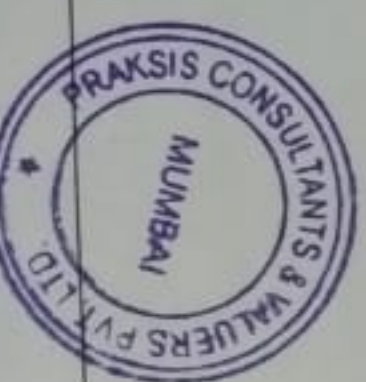


No. of Rooms	Particulars	No/s
	Hall	1
	Kitchen	1
	Bed	2
	Toilet/s	2
	Other	
Total No. Of Floors		Stilt + Ground + 4 Upper Floors
Floor On Which The Property Is Located		4 th floor
Approx. Age Of The Property		3 Years
Residual Age Of The Property		72 Years
Details Of Property/Specifications		See Details

5	Tenure/Occupancy Details	
	Status Of Tenure	Owner occupied
	No. Of Years Of Occupancy	2.5 Years
	Relationship Of Tenant Or Owner	Owner occupied
6	Stage Of Construction	
	Stage Of Construction	Stilt + Ground + 4 Upper Floors
	If under construction, extent of completion	NA
7	Violations if any observed	NA
7A	Nature and extent of violations	NA
8	Area Details of the property	
	Area of land/Flat (As per sale/lease deed) See details As per actual physical measurement of the plot/Flat /Office = See details Documented/Measured built up area (Main shed/other sheds) = NA Documented/Measured Mezzanine floor area = NA Saleable area considered for valuation = N.A. (Building sanction plan provided/If not provided for our perusal, construction value is based on actual measurement at site.) Longitude and latitude of the property 19.22°N & 73.14°E	
9	Valuation	
	<p>i) Mention the value as per Govt. Approved Rates also</p> <p>ii) In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given. Summary of valuation (The depreciated rate considered for structure, total life of structure is taken)</p> <p>Sale instances We have worked out this valuation on the basis of Composite/Land & Building method. While adopting land rate we have referred Index II No SRO- Village Katemanivali</p>	



VALUATION RATE :-

THIS FLAT IS ON 4TH FLOOR IN STILT + GROUND + 4 UPPER FLOORS BUILDING WITH ONE LIFT AND IS 1.4 KMS AWAY FROM VITTHALWADI RAILWAY STATION

THE PREVAILING MARKET RATE IN THIS AREA VARIES FROM RS. 6,500/- TO **RS. 7,500/- SQ. FT.**

BASED ON LOCAL ENQUIRIES AND CONSIDERING ABOVE FACTORS WE SHALL ADOPT A RATE OF **RS. 7,000/- SQ. FT.** INCLUDING FIXED INTERIOR & CAR PARKING SPACE

VALUATION :-

RS. 7,000/- X 990 SQ. FT.
= RS. 69,30,000/-

MARKET VALUE:- RS. 69,30,000/-
REALISABLE SALE VALUE:- RS. 62,37,000/-
DISTRESS SALE VALUE:- RS. 55,44,000/-
INSURANCE VALUE:- RS. 12,72,000/-
GOVT. VALUE:- RS. 35,07,328/-



ANNEXURE-1
FORMAT OF VALUATION REPORT

(To be used for all properties of value up to Rs. 5 crores)

Name & Address of Branch	The Cosmos Co-op Bank Ltd. Kalyan (West) Branch
Name of Customer (s)/Borrower unit (for which valuation report is sought)	Shri. Shivshankar R. Shukla & Smt. Sarita Shivshankar Shukla

1 Customer Details					
Name	Shri. Shivshankar R. Shukla & Smt. Sarita Shivshankar Shukla				
Application No.	N.A.				
2 Property Details					
Address	Flat No. 404, 4 th Floor, A Wing, Gajanan Apartment, Saibaba Nagar, Shankar Pawshе Road, Village Katemaniwali, Kalyan (East), Taluka Kalyan, District Thane 421 306				
Nearby Landmark/Google Map Independent access to the property	Shankar Pawshе Road, Chetan Book Depot				
3 Documents Details		Whether All Required Documents made Available ?	Yes/No	Yes/No	
Layout Plan	No	Name of the Approving Authority	No	No.	Date
Building Plan (Building Completion Certificate)	Yes	Town Planner (DO. V) Kalyan Dombivali Mahanagarpalika, Kalyan	No	JA. KRA. KDOMPA/ NRV/CC/KV	24/7/2017
Construction Permission	No		No	No	No
Documents referred	Agreement for sale made between M/s. Vinayak Constructions and Shri. Shivshankar R. Shukla & Smt. Sarita Shivshankar Shukla dated 23 rd September, 2016				
4 Physical Details					
Adjoining Properties:-					
East	S. No. 45, Hissa No. 2				
West	S. No. 45, Hissa No. 10				
North	S. No. 45, Hissa No. 2				
South	15 Mtrs. wide Road				
Matching Boundaries	Yes				
Plot Demarcated	NA				
Approved land use	Residential				
Type of Property	Flat				
Latitude	19.22 ^o N				
Longitude	73.14 ^o E				

