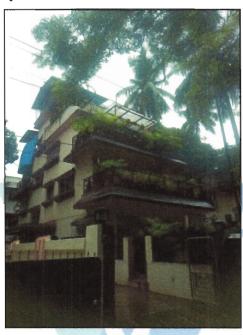


Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Dr. Girish Jayantilal Dani

Residential Bungalow No. 51 A, "Shree Balasinor Co-Op. Hsg. Soc. Ltd.", Swami Vivekananda Road, Village - Poisar, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India

Latitude Longitude - 19°12'24.2"N 72°50'59.3"E

Valuation Prepared for:

Cosmos Bank

Bandra (West) Branch

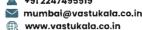
16, Lubina Turner Road, Opp. Tava Restaurant Bandra (West), Mumbai - 400 050, State - Maharashtra



Regd. Office

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





Aurangabad Pune

- Nanded Mumbai
- Thane Nashik
- 💡 Ahmedabad 👂 Delhi NCR Rajkot

- - **Raipur** Jaipur



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 20

Vastu/Mumbai/06/2024/009568/2306988 29/12-432-BHBS Date: 29.06.2024

VALUATION OPINION REPORT

The property bearing Residential Bungalow No. 51 A, "Shree Balasinor Co-Op. Hsg. Soc. Ltd.", Swami Vivekananda Road, Village - Poisar, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India belongs to Dr. Girish Jayantilal Dani.

Boundaries of the property.

North Bungalow No. 50 South Bungalow No. 52

East Bungalow No. 57 & Swami Vivekananda Road

West Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 6,07,90,632.00 (Rupees Six Crore Seven Lakh Ninety Thousand Six Hundred Thirty-Two 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.

Manoi Chalikwar

Director

Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastuk Consultants (I) Pvt. Ltd., ou=Mum email=manoi@vastukala.org, c=l Date: 2024.06.29 15:00:01 +05'30

Auth. Sigh

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl: Valuation report in Form - 01



Our Pan India Presence at:

Nanded

♀ Thane Nashik

Ahmedabad OP 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



Residential Bungalow No. 51 A, "Shree Balasinor Co-Op. Hsg. Soc. Ltd.", Swami Vivekananda Road, Village – Poisar, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India

Form 0-1

(See Rule 8 D)

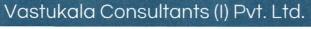
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 27.06.2024 for Banking Purpose
2	Date of inspection	27.06.2024
3	Name of the owner/ owners	Dr. Girish Jayantilal Dani.
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 Bungalow No. 51 A, "Shree Balasinor Co-Op. Hsg. Soc. Ltd.", Swami Vivekananda Road, Village – Poisar, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India Contact Person: Dr. Girish Jayantilal Dani (Owner) Contact No. 9869069200
6	Location, street, ward no	Swami Vivekananda Road, Village – Poisar, Kandivali (West)
	Survey/ Plot no. of land	C.T.S. No. 288, Survey No. 91, Hissa No. 4, Plot No. 51 A of Village – Poisar
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 p19hysical features	Ground Floor Area Ground Floor Area in Sq. Ft. = 806.00 Front Open Space in Sq. Ft = 578.00 Back side Open Space in Sq. Ft = 350.00 First Floor Area First Floor Area in Sq. Ft. = 726.00 Terrace Area in Sq. Ft. = 268.00



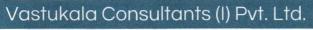
Since 1989



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Second Floor Area in Sq. Ft. = 602.00 Terrace Area in Sq. Ft. = 132.00 Terrace Area in Sq. Ft. = 779.00 (Area As per Site Measurement) Built Up area in Sq. Ft. = 779.00 (Area As per Site Measurement) Built Up area in Sq. Ft. = 779.00 (Area As per Site Measurement) Built Up area in Sq. Ft. = 779.00 2 First Floor 972.00 3 Second Floor 900.00 2 First Floor 972.00 3 Second Floor 900.00 Total Area in Sq. Ft. = 2754.00 Total Area in Sq. Ft. = 2754.00 Total Area in Sq. Ft. = 3106.00 (Area as per Approved Plan) Swami Vivekananda Road, Opp. Kandivali First Sabutting 13 Roads, Streets or lanes on which the land is abutting 14 If freehold or leasehold land 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 16 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. 17 Are there any agreements of easements? If so, attach a copy of the covenant 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. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 10 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. NA.			Cooped Fla	- Araa	
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for acquisition by government or any statutory body? Give date of the notification.	19	development or is any demand for such	Information	not available	
21 Attach a dimensioned site plan N.A.	20	for acquisition by government or any statutory	No		
	21	Attach a dimensioned site plan	N.A.		







