

DS DHUMAL SURVEYORS & ASSOCIATES PVT. LTD.
ENGINEERS ■ LOSS ASSESSORS ■ SURVEYORS & VALUERS

SUNIL DHUMAL - A.E., F.I.V.
RAMDAS JAGTAP - BE CIVIL, CHARTERED ENGINEER.

DILIP JANUGADE - BE CIVIL, F.I.V.
Ar. VIKRAMSINH DHUMAL - B. ARCH, L.I.V.

Govt. Regd. No. : CAT I /95/2005.
Chartered Engineer (INDIA) - AM 82173 / 2.

Institution of Valuers (INDIA) F-3209, F-14021, L-3377
Govt Of India Lic. No : SLA-58942

Ref. No.8387/15

Date : 22nd August, 2015

To,
Manager,
THE NAGPUR NAGRIK SAHKARI BANK LTD.,
Vashi Branch,
Navi Mumbai.

Ref.: CERTIFICATE REGARDING LAND COST OF FLAT NO. 04 ON GROUND
FLOOR IN RESIDENTIAL BUILDING 'PALLAVI SADAN' SITUATED AT C.
T. S. No. 7541, TPS – III, F. P. NO. 353/B/28, VALLABH BAUG LANE,
GHATKOPAR (E), OF VILLAGE GHATKOPAR KIROL, TAUKA KURLA,
MUMBAI – 400 077.

**OWNERS : SMT. LATABEN A. BHANUSHALI &
SMT. SHARDABEN S. BHANUSHALI.**

Pursuant to instructions from the Manager, Nagpur Nagrik Sahkari Bank Ltd., Vashi Branch, Navi Mumbai, I have duly visited and inspected the said property on 22nd August, 2015, with a view to determine the fair & reasonable cost of land said building as on date. I have pursued the land cost of the proposed building. We report as under:

1) SITUATION :

The property is situated at Ghatkopar East. It is about 1 km away from Ghatkopar Railway Station. To the property all amenities are available. Surface transport to the property is by buses, auto-rickshaws, taxis & private Vehicles. To the property, amenities like shops, banks, hotels, super markets, office complex, malls, residential buildings, communication centers etc. are all available in the surrounding locality at a distance of 1 to 2 kms away from the property.

2) LANDMARKS OF THE LOCALITY :

The important landmarks of the locality are:

- Vallabh Baug Lane
- Kupreja Tower



3} BUILDING:

The building consists of Gr. + 3 upper floors. As informed said building is under redevelopment agreement dated 23/12/2014.

The highlights of the building as under:**I. Structure**

(i)	Foundation	:	RCC foundation
(ii)	Frame work	:	Gr. + 3 upper floors
(iii)	External walls	:	RCC finished with sand face cement plaster & finished with paint etc.
(iv)	Internal walls	:	4½ thick Brick Masonry finished with smooth Neeru finish plaster & painted with superior quality paint
(v)	Roof	:	RCC flat slab & terrace
(vi)	Wiring	:	Concealed with copper wires & fittings of superior quality with generous/ample provision for Light, Fan, Telephone, A.C., etc.
(vii)	Flooring	:	Vitrified tiles flooring in entire Flat, Qota tiles flooring for Staircase, Entrance, Superior quality tile and Deck area
(viii)	Plumbing	:	Concealed with superior fittings
(ix)	Fitting	:	Superior / Elegant
(x)	Doors	:	TW flush doors/Wooden doors
(xi)	Windows	:	Aluminum frame with sliding glass windows
(xii)	Bathrooms & Toilets Blocks	:	Superior quality tiles, Marble Floors, Superior Fitting sand
(xiii)	Fittings	:	Concealed piping
(xiv)	Painting	:	Superior Paint
(xv)	Height / Floor	:	Clear Height of about 9'.6"

4} DOCUMENTS INSPECTED :

The following documents have been furnished to us.

- Agreement of Redevelopment dated 23/12/2014.
- Municipal sanctioned letter no. CHE/259/DPES/N dated 24/07/2014.
- List of members of Pallavi Sadan Society.
- Title & Search report dated 28/09/2010.
- Society Share Certificate No. 34.
- Society transfer letter dated 04/06/2005.

Undivided Share of Land (UDS) is the share of land owned by you when you purchase property. Basically, when you buy a flat or an apartment, you are buying two things, the constructed area where you actually reside, and the proportionate share on the land where the whole property is built.