7. BRIEF DESCRIPTION:-

FLAT NO. 404, 4TH FLOOR, A WING,
 GAJANAN APARTMENT, SAIBABA NAGAR,
 SHANKAR PAWSHE ROAD, VILLAGE
 KATEMANIVALL, KALYAN (EAST),
 TALUKA KALYAN, DISTRICT THANE
 421 306

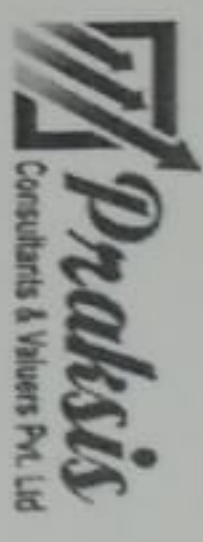
THIS FLAT CONSISTS OF:-

LIVING ROOM	1 NO.
KITCHEN	1 NO.
BEDROOM	2 NOS.
BALCONY	4 NOS.
WC/BATH	2 NOS.

THIS FLAT HAS FOLLOWING AMENITIES :-

- 1] CERAMIC FLOORING
- 2] WOODEN DOOR
- 3] ALUMINUM SLIDING WINDOWS
- 4] ALL WALLS INTERNALLY PLASTERED WITH DRY DISTEMPER OIL BOUND PAINT FINISH
- 5] EXTERNALLY PLASTERED WITH SAND FACED FINISH
- 6] CONCEALED WIRING
- 7] CONCEALED PLUMBING
- 8] FALSE CEILING POP ROOF
- 9] THIS BUILDING IS STILT + GROUND + 4 UPPER FLOORS
- 10] RCC FRAMED STRUCTURE
- 11] ONE LIFT FACILITY
- 12] COMPOUND WALL
- 13] PAVEMENT AROUND BUILDING

12849/2018



CERTIFICATE

Date : 3RD November, 2018

To,
Cosmos Bank,
Kalyan (West) Branch

We have carried out the valuation of Flat pertaining to **Shri. Shivshankar R. Shukla & Smt. Sarita Shivshankar Shukla** at Flat No. 404, 4th Floor, A Wing, Gajanan Apartment, Saibaba Nagar, Shankar Pawshe Road, Village Katemaniwali, Kalyan (East), Taluka Kalyan, District Thane 421 306

On the basis of the data/ information furnished by **Cosmos Bank** our visual inspection, observations, analysis and judgement, we are of the opinion that the present value of the above referred assets to be considered as **Rs. 69,30,000/- (Rupees Sixty Nine Lakhs Thirty Thousand only)** as on 3RD November, 2018

We have not verified any encumbrances such as mortgage, hypothecation to Bank or Financial Institutions etc. if any.

A handwritten signature in blue ink, appearing to be 'P. Praksis', is written over a horizontal line.



PRAKSIS CONSULTANTS & VALUERS PVT. LTD.
AUTHORISED SIGNATORY

VALUATION REPORT

1. **PARTY :-** SHRI. SHIVSHANKAR R. SHUKLA &
SMT. SARITA SHIVSHANKAR SHUKLA
FLAT NO. 404, 4TH FLOOR, A WING,
GAJANAN APARTMENT, SAIBABA NAGAR,
SHANKAR PAWSHE ROAD, VILLAGE
KATEMANIVALLI, KALYAN (EAST),
TALUKA KALYAN, DISTRICT THANE
421 306
2. **OWNER :-** SHRI. SHIVSHANKAR R. SHUKLA &
SMT. SARITA SHIVSHANKAR SHUKLA
3. **REFERENCE DATE :-** 30TH OCTOBER, 2018
4. **DATE OF INSPECTION :-** 31ST OCTOBER, 2018
(ER. SURAJ DHANDE) ALONG WITH
SMT. SARITA SHIVSHANKAR SHUKLA
5. **VALUATION**
INSTRUCTED BY :- COSMOS BANK
KALYAN (WEST) BRANCH
6. **PURPOSE OF**
VALUATION :- TO ASCERTAIN THE PRESENT MARKET
VALUE OF FLAT NO. 404, 4TH FLOOR, A
WING, GAJANAN APARTMENT, SAIBABA
NAGAR, SHANKAR PAWSHE ROAD,
VILLAGE KATEMANIVALLI, KALYAN
(EAST), TALUKA KALYAN, DISTRICT
THANE 421 306 IN CONNECTION WITH
FINANCIAL DEALING WITH COSMOS
BANK, KALYAN (WEST) BRANCH



VALUATION REPORT

SHRI. SHIVSHANKAR R. SHUKLA &
SMT. SARITA SHIVSHANKAR SHUKLA



FLAT NO. 404, 4TH FLOOR, A WING, GAJANAN APARTMENT,
SAIBABA NAGAR, SHANKAR PAWSHE ROAD,
VILLAGE KATEMANIVALI, KALYAN (EAST), TALUKA KALYAN,
DISTRICT THANE 421 306

FOR

COSMOS BANK, KALYAN (WEST) BRANCH

PRAKSIS CONSULTANTS & VALUERS PVT. LTD.

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