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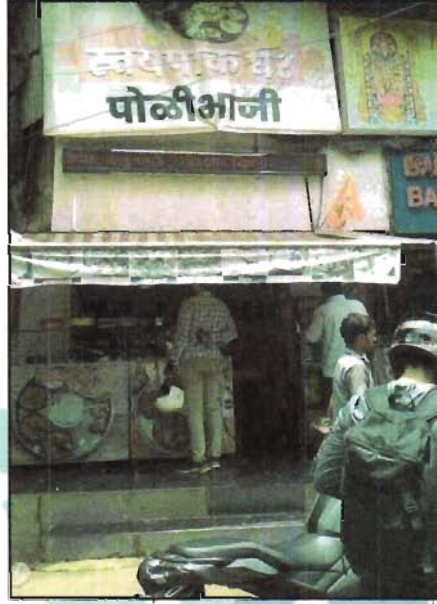
MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immoovable Property



Details of the property under consideration:

Name of Owner: **Shri. Manoj Moreshwar Patil**

Commercial Shop No. 1, Ground Floor, "Jakatnaka Shopping Centre", S-7 & S-8, Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd., Sector No. 1, Survey No. 427 to 435 & 485, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane, PIN - 400 604, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'20.9"N 72°56'44.3"E

Intended User:

Cosmos Bank

Mulund (West) Branch

Apporva Co-op Hsg. Society, Gowardhan Nagar, Lbs Marg, Mulund (West)

Mumbai - 400 080, State - Maharashtra, Country - India



Our Pan India Presence at :

- | | | | |
|--------------|----------|-------------|-------------|
| 📍 Nanded | 📍 Thane | 📍 Ahmedabad | 📍 Delhi NCR |
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| 📍 Aurangabad | 📍 Pune | 📍 Indore | 📍 Jaipur |

Regd. Office

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Valuation Report Prepared For: Cosmos Bank / Mulund (West) Branch / Shri. Manoj Moreshwar Patil (9492/2307062) Page 2 of 16

Vastu/Mumbai/07/2024/9492/2307062

03/15-66-JASH

Date: 03.07.2024

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 1, Ground Floor, "Jakatnaka Shopping Centre", S-7 & S-8, Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd., Sector No. 1, Survey No. 427 to 435 & 485, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane, PIN - 400 604, State - Maharashtra, Country - India belongs to **Shri. Manoj Moreshwar Patil**.

Boundaries of the property.

North : Main Road
South : Factory (Tata Fizer)
East : Jakat Naka
West : Cake Shop

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 **₹ 43,84,250.00 (Rupees Forty Three Lakhs Eighty Four 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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.03 17:33:18 +05'30'

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

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Commercial Shop No. 1, Ground Floor, "Jakatnaka Shopping Centre", S-7 & S-8, Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd., Sector No. 1, Survey No. 427 to 435 & 485, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane, PIN – 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 03.07.2024 for Bank Loan Purpose
2	Date of inspection	25.06.2024
3	Name of the owner/ owners	Shri. Manoj Moreshwar Patil
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: Commercial Shop No. 1, Ground Floor, "Jakatnaka Shopping Centre", S-7 & S-8, Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd., Sector No. 1, Survey No. 427 to 435 & 485, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane, PIN – 400 604, State – Maharashtra, Country – India. Contact Person: Shri. Manoj Moreshwar Patil (Owner) Contact No.: 7208111619
6	Location, street, ward no	Sector No. 1, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane
	Survey/ Plot no. of land	Survey No. 427 to 435 & 485
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum Commercial Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 133.00 (Area as per actual site measurement) Super Built-up Area in Sq. Ft. = 130.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Bal Rajeshwar Marg / Ashram Marg

	abutting	
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 from 7 years Name – Mr. Nimbalkar Contact No.: 8454894064
	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 TMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Nimbalkar
	(ii) Portions in their occupation	Entire Shop

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 39,000.00 present rental income per month
	(iv)	Gross amount received for the whole property	Information not available
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
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 Commercial Shop 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 Construction 1990 (As per Occupancy

	year of completion	Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (West) Branch to assess fair market value as on 03.07.2024 for Commercial Shop No. 1, Ground Floor, "Jakatnaka Shopping Centre", S-7 & S-8, Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd., Sector No. 1, Survey No. 427 to 435 & 485, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane, PIN – 400 604, State – Maharashtra, Country – India belongs to **Shri. Manoj Moreshwar Patil**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 15.10.2001 between Shri. Anand Mahabal Shetty (the Vendor) AND Shri. Manoj Moreshwar Patil (the Purchaser)
2	Copy of Occupancy Certificate V.P. No. 874 / TMC / TDD / 321 dated 31.07.1990 issued by Municipal Corporation of The City of Thane.
3	Copy of Share Certificate No. 1, bearing Nos. 001 to 005 having 5 Shares of Rs. 50/- each dated 07.07.2000 in the name of Shri. Manoj M. Patil issued by Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at land bearing Survey No. 430, Hissa No. (pt) in Sector 1, Panchpakhadi, Taluka & District – Thane, within the limits of Th. The property falls in Residential cum Commercial Zone. It is at a travelling distance of 3.9 km. travelling distance from Thane railway station.