	IMPROVEMENTS		
22	1	h plans and elevations of all structures ing 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
		property owner occupied, specify portion extent of area under owner-occupation	N.A.
25		is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible - One Percentage actually utilized – 0.94
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	₹ 1,26,500.00 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?		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	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	₹ 6101.00 in the name of Dr. Girish Jayantilal Dani
35	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available



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Page	6	of	20

in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold. 39 Land rate adopted in this valuation N. A. as the property under considera Independent Bungalow. The rate is c as composite rate. 40 If sale instances are not available or not relied up on, the basis of arriving at the land rate COST OF CONSTRUCTION 41 Year of commencement of construction and year of completion 42 What was the method of construction, by contract/By employing Labour directly/ both? 43 For items of work done on contract, produce copies of agreements 44 For items of work done by engaging Labour N. A.			
premises under any law relating to the control of rent? 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. 39 Land rate adopted in this valuation N. A. as the property under considera Independent Bungalow. The rate is c as composite rate. 40 If sale instances are not available or not relied up on, the basis of arriving at the land rate COST OF CONSTRUCTION 41 Year of commencement of construction and year of completion 42 What was the method of construction, by contract/By employing Labour directly/ both? 43 For items of work done on contract, produce copies of agreements 44 For items of work done by engaging Labour N. A. N. A. N. A. N. A. N. A. Year of Completion — 1990 (As per Occ Certificate) N. A.	36		N. A.
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. 39 Land rate adopted in this valuation No. A. as the property under considera Independent Bungalow. The rate is construction as composite rate. 40 If sale instances are not available or not relied up on, the basis of arriving at the land rate COST OF CONSTRUCTION 41 Year of commencement of construction and year of completion 42 What was the method of construction, by contract/By employing Labour directly/ both? 43 For items of work done on contract, produce copies of agreements 44 For items of work done by engaging Labour N. A. As per sub registrar of assurance record as	37	premises under any law relating to the control	N. A.
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year of completion 42 What was the method of construction, by contract/By employing Labour directly/ both? 43 For items of work done on contract, produce copies of agreements 44 For items of work done by engaging Labour N. A.		COST OF CONSTRUCTION	
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, 5 5 5	43		N. A.
Labour supported by documentary proof.	44	directly, give basic rates of materials and	N. A.
Remark: Approved plan area considered for valuation purpose.		Remark: Approved plan area considered for valuation	on purpose.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 29.06.2024 of or Residential Bungalow No. 51 A, "Shree Balasinor Co-Op. Hsg. Soc. Ltd.", Swami Vivekananda Road, Village – Poisar, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to Dr. Girish Jayantilal Dani.

We are in receipt of the following documents:

1	Copy of Articles of Agreement dated 29.03.1985 between Shree Balasinor Co-Op. Hsg. Soc. Ltd. & Dr.
	Girish Jayantilal Dani. (Purchasers).
2	Copy of Approved Plan vide No. CE / 6530 / BP (WS) A / R dated 11.01.1986 issued by Municipal
	Corporation Greater Mumbai
3	Copy of Occupancy Certificate No. CE / 6530 / BSII / AR Dated 12.02.1990 issued by Municipal
	Corporation of Greater Mumbai
4	Copy of Shre Certificate No. 779 Dated 25.04.2024 in the name of Dr. Girish Jayantilal Dani issued by
	Shree Balasinor Co-Op. Hsg. Soc. Ltd.
5	Copy of Property Tax Bill No. 202310BIL20796173 Dated 26.02.2024 issued by Municipal Corporation of
	Greater Mumbai







LOCATION:

The said Bungalow is located on C.T.S. No. 288, Survey No. 91, Hissa No. 4, Plot No. 51 A of Village – Poisar, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a Walkable distance 600 Mts. from Kandivali railway station.

Bungalow:

The bungalow under reference is of Ground + 2 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 external condition of bungalow is Good. It is used for residential purpose. The bungalow is without Lift.

The composition of bungalow is

Ground Floor: Living + Dinning Area + 1 Bedrooms + Kitchen + Toilet + Dry Area + Passage + Front Open Space

+ Back Open Space

First Floor: 2 Bedrooms + Passage + Study Area + 2 Toilets + Balcony.