UDS is the part of the land which is associated to an individual apartment or registered in the name of the apartment's owner(s). This share of land has no specific boundaries within the total extent of the land on which the apartment complex is located. The sum of all UDS will be equal to the total land area of the apartment complex.

UDS is usually calculated as the percentage of the apartment's built-up area to the total built-up area of all apartments as hereunder:

$$\text{UDS} = \frac{\text{Individual flats built-up area}}{\text{Sum of all flats built up area}} \times \text{Total land area}$$

5) DESCRIPTION OF THE PROPERTY & UNDIVIDED SHARE OF LAND (UDS) :

The land is freehold. As per documents, the total plot/land admeasures **896.01 sq. mtrs. i.e. 9,644.65 sq. ft.**

Building consists of total 16 nos. of flats/owners & its total area 8939.04 sq. ft. as per development agreement and area of flat no. 04 is 585 sq. ft. Built up area

- a) TOTAL AREA OF PLOT/LAND = 896.01 sq. mtr. i.e. 9644.65 sq. ft.
- b) TOTAL AREA OF 16 NOS. OF FLATS OCCUPIED BY OWNERS = 8939.04 sq. ft.
- c) AREA OF FLAT NO. 04 = 585 sq. ft.

SO UNDIVIDED SHARE OF LAND (UDS) =


= Area of flat / total area of 16 nos. owners of flats X total area of land

= 585 sq. ft. / 8939.04 sq. ft. X 9644.65 sq. ft.

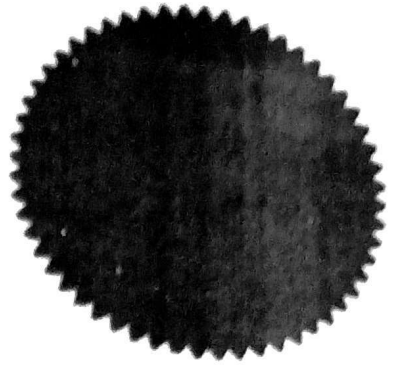
= 631.17 sq. ft.

UDS of flat no. 04 = 631.17 sq. ft.

For DHUMAL SURVEYORS & ASSOCIATES PVT. LTD.


DIRECTOR





THE KAPOL CO-OP BANK LTD.
SHARADAPUR BRANCH
GHATKOPAR (W) BR.
The Kapor Co-operative Bank Ltd.
Shardapur Branch, East of Sai Kapor
Road, Ghatskopar (W), Mumbai-400 086

Authorized Signatory D-55779712 R 10610405 1985-88



AFFIDAVIT-CUM - UNDERRTAKING

We 1] SMT. LATABEN A. BHANUSHALI, Age - 50... years &
SHARDABEN S. BHANUSHALI, Age - 48... years, residing at :- Plot No. 35
B/28, Room No. 4, Pallavi Sadan, Bhawani lane
Vallabhnagar, Ent., Ghatskopar (E), Mumbai - 77, do hereby
state and declare on solemn affirmation as under :-

SHRD 74720
120014
R. 0000100/-P85508
10:26
STAMP DUTY
MAHARASHTRA
SEP 15 2015

1] We say that we are the owners of Flat No. 04, on Ground floor admeasuring 590 Sq. ft. (Built up), in a society known as "PALLAVI SA CO-OP. HSG. SOC. LTD.", constructed on the plot of land bearing Plot 353-B/28, City Survey No. 5741, lying being situated at Vallabh Baug Ghatkopar (E), Mumbai.



2] We say that we have mortgaged the said flat as a security in favour of Nagpur Nagarik Sahakari Bank Ltd. for the loan granted to M/s. Krishna Trading Co.

3] We say that we have already deposited the original title deeds pertaining to the said flat with Nagpur Nagarik Sahakari Bank Ltd.

4] We say that the said Society has decided to redevelop the said building wherein the said Flat No. 04 is being situated and for that purpose Society has granted development rights to M/s. Shanti Enterprise by a Development Agreement dated 23-12-2014 registered at Serial No. KRL 2 - 3628/2015.

5] We say that as per the terms & conditions of the above said Development Agreement dated 23-12-2014, we are entitled to get a residential flat admeasuring 590 Sq. ft. (Built up) along with 30% additional area in newly constructed building therein in lieu of vacating our old Flat No. 04.