BUILDING:

The building under reference is having Ground floor structure only. 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 external condition of building is normal. The building is being used for commercial purpose. Ground Floor is having 30 galas. The building is without lift.



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Commercial Shop:

The commercial shop under reference is situated on the ground floor. The composition of commercial shop is having single unit used as canteen. The commercial shop is finished with Kota finished tiles flooring, MS rolling shutter to main entrance, Casing capping electrification etc.

Valuation as on 3rd July 2024

The Super Built-up Area of the Commercial Shop	:	130.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1990 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	34 Years
Cost of Construction	:	130.00 X 2,500.00 = ₹ 3,25,000.00
Depreciation $\{(100-10) \times 34 / 60\}$:	51.00%
Amount of depreciation	:	₹ 1,65,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,27,200.00 per Sq. M. i.e. ₹ 11,817.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 99,592.00 per Sq. M. i.e. ₹ 9,252.00 per Sq. Ft.
Prevailing market rate	:	₹ 35,000.00 per Sq. Ft.
Value of property as on 03.07.2024	:	130.00 Sq. Ft. X ₹ 35,000.00 = ₹ 45,50,000.00

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

Fair value of the property as on 03.07.2024	:	₹ 45,50,000.00 (-) ₹ 1,65,750.00
Total Value of the property	:	₹ 43,84,250.00
The realizable value of the property	:	₹ 39,45,825.00
Distress value of the property	:	₹ 35,07,400.00
Insurable value of the property (130.00 X 2,500.00)	:	₹ 3,25,000.00
Guideline value of the property (130.00 X 9,252.00)	:	₹ 12,02,760.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 1, Ground Floor, "Jakatnaka Shopping Centre", S-7 & S-8, Jakat Naka Shopping Complex Premises Co-op. Hsg. Soc. Ltd., Sector No. 1, Survey No. 427 to 435 & 485, Shree Nagar, Wagle Estate, Panchpakhadi, Taluka & District - Thane, PIN – 400 604, State – Maharashtra, Country – India for this particular purpose at **₹ 43,84,250.00 (Rupees Forty Three Lakhs Eighty Four Thousand Two Hundred Fifty Only)** as on **03.07.2024**.



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NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **3rd July 2024 is ₹ 43,84,250.00 (Rupees Forty Three Lakhs Eighty Four 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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ANNEXURE TO FORM 0-1

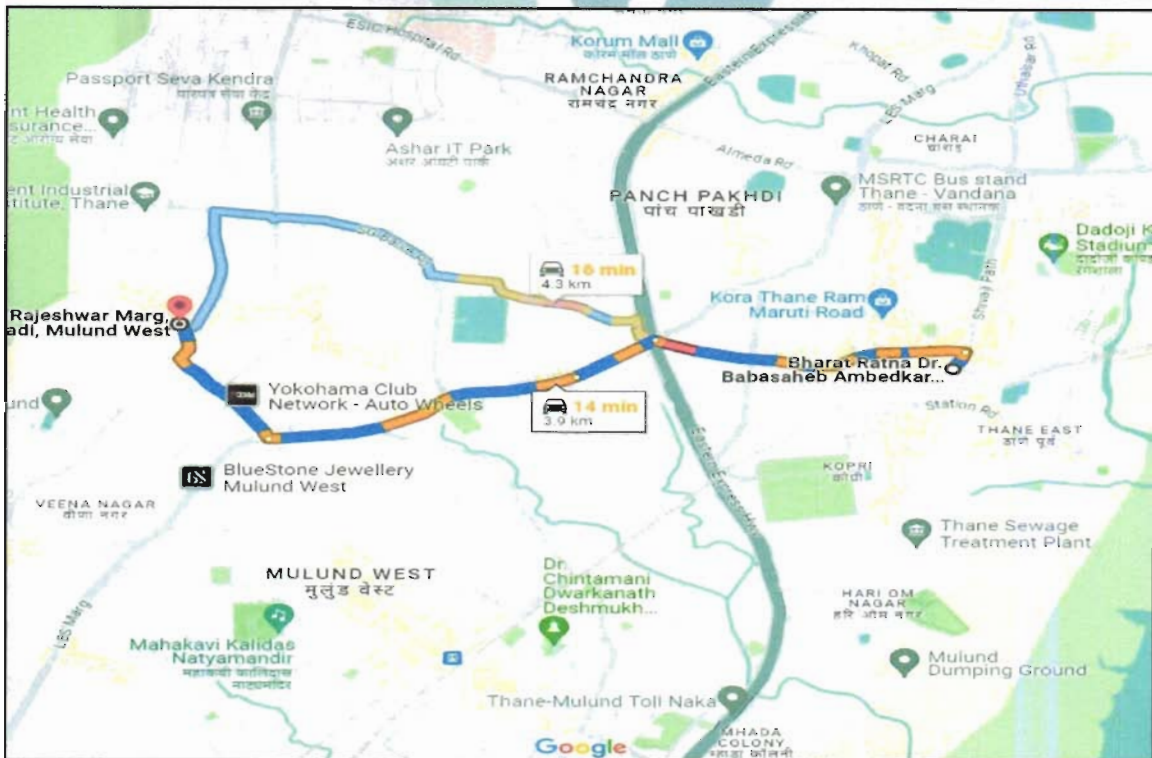
Technical details		Main Building
1.	No. of floors and height of each floor	Ground Floor Structure
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Shop situated on Ground Floor
3	Year of construction	1990 (As per Occupancy Certificate)
4	Estimated future life	26 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	MS rolling shutter to main entrance
10	Flooring	Kota finished flooring
11	Finishing	Cerment 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	Casing capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary installations	
	(i) No. of water closets	N.A.
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	N.A.
17	Compound wall Height and length Type of construction	No
18	No. of lifts and capacity	N.A.
19	Underground sump – capacity and type of construction	R.C.C tank
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	Chequered tiles 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



