

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ashok Rayshi Shah

Residential Flat No. 501, 5th Floor, "Shanti Palace Co-Op. Hsg. Soc. Ltd.", Govind Bachaji Road, Village - Charai, Thane (West), Taluka & District - Thane, PIN Code - 400 601, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'45.2"N 72°58'34.4"E

Valuation Done for:

Cosmos Bank

Dombivli (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivli (East), Taluka Kalyan, District Thane, PIN Code - 400605, State - Maharashtra, Country - India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA Email :thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at:

Nanded

Q Aurangabad Q Pune

 ↑ Thane Nashik

Ahmedabad Opelhi NCR

Rajkot

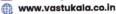
Raipur

Regd. Office

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









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Vastu/Thane/11/2024/012064/2308919

04/4-4-PSRJ Date: 04.11.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 501, 5th Floor, "Shanti Palace Co-Op. Hsg. Soc. Ltd.", Govind Bachaji Road, Village - Charai, Thane (West), Taluka & District - Thane, PIN Code - 400 601, State - Maharashtra, Country - India belongs to Mr. Ashok Rayshi Shah.

Boundaries of the property.

New Vaibhav CHSL North

Govind Bachaji Road South

Choubal House East

Datta Vijay Building West

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 ₹ 1,60,21,200.00 (Rupees One Crore Sixty Lakh Twenty-One Thousand Two Hundred 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

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, Date: 2024.11.04 17:59:14 +05'30'



Director

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

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Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mr. Ashok Rayshi Shah (012064/2308919) Page 3 of 21

<u>Valuation Report of Residential Flat No. 501, 5th Floor, "Shanti Palace Co-Op. Hsg. Soc. Ltd.", Govind Bachaji Road, Village – Charai, Thane (West), Taluka & District - Thane, PIN Code - 400 601,</u>

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:

:NER	AL.	
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 04.11.2024 for Banking Purpose
2	Date of inspection	25.10.2024
3	Name of the owner/ owners	Mr. Ashok Rayshi Shah
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 Flat No. 501, 5th Floor, "Shanti Palace Co-Op. Hsg. Soc. Ltd.", Govind Bachaji Road, Village — Charai, Thane (West), Taluka & District - Thane, PIN Code - 400 601, State — Maharashtra, Country — India. Contact Person: Mr. Ashok R. Shah (Owner) Contact No. 8879606077
6	Location, street , ward no	Mamata Hospital Road
7	Survey/ Plot no. of land	Tika No. 13, C.T.S. No. 287 of Village - Charai
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
10	LAND	4.00000
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 775.00 (Area as per Actual Site Measurement)
		Built up Area in Sq. Ft. = 948.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Govind Bachaji Road, Village – Charai, Thane (West), Taluka & District - Thane
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of	N. A.



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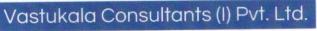