6] We hereby declare that we will be acquiring a new flat in newly constructed building in lieu of our existing Flat No. 04 and hence the charge of the said Nagpur Nagarik Sahakari Bank Ltd., will be continued on our new flat to be acquired.

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7] We hereby undertake to deposit original title deeds pertaining to the said new flat to be acquired and also undertake to comply necessary formalities for the purpose of creation of mortgage of the said new flat in favour of Nagpur Nagarik Sahakari Bank Ltd.. in order to continue the charge of the Bank for the loan granted to M/s. Krishna Trading Co.

- 1] SMT. LATABEN A. BHANUSHALI
- 2] SMT. SHARDABEN S. BHANUSHALI

[DEPONENTS]



1] Bhanushali
1] S.S. Bhanushali

Before Me

A.G. Jadhav

15.9.2015

Ph(O): 2782 50 26

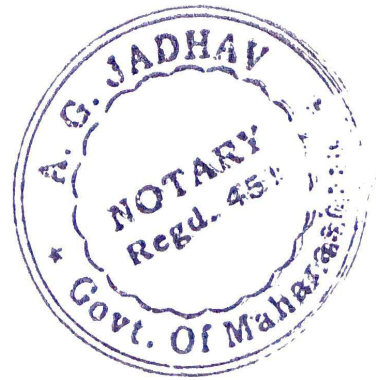
A.G. Jadhav B.A.L.L.B

HIGH COURT ADVOCATE & NOTARY

E-6, 1st Floor, Sector-1 Vashi, Maharashtra 401703

Noted & signed in the presence of

6799 / 2015



M/S KRISHINA TRADING

(PROP: ASHOKKUMAR GOVIND BHANUSHALI)

TAX AUDIT REPORT

FOR THE YEAR ENDED

31ST MARCH 2014

Auditors

**M/S RAJU & PRASAD
CHARTERED ACCOUNTANTS**

Branch Office :

CA Sagar Ramji Bhadra

**B-506, Merchant's Centere, Near APMC Market, Vashi, Navi Mumbai : 400 703.
E-MAIL : sagar_bhadra@yahoo.co.in * Cell : 9967 220 320 / 9076 39 1234**

Head Office:

**401, Diamond House, Adj. To Amrutha Hills, Punjagutta, Hyderabad : 500082
Tel :- (040)23410404 Fax : (040) 23410403**

POLICY DETAILS	
Current Policy No	OG-17-1933-4023-00000

Insured Address	FLAT NO 1 GRD FLR PALLAVI SADAN CHSL PLOT NO 353 B 28 VALLABH BAUG LANE, GHATKOPAR EAST, MAHARASHTRA, MUM- BAI-400077
Partner ID	87199319
Bank Details	Various Financial Institutes as listed in Annexure II
Bank Reference No.	
Bank Emp. Code	

Expiring Policy No	
Product	Standard Fire and Special
Policy Issued on	21-NOV-16
Period of Insurance	24-NOV-16 to 23-NOV-17
Coinsurance Details	N/A
Policy Status	Issued

Sum Insured (Only Fire)	Description	Sum
		8

Premium Details	Amount (Currency)
Net Fire Premium (A)	7,864.984
Net Add On Cover (B)	1,849.016
Terrorism Surcharge (C)	0.00

Premium Details
Service Tax
Swachh Bharat Cess
Krishi Kalyan Cess
Final Premium (A+B+C+D+E)

Premium Collection Details 1933-00071038 / 65247448 / RS: 4169 ,

Broker Code 35443104 Channel Name : BA
 Broker Name : COASTAL INSURANCE BROKERS PVT LIMITED
 Contact No : 09552596536/09552596536
 Email -

Risk covered	Standard Fire & Special Perils and Addons as detailed under Annexure I
Add on Cover	Earthquake With Plinth and Foundation
Exclusions	Standard Fire and Special Perils wordings, clauses and warranties as attached
Special clauses	Agreed Bank Clause Designation of Property Clause Local Authorities Clause Reinstatement Value Policies Annexure1-Terrorism Damage Exclusion Warranty
Warranties	
Special conditions / Higher Deductibles (if applicable)	Option II : With same sum insured Warranted that the policy does not cover DWELLINGS (i.e. BUILDING/FLAT etc.) UNDER any losses report during CONSTRUCTION PERIOD are excluded from the scope of the po

62404068/-/35443104/12518030/-

NOTE: If Premium paid through Cheque, the Policy is void ab-initio in case of dishonor of Cheque.
 This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to any specific warranty or