 10 of Village – Vile Parle West, Taluka – Andheri, Mumbai Suburban District
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 and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 484.00 Cupboard Area in Sq. Ft. = 7.00 Balcony Area in Sq. Ft. = 57.00 Total Carpet Area in Sq. Ft. = 548.00 (Area as per actual site measurement)



Since 1989



An ISO 9001: 2015 Certified Company

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 4 of 20

		Carpet Area in Sq. Ft. = 381.00
		(Area as per Agreement for Sale)
		Built up Area in Sq. Ft. = 457.00
		(Area as per Index – II)
13	Roads, Streets or lanes on which the land is abutting	St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai
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. (TM)
	(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.	Copy of Approved Plan Document No. CE / 9589 / WS / AK dated 06.09.2013 issued by Municipal Corporation of Greater Mumbai
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 Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not



Since 1989



An ISO 9001 : 2015 Certified Company

			available
26	REN	TS	
	(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	₹27,500/- 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 ness associates of the owner?	N.A.
28	of fiz cooki	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29		details of the water and electricity charges, 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		ift is installed, who is to bear the cost of itenance and opera <mark>tion-</mark> owner or tenant?	N. A.
32		pump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for li	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 nises under any law relating to the control nt?	N. A.
	SAL	ES	
38	in the Name	instances of sales of immovable property clocality 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 Residential Flat in a building. The rate is

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 5 of 20



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 6 of 20

		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 commencement of construction – 2010
	year of completion	(As per Commencement Certificate)
		Year of Completion – 2013 (As per Full 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:	
	 No. 2 on 4th Floor. Hence, Revised Approved Plan, the composition of Kitchen + 2 Toilets (i.e. 1 BHK Flat). But a additional Bedroom & Passage area compositioned Plan, the composition of Kitchen + 2 Toilets (i.e. 1 BHK Flat). 	No. 404 but as per Approved Plan it is shown as Flat oved Plan / Builder Letter showing renumbering is No. 404 as per agreement only for the purpose of of Residential Flat is 1 Bedroom + Living Room + is per Site Inspection, Kitchen area converted into 1 verted into kitchen. At present, the composition of om + Kitchen + 2 Toilets + Cupboard Area + Balcony
	Area (i.e. 2 BHK flat)	

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 02.07.2024 for Residential Flat No. 404, 4th Floor, Wing – B, **"Augustine Enclave Co-op. Hsg. Soc. Ltd."**, St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, PIN Code – 400 056, State – Maharashtra, Country – India belongs to **Mr. Vipul Pravin Lal & Mrs. Neera Vipul Lal.**

We are in receipt of the following documents:

Since 1989

1.	Copy of Agreement for Sale dated 27.04.2012 b/w. Mr. Nanji Dana Patel, Sole proprietor of Krish
	Construction (The Developer) and Mr. Vipul Pravin Lal & Mrs. Neera Vipul Lal (Purchaser)
2.	Copy of Commencement Certificate Document No. CE / 9589 / WS / AK dated 25.02.2010 issued by
	Municipal Corporation of Greater Mumbai
3.	Copy of Society Share Certificate Document No. 018 dated 10.07.2016 in the name of Vipul Pravin Lal &
	Neera Vipul Lal
4.	Copy of Letter of Allotment of Car Parking dated 25.05.2015 issued by Krish Construction
5.	Copy of Society Maintenance Bill No. 1948 dated 05.01.2024 in the name of Shri. Vipul Pravin Lal & Mrs.
	Neera Vipul Lal
6.	Copy of Full Occupancy Certificate Document No. CE / 9589 / WS / AK dated 06.09.2013 issued by
	Municipal Corporation of Greater Mumbai

Vastukala Consultants (I) Pvt.





An ISO 9001: 2015 Certified Company

Ltd.

7.	Copy of Approved Plan Document No. CE / 9589 / WS / AK dated 06.09.2013 issued by Municipal
	Corporation of Greater Mumbai

LOCATION:

The said building is located at CTS No. 1543, 1543/1 to 10 of Village – Vile Parle West, K – Ward, St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, Taluka – Andheri, Mumbai Suburban District, PIN Code – 400 056, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 750 Mt. from Dadar 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. 4th Floor is having 3 Residential Flat. 1 Lift is provided in building.