	Τ.					
		e, date of commencement and termination of	and personal provide and an area			
		e and terms of renewal of lease.	SALTER MENTED AND AN REPORT			
	1	i) Initial Premium	was susuitesan mella seljuk			
	1	(ii) Ground Rent payable per annum	alambour a framed a vi			
	(iii) Unearned increased payable to the	en ythrubere one, a han of the little of the			
		Lessor in the event of sale or transfer	renviolent axes, to be set of			
16	Is th	ere any restriction covenant in regard to	As per documents			
	use of land? If so attach a copy of the covenant.					
17	Are t	here any agreements of easements? If so	Information not available			
	attac	h a copy of the covenant	gg, to terrivo posterio, ti en se molt.			
18	Does	the land fall in an area included in any	Information not available			
	Town	Planning Scheme or any Development				
		of Government or any statutory body? If so	(TM)			
		Particulars.	Water Committee of the			
19		any contribution been made towards	Information not available			
10		lopment or is any demand for such				
		ibution still outstanding				
20		the whole or part of the land been notified	No			
20		cquisition by government or any statutory	NO CONTRACTOR OF THE PROPERTY			
	1	? Give date of the notification.	7 223 (23 (23 (23 (23 (23 (23 (23 (23 (23			
21	-	The second of th	Yes			
21		h a dimensioned site plan ROVEMENTS	Tes			
00						
22	100000000000000000000000000000000000000	h plans and elevations of all structures	N.A.			
		ding on the land and a lay-out plan.				
23		sh technical details of the building on a	Attached			
	1 1 1 1 1 1 1	rate sheet (The Annexure to this form may				
	be us	Top control of the co	811/ Superior (1997)			
24	Is the	e building owner occupied/ tenanted/ both?	Owner Occupied			
	If the	property owner occupied, specify portion	Fully			
	and e	extent of area under owner-occupation	agen glocom sit to realist faut even			
25	What	is the Floor Space Index permissible and	Floor Space Index permissible - As per TMC norms			
	Perce	entage actually utilized?	Percentage actually utilized - Details not			
	110	All samonares	available			
26	RENTS					
	(i)	Names of tenants/ lessees/ licensees,	NA			
	''	etc	one that are thorothe to seed are or a			
	(ii)	Portions in their occupation	NA			
	(iii)	Monthly or annual rent	₹ 33,500.00 Expected rental income per month			
	()	/compensation/license fee, etc. paid by	substance to have			
		each	Surrament to built a self-grow to the			
	(iv)	Gross amount received for the whole	N.A.			
	(14)	property				
27	Λ ===		N.A.			
27		any of the occupants related to, or close to	IV.O.			
	Dusir	ness associates of the owner?	E BIRCHO TO SHOU AND IN SURE IN			









28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for	N. A.
200	services charges? If so, give details	A R. E. M. Byres to a Madical (d)
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	100
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 Residential Flat 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	160 1 May 65 N (100 M)
41	Year of commencement of construction and year of completion	Year of Completion – 2008 (As per site information)
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	N. A.



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directly, give basic rates of m		1505 maynay 101 1 mm -
Labour supported by documentary Remark:	proof.	to Harastee San In Color

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivli (East) Branch to assess fair market value as on 04.11.2024 for Residential Flat No. 501, 5th Floor, **"Shanti Palace Co-Op. Hsg. Soc. Ltd."**, Govind Bachaji Road, Village – Charai, Thane (West), Taluka & District - Thane, PIN Code - 400 601, State – Maharashtra, Country – India belongs to **Mr. Ashok Rayshi Shah.**

We are in receipt of the following documents:

1	Copy of Agreement to Sale dated 10.10.2005 M/s. K. P. Construction (The Developers) Mr. Ashok
	Rayshi Shah (The Purchasers)
2	Copy of Commencement Certificate V. P. No. 2003 / 153 / TMC / TDD / 6119 dated 30.03.2005 issued
	by Thane Municipal Corporation.

LOCATION:

The said building is located at Tika No. 13, C.T.S. No. 287 of Village - Charai, Thane (West), Taluka & District - Thane. The property falls in Residential Zone. It is at travelling distance of 1.6 Km. from Thane railway station.

BUILDING:

The building under reference is having Ground + 8th Upper Floor. 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 is used for residential purpose. 5th Floor is having 3 Residential Flats. The building is having one lift.

Residential Flat:

The residential flat under reference is situated on the 5th Floor. It consists of 3 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage (i.e., 3 BHK with 2 Toilets). The residential flat is finished with Italian Marble flooring, Teak Wood door frame with flush shutter with safety door, Powder coated aluminum sliding windows & Concealed plumbing & electrification.