Route Map of the property

Site u/r



Latitude Longitude - 19°11'20.9"N 72°56'44.3"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 3.9 km.)



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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home

Valuation Guidelines | User Manual

Year: 2024-2025 Language: English

Select District: Thane

Select Taluka: Thane

Select Village: Gavache Nav : Panchapakhadi (Thane M

Search By: Survey No. SubZones

Enter Survey No: 430 Search

उपविभाग	कुली जमीन	निवासी इमारतिका	खेतीस	पुकाने	खेतीसिक	एकक (Rs./)	Attribute
5/14-5(क) पाचपाखाडी सर्वे नंबर	15000	0	0	0	0	चौ. मीटर	सर्वेक्षण नंबर
5/15-5(क) बाण्डे औद्योगिक वसाहतीतील भुजड इमारत अ-टाईप	48000	101800	117500	127200	117500	चौ. मीटर	प्लॉट नंबर
5/15-5(क) पाचपाखा गा.पाखा, हेवरी कार्मे काँफ व नवरी तलाव सर्वे नंबर	48000	101800	117500	127200	117500	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Shop	1,27,200.00			
No Increase Decreases for Shop located on Ground floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,27,200.00	Sq. Mtr.	11,817.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	46,000.00			
The difference between land rate and building rate (A - B = C)	81,200.00			
Depreciation Percentage as per table (D) [100% - 34%] (Age of the Building - 34 Years)	66%			
Rate to be adopted after considering depreciation [B + (C x D)]	99,592.00	Sq. Mtr.	9,252.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which shop is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Table - D: Depreciation Percentage Table

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

Price Indicators

The screenshot shows a NoBroker listing for a 'Shop in Thane West, Mumbai For Sale'. The price is listed as ₹ 90 Lacs. The monthly rent is ₹ 67,584, and the built-up area is 259 Sq. Ft. The listing includes a gallery of photos, a location map, and various service options like 'Create Agreement', 'Check Loan Eligibility', 'Estimate Interest Cost', 'Book Legal Services', and 'Book Renovation'. There is also a section for 'Activity On This Property' and 'Similar Properties'.

Property	Shop		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	216.00	259.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 41,699.00	₹ 34,749.00	-

Price Indicators

99acres Commercial Buy Enter Locality / Project / Society / Landmark

Home Posted on Apr 25, 2024 | Ready to move

Commercial Project
₹2 Cr @ 36,697 per sq.ft.
 Commercial Shops for Sale in Wagle Estate, Thane West
 Estimated EMI ₹1,59,741
 SERA STATUS NOT AVAILABLE Website: https://maharera.mahaonline.gov.in/

Overview Owner Details Recommendations

Property (0)

- Sale Amount: ₹ 2 Crore @ 36,697 per sq.ft.
- Carpet Area: 545 (BHK sq.ft.)
- Property Age: 0 to 1 Year Old
- Washrooms: Private Washrooms available

Photos not shared by advertiser

Places nearby Wagle Estate, Thane West View All (50)

Property	Shop		
Source	Nobroker		
Floor	-		
	Carpet	Built Up	Saleable
Area	545.00	654.00	-
Percentage	20%	20%	-
Rate Per Sq. Ft.	₹ 36,697.00	₹ 30,581.00	-

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **3rd 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

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.

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 **₹ 43,84,250.00 (Rupees Forty Three Lakhs Eighty Four 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

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.03 17:33:29 +05'30'

Auth. Sign.



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