Residential Flat:

The property is a Residential Flat located on 4th Floor. The composition of Residential Flat is having 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Cupboard Area + Balcony Area (i.e. 2BHK flat). Along with One Open Car Parking Space No. 15. The residential Flat is finished with Vitrified Tiles flooring, Teak wood door frame with Solid flush door & Powdered Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001 : 2015 Certified Company



Since 1989



Valuation as on 02nd July 2024

The Carpet Area of the Residential Flat	:	381.00 Sq. Ft.
The Built up Area of the Residential Flat	:	457.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 02.07.2024		381.00 Sq. Ft. X ₹ 35,000.00 = ₹1,33,35,000.00
Prevailing market rate	:	₹ 35,000.00 per Sq. Ft.
Guideline rate (after deprecation)	:	₹ 2,23,531.00 per Sq. M. i.e. ₹ 20,767.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 2,35,990.00 per Sq. M. i.e. ₹ 21,924.00 per Sq. Ft.
Amount of depreciation	:	₹ 2,26,215.00
Depreciation {(100-10) x11}/60	:	16.50%
Cost of Construction	:	457.00 Sq. Ft. X ₹ 3,000.00 = ₹ 13,71,000.00
Age of the building as on 2024	-	11 Years (TM)
Expected total life of building		60 Years
Year of Construction of the building	:	2013 (As per Full 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 02.07.2024		₹ 1,33,35,000.00 - ₹ 2,26,215.00 = ₹ 1,31,08,785.00
Value of the property	:	₹ 1,31,08,785.00
The realizable value of the property	:	₹ 1,17,97,907.00
Distress value of the property	1	₹ 1,04,87,028.00
Insurable value of the property	- :	₹ 13,71,000.00
Guideline Value of the property	:	₹ 94,90,519.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 404, 4th Floor, Wing – B, **"Augustine Enclave Co-op. Hsg. Soc. Ltd."**, St. Braz Road, Gaotham, Behind Nanavati Hospital, Vile Parle (West), Mumbai, PIN Code – 400 056, State – Maharashtra, Country – India for this particular purpose at ₹ 1,31,08,785.00 (Rupees One Crore Thirty One Lakh Eight Thousand Seven Hundred Eighty Five Only) as on 02nd July 2024.

Vastukala Consultants (I)



Since 1989



An ISO 9001 : 2015 Certified Company

Pvt.

_td.

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 02nd July 2024 is ₹ 1,31,08,785.00 (Rupees One Crore Thirty One Lakh Eight Thousand Seven Hundred Eighty Five 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) Pvt.

(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 + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4th Floor
3	Year of construction	2013 (As per Full Occupancy Certificate)
4	Estimated future life	49 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with Solid flush door & Powdered Coated 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, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
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.	Ordinary
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry wall
	Height and length	
	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	
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	Stilt Car Parking, Cemented road in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