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Valuation as on 04th November 2024

The Built-up Area of the Residential Flat	:	948.00 Sq. Ft.	Keme

Deduct Depreciation:

Value of property as on 04.11.2024		₹ 948.00 Sq. Ft. X ₹ 16,000.00 = ₹ 1,51,68,000.00				
Prevailing market rate	:	₹ 16,000.00 per Sq. Ft.				
Guideline rate (after Deprecation)	:	₹ 80,151.00 per Sq. M. i.e., ₹ 7,446.00 per Sq. Ft.				
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 87,780.00 per Sq. M. i.e., ₹ 8,155.00 per Sq. Ft.				
Amount of depreciation	:	₹ 5,68,800.00				
Depreciation {(100-10) x 16} / 60	:	24.00%				
Cost of Construction		948.00 Sq. Ft. X ₹ 2,500.00 = ₹ 23,70,000.00				
Age of the building as on 2024	:	16 Year				
Expected total life of building	:	60 Years				
Year of Construction of the building	:	2008 (As per site information)				

(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)

- ₹ 5,68,800.00 =
Land other Co
-2014/16/19

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 501, 5th Floor, "Shanti Palace Co-Op. Hsg. Soc. Ltd.", Govind Bachaji Road, Village – Charai, Thane (West), Taluka & District - Thane, PIN Code - 400 601, State – Maharashtra, Country – India for this particular purpose at ₹ 1,60,21,200.00 (Rupees One Crore Sixty Lakh Twenty-One Thousand Two Hundred Only) as on 04th November 2024.



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NOTES

- 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 04th November 2024 is ₹ 1,60,21,200.00 (Rupees One Crore
 Sixty Lakh Twenty One Thousand Two Hundred 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 common actums	man banang				
1.	No. of fle	oors and height of each floor	Ground + 8th Upper Floor				
2.	Plinth area floor wise as per IS 3361- 1966		N.A. as the said property is a Residential Flat situated on 5th Floor				
3	Year of construction		2008 (As per site information)				
4	Estimate	ed future life	44 Years Subject to proper, preventive periodic maintenance & structural repairs				
5		construction- load bearing CC 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	Partition	S	6" thick brick wall				
9	Doors a	nd Windows	Teak Wood door frame with flush shutter with safety door, Powder coated aluminium sliding windows				
10	Flooring		Vitrified tiles flooring				
11	Finishing		Cement Plastering with POP false ceiling				
12	Roofing and terracing		R.C.C. Slab				
13	Special features	architectural or decorative , if any	No				
14	(i)	Internal wiring – surface or conduit	Concealed plumbing				
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification				
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	Compou	ind wall	6'.0" High, R.C.C. column with B. B. masonry				
	Height and length		wall				
	Type of	construction					
18	No of life	ts and capacity	Not Provided				



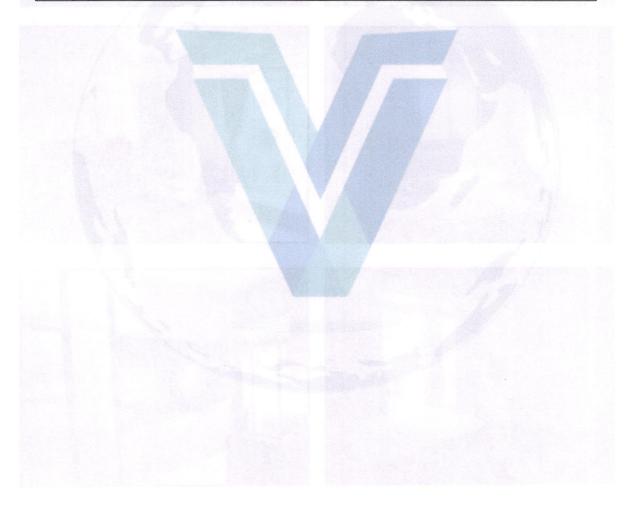
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19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete 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















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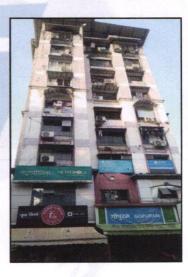
Actual site photographs