Second Floor: Part Terrace: 1 Bedroom + Kitchen + 2 Toilets + Balcony.

Terrace Floor: Terrace Area

It is finished with Partly Marble & Partly Vitrified tiles flooring, Granite kitchen platform, Concealed electrification, Cement plastering. Compound wall with M.S. gate

Valuation as on 29th June 2024

The Built-Up Area of the Residential Bungalow	1	3,106 Sq. Ft.
Total Control of the		V AMERICANIA

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 2023	:	34 Years
Cost of Construction		3,106.00 X 2,800.00 = ₹ 86,96,800.00
Depreciation {(100-10) X 21 60}	:	51.00%
Amount of depreciation	:	₹ 44,35,368.00
Guideline rate obtained from the Stamp Duty Ready	:	₹ 1,21,120.00 per Sq. M.
Reckoner for new property		i.e., ₹ 11,252.00 per Sq. Ft.
Guideline rate (after deprecation)	:	₹ 97,827.00 per Sq. M.
		i.e., ₹ 9,088.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,000.00 per Sq. Ft.
Value of property as on 29.06.2024	:	3,106.00.00 Sq. Ft. X₹ 21,000.00 = ₹ 6,52,26,000.00

(Area of property x market rate of developed land & Commercial premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)



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Page 8 of 20

Depreciated fair value of the property as on 29.06.2024	:	₹ 6,52,26,000.00 - ₹ 44,35,368.00 =
		₹ 6,07,90,632.00
Total Value of the property	:	₹ 6,07,90,632.00
The realizable value of the property	:	₹ 5,47,11,568.00
Distress value of the property	:	₹ 4,86,32,506.00
Insurable value of the property (3,106.00 X 2,800.00)	:	₹ 86,96,800.00
Guideline value of the property (3,106.00 X 9,088.00)	:	₹ 2,82,27,328.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Bungalow No. 51 A, "Shree Balasinor Co-Op. Hsg. Soc. Ltd.", Swami Vivekananda Road, Village – Poisar, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India for this particular purpose at ₹ 6,07,90,632.00 (Rupees Six Crore Seven Lakh Ninety Thousand Six Hundred Thirty Two Only).as on 29th June 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 29th June 2024 is ₹ 6,07,90,632.00 (Rupees Six Crore Seven Lakh Ninety Thousand Six Hundred Thirty Two 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.
- 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:





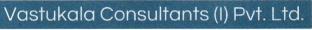
ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floo	rs and height of each floor	Ground + 2 Upper Floors + Terraces	
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is an independent bungalow	
3	Year of construction		Year of Completion – 1990 (As per Occupancy Certificate)	
4	Estimated future life		26 Years are Subject to proper, preventive periodic maintenance & structural repairs	
5	''	onstruction- load bearing frame/ steel frame	R.C.C. Framed Structure	
6	Type of fo	undations	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 Gate, Teakwood flush doors, A sliding windows		MS Gate, Teakwood flush doors, Aluminium sliding windows	
10	Flooring		Partly Marble & Partly Vitrified tiles flooring	
11	Finishing		Cement plastering + POP False Celling	
12	Roofing and terracing		R.C.C. Slab	
13	Special architectural or decorative features, if any		Yes	
14	(i)	Internal wiring – surface or conduit	Concealed electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Good	
15	Sanitary in	nstallations		
	(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.		Good	
17	Compoun	d 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	No 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	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided,	Connected to Municipal Sewerage System
	no. and capacity	(TM)