ANNEXURE TO FORM 0-1



Since 1989



An ISO 9001 : 2015 Certified Company

Actual site photographs



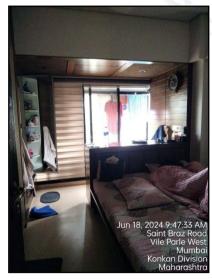






















Actual site photographs

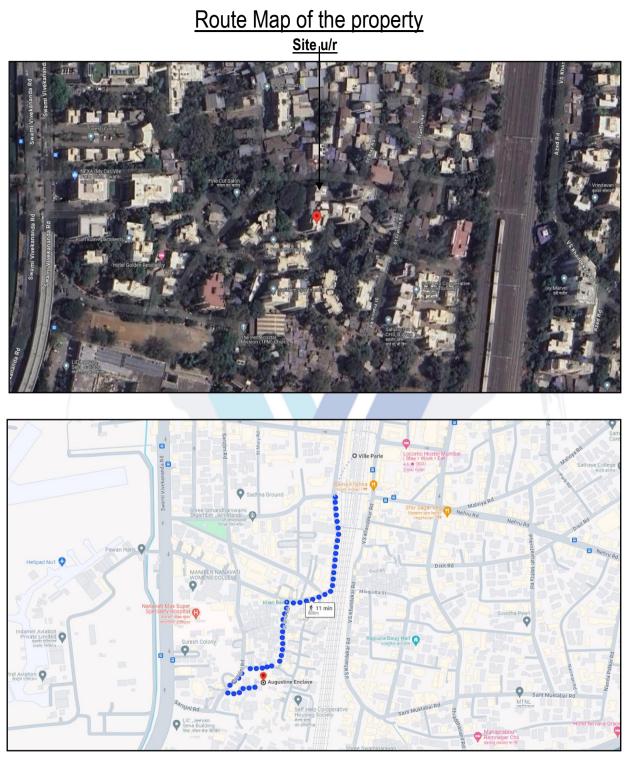




Since 1989



An ISO 9001 : 2015 Certified Company



Latitude Longitude - 19°05'40.0"N 72°50'30.6"E Note: The Blue line shows the route to site from nearest railway station (Vile Parle - 800 Mt.)



Since 1989



Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 14 of 20

Ready Reckoner Rate

	Cor	nmence From Ist	April 2024 To 31st M	arch 2025		
Type of Area	Urban		Local Body Type	Corporation "A"	Class	
Local Body Name	Municipal Cor	poration of Gre	ater ^Q Mumbai			
Land Mark		Boundary to the N ad (S.V. Road) to t	lorth, Railway Line to he West.	East, Ward Boun	idary to the Sou	th, Swami
			D	ate of Land + Bui	Inlines in Theorem	
			R		iaing in < per sa	. m. Bulit-U
Zone	Sub Zone	Land	Residential	Office	Shop	Industric
Zone 37	Sub Zone 37/189	Land 122730				Industric
37	37/189	122730	Residential	Office 271390	Shop 294990	Industric 235990
	37/189 82, 1483, 1484, 1485, 1	122730 486, 1487, 1488, 1489	Residential 235990 9, 1490, 1491, 1492, 1493,	Office 271390 1494, 1495, 1496, 149	Shop 294990 97, 1498, 1499, 1500	Industric 235990 0, 1501, 1502,
37 1478, 1479, 1480, 1481, 14	37/189 82, 1483, 1484, 1485, 1 507, 1508, 1509, 1510, 1	122730 486, 1487, 1488, 1489 511, 1512, 1513, 1514, 15	Residential 235990 9, 1490, 1491, 1492, 1493, 515, 1516, 1517, 1522, 1523,	Office 271390 1494, 1495, 1496, 149 1524, 1525, 1526, 15	Shop 294990 97, 1498, 1499, 1500 27, 1528, 1529, 1530	Industric 235990 0, 1501, 1502, 0, 1531, 1532,
37 1478, 1479, 1480, 1481, 14 1503, 1504, 1505, 1506, 19	37/189 82, 1483, 1484, 1485, 1 507, 1508, 1509, 1510, 1 537, 1538, 1539, 1540, 1	122730 486, 1487, 1488, 1489 511, 1512, 1513, 1514, 18 541, 1542, 1543, 1544	Residential 235990 9, 1490, 1491, 1492, 1493, 515, 1516, 1517, 1522, 1523, , 1545, 1546, 1547, 1548,	Office 271390 1494, 1495, 1496, 149 1524, 1525, 1526, 15 1549, 1550, 1551, 155	Shop 294990 37, 1498, 1499, 1500 27, 1528, 1529, 1530 2, 1553, 1554, 1555	Industric 235990 0, 1501, 1502, 0, 1531, 1532, , 1556, 1557,

Stamp Duty Ready Reckoner Market Value Rate for Flat	2,35,990.00			
No Increase, Flat Located on 4th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,35,990.00	Sq. Mt.	21,924.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,22,730.00			
The difference between land rate and building rate (A – B = C)	1,13,260.00			
Depreciation Percentage as per table (D)	89%			
Rate to be adopted after considering depreciation [B + (C x D)]	2,23,531.00	Sq. Mt.	20,767.00	Sq. Ft.
Multi-Storied building with Lift			14	-

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 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	

Vastukala Consultants (I) Pvt. Ltd.