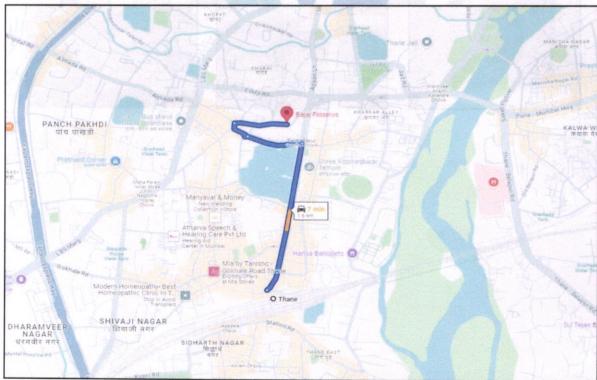






Route Map of the property Site u/r





Latitude Longitude - 19°11'45.2"N 72°58'34.4"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 1.6 KM)



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Ready Reckoner Rate



Government of Maharashtra

नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन

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

<u>Home</u>			Valuation Guidelines User Manual
Year 2024-20	25		Language Enclish
	Selected District	Thane	
10 floors	Select Taluka	Thane	
er ook 0s. medi 0s	Select Village	Gavache Nav : Thane (Thane Ma	hanagai
green no	Search By	Survey No. SubZone	es

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)
<u>SurveyNo</u>	2/7/2-9व) जुन्या स्टेशन रस्त्यावरील दर्शनी भागातील मिळकती, पूर्वेस ठाणे गावाची हदद, पश्चिमेस जांभळी नाका टिका नं. 4/1	33000	81000	93100	181800	93100	चौ. मीटर
<u>SurveyNo</u>	2/7/2, 9व) जन्मा होशन रहत्यावरील तथीरी भागातील मिलवती पर्वेस राणे गावाची	33500	90500	100700	181800	100700	चौ. मीटर
SurveyNo	2/7/4-9ब) बुन्या स्टेशन रस्त्यावरील दर्शनी भागातील मिळकती, पूर्वेस बांभळी नाका ते जिल्हाधिकारी कार्यालय कोर्ट नाकापर्यंत टिका मं. 5/2	38300	73000	83900	181800	83900	चौ. मीटर
<u>SurveyNo</u>	2/6/1-9अ) मासंुदा तलाबाच्या दक्षिण पुर्व टोकापासुन जांभळी नाक्या पर्यंत शिवाजी रस्त्याच्या पश्चिमेकडील ठाणे गावचा सर्व भाग टिका नंबर 11	40900	96700	113300	185800	113300	ची, मीटर
SurveyNo	2/6/2-9व) मारांपुदा तलावाच्या दक्षिण पुर्व टोकापासून जांचळी नाक्या पर्वेत तिवाची रस्त्वाच्या पश्चिमेकडील ठाणे मावचा सर्व चाय टिका नंबर 13	40100	83600	106500	174500	106500	ची. मीटर
	123456						

Survey No.

13/260 , 13/261 , 13/262 , 13/263家 , 13/263家 , 13/263家 , 13/264 , 13/265 , 13/266 , 13/26 13/268 , 13/269 , 13/270 , 13/271 , 13/272 , 13/273 , 13/274 , 13/275 , 13/276 , 13/277 , 13/278 13/279 , 13/280 , 13/281 , 13/282 , 13/283 , 13/284 , 13/285 , 13/286 , <mark>13/287</mark> , 13/288 , 13/289 13/290 , 13/291 , 13/292 , 13/293 , 13/294 , 13/295 , 13/296 , 13/297 , 13/298 , 13/299 , 13/300 13/301 , 13/302年 , 13/302年 , 13/303 , 13/304 , 13/305 , 13/306 , 13/307 , 13/308 , 13/309 , 13/310 . 13/311 , 13/312 , 13/313 , 13/314 , 13/315 , 13/316 , 13/317 , 13/318 , 13/319 , 13/320 , 13/321 13/322 , 13/323 , 13/324# , 13/324# , 13/325 , 13/326 , 13/327 , 13/328 , 13/329 , 13/330 13/331# , 13/331# , 13/332 , 13/333 , 13/334 , 13/335 , 13/336 , 13/337 , 13/338 , 13/339 , 13/340 13/341 , 13/342 , 13/343 , 13/344 , 13/345 , 13/346 , 13/347 , 13/348 , 13/349 , 13/350 , 13/351





Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mr. Ashok Rayshi Shah (012064/2308919) Page 15 of 21

Rate to be adopted after considering depreciation [B + (C x D)]	80,151.00	Sq. Mtr.	7,446.00	Sq. Ft.
(Age of the Building – 16 Years)				
Depreciation Percentage as per table (D) [100% - 16%]	84%			
The difference between land rate and building rate $(A - B = C)$	47,680.00			
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	40,100.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	87,780.00	Sq. Mtr.	8,155.00	Sq. Ft.
Increase by 5% on Flat Located on 5th Floor	4,180.00			
Stamp Duty Ready Reckoner Market Value Rate for Flat	83,600.00			

Multi-Storied building with Lift

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

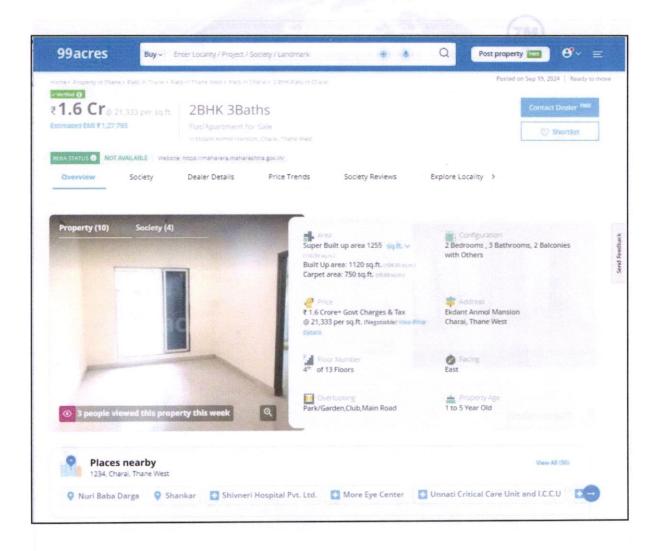
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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

Property	Flat		
Source	99 acres	amag (E	
Floor		10019 =	
olasam3	Carpet	Built Up	Saleable
Area	750.00	900.00	-
Percentage		-	4.161.40 T
Rate Per Sq. Ft.	₹ 21,333.00	₹ 17,778.00	71 pa - 29 s

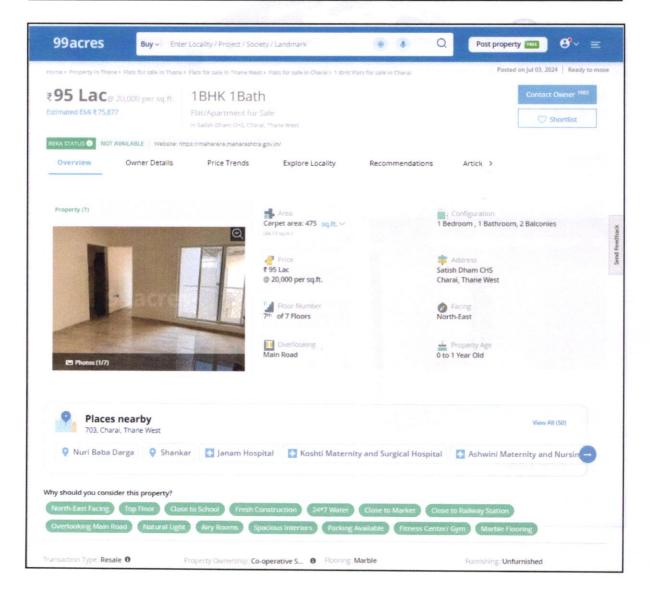






Price Indicators

Property	Flat		
Source	99 acres	anna 09	9
Floor	7 th Floor		
phiewisi	Carpet	Built Up	Saleable
Area	475.00	570.00	6-1A
Percentage		•	106179019
Rate Per Sq