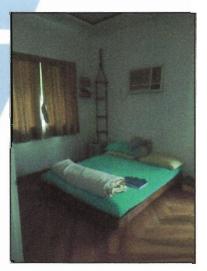


















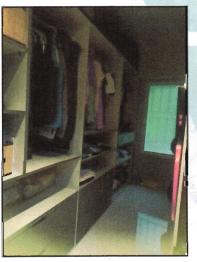




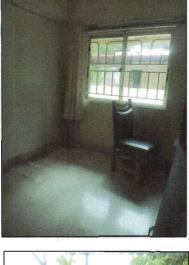




















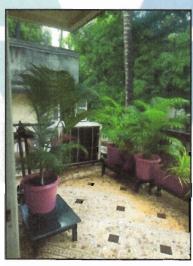




















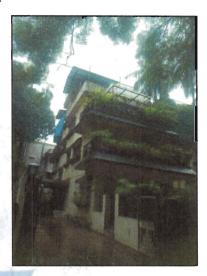


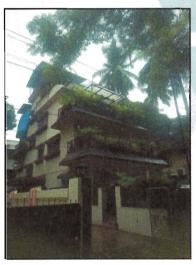














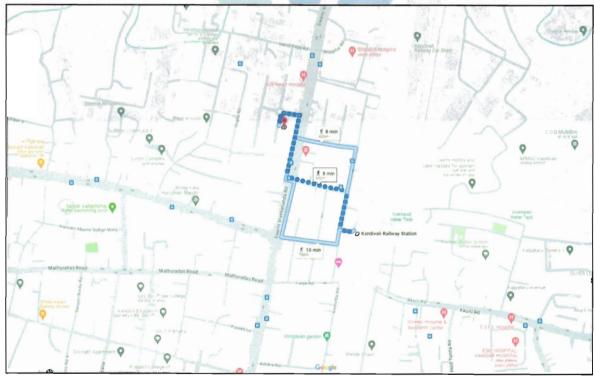






Route Map of the property Site u/r





Latitude Longitude - 19°12'24.2"N 72°50'59.3"E

Note: The Blue line shows the route to site from nearest railway station (Kandivali – 600 mts.)



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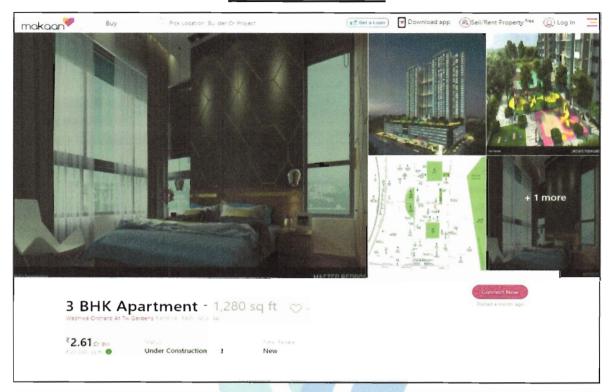
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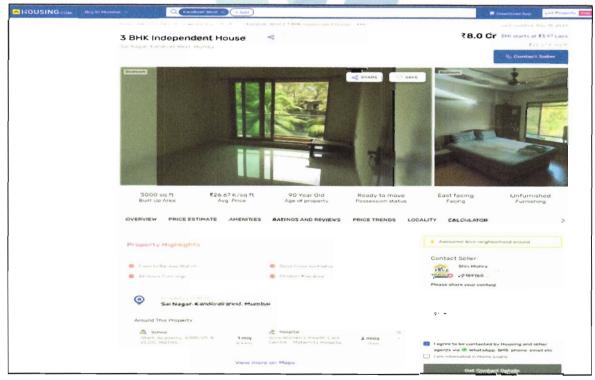






Price Indicators



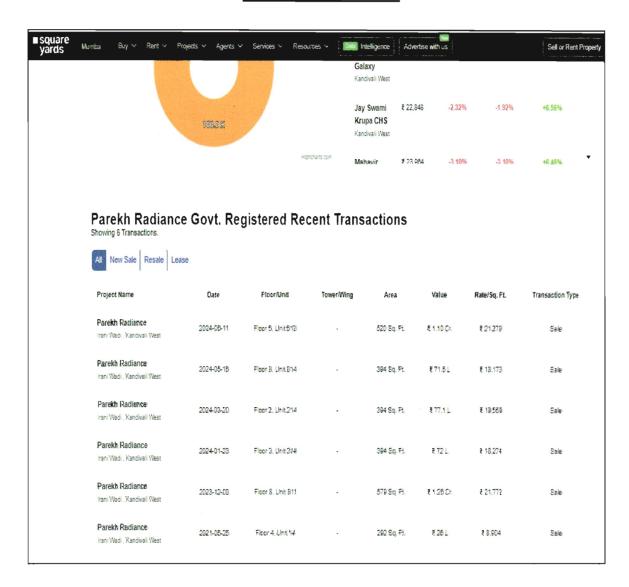






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Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th June 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:

- 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.
- 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 ₹ 6,07,90,632.00 (Rupees Six Crore Seven Lakh Ninety Thousand Six Hundred Thirty Two Only).

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=Mumbal

email=manoj@vastukala.org, c=IN Date: 2024.06.29 15:00:26 +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

Encl: Valuation report in Form - 01