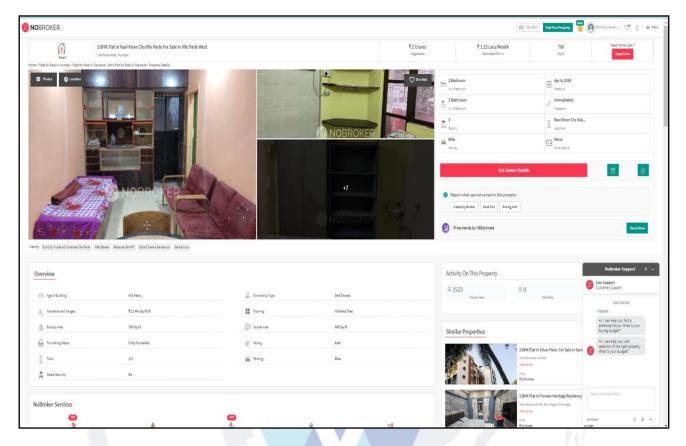
An ISO 9001 : 2015 Certified Company





Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 15 of 20

Price Indicators



<u>Property</u>	Ravi Kiran CHSL, Vile Parle (West), Mumbai	
Source	Nobroker.com	
	Carpet Area	Built up Area
Area	600.00	<u>720.00</u>
Percentage		20%
Rate Per Sq. Ft.	33,333.33	<u>27,777.77</u>

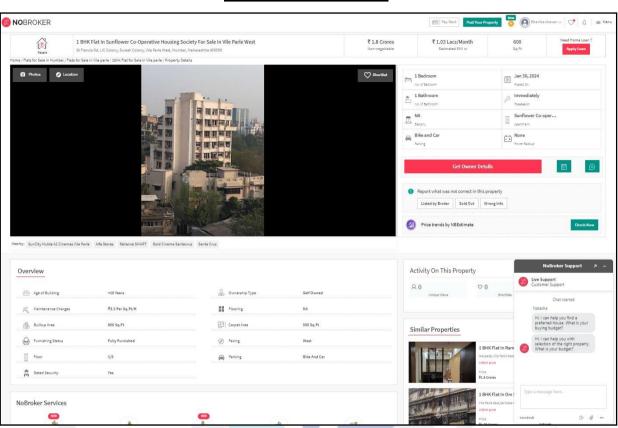


Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 16 of 20



Price Indicators

Property	Sunflower CHSL, Vile Parl	le (West), Mumbai
Source	Nobroker.com	
	Carpet Area	Built up Area
Area	<u>500.00</u>	<u>600.00</u>
Percentage		<u>20%</u>
Rate Per Sq. Ft.	36,000.00	<u>30,000.00</u>

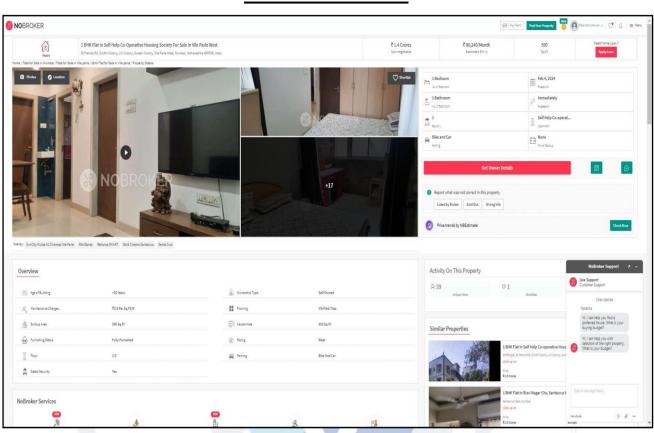


Since 1989

.



Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 17 of 20



Price Indicators

<u>Property</u>	Self Help CHSL, Vile Parle (West), Mumbai		
Source	Nobroker.com		
1	Carpet Area	Built up Area	
Area	<u>418.00</u>	<u>502.00</u>	
Percentage		<u>20%</u>	
Rate Per Sq. Ft.	<u>33,492.82</u>	<u>27,888.44</u>	



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 18 of 20

Sale Instances

6251513 07-01-2024	सूची क्र.2	दुष्यम निबंधक : सह दु.नि. अंधेरी ६		
Note:-Generated Through eSearch		दस्त क्रमॉक : 6251/2023 नोदणी :		
Module, For original report please contact concern SRO office.		Regn:63m		
	गावाचे नाव : विलेपार्ले			
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	12500000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	10280807.1			
(4) भू-मापन, पोटहिस्सा व घरक्रमोक(असल्यास)	1) पालिकेचे नावःमुंबई मनपाइतर वर्णन :सदनिका नं: 706, माळा नं: 7 वा मजला,सी विंग, इमारतीचे नाव: ऑगस्टीन एन्क्लेव्ह को ऑप हो सो ली, ब्लॉक नं: सेंट ब्राझ रोड, रोड : विले पार्ले पश्चिम,मुंबई 400056((C.T.S. Number : 1543;))			
(5) क्षेत्रफळ	41.49 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:-मीरा राजेश रावल वय:-66 पत्ता:-प्लॉट ने: सदनिका ने. 8, ए विंग , माळा ने: -, इमारतीचे नाव: धीरज कुंज , ब्लॉक ने: दादाभाई रोड , रोड ने: विलेपार्ले पश्चिम, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400056 पॅन ने:-AAZPR2771C 2): नाव:-राजेश जीवनलाल रावल वय:-67 पत्ता:-प्लॉट ने: सदनिका ने. 8, ए विंग , माळा ने: -, इमारतीचे नाव: धीरज कुंज , ब्लॉक ने: दादाभाई रोड , रोड ने: विलेपार्ले पश्चिम, मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400056 पॅन ने:-AEXPR1945J			
(8)दस्तऐवज करुन पेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-दक्षा हिमांगू पटेल वय:-48; पत्ता:-प्लॉट ने: सदनिका ने. बी/704, माळा ने: -, इमारतीचे नाव: ऑगस्टीन एनस्लेव्ह , ब्लॉक ने: सेट ब्राझ रोड, गावठाण, एलआयसी बिल्डिंग जवळ , रोड ने: विलेपार्ले पश्चिम, मुंबई, महाराष्ट्र, मुम्बई, पिन कोड:-400056 पॅन ने:-AKLPP6030E 2): नाव:-हिमांगू मेघजी पटेल वय:-51; पत्ता:-प्लॉट ने: सदनिका ने. बी/704, माळा ने: -, इमारतीचे नाव: ऑगस्टीन एनस्लेव्ह , ब्लॉक ने: सेट ब्राझ रोड, गावठाण, एलआयसी बिल्डिंग जवळ , रोड ने: विलेपार्ले पश्चिम, मुंबई, महाराष्ट्र, मुम्बई, पिन कोड:-400056 पॅन ने:-AALPP5195P			
(९) दस्तऐवज करुन दिल्याचा दिनांक	11/05/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	11/05/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	6251/2023			
(12)बाजारभावाप्रमाणे मुद्रोक शुल्क	750000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्याकनासाठी विचारात घेतलेला तपश्रील:-:				
मुद्रोक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.			



Since 1989



An ISO 9001 : 2015 Certified Company

Valuation Report / Cosmos Bank / Vile Parle (East) Branch/ Mr. Vipul Pravin Lal (9316/2306908) Page 19 of 20

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 02nd July 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.

Since 1989

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

Vastukala Consultants (I) Pvt.





_td

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 ₹ 1,31,08,785.00 (Rupees One Crore Thirty One Lakh Eight Thousand Seven Hundred Eighty Five Only).

Auth. Sign.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

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

VASTUKALA

Since 1989



An ISO 9001 : 2015 Certified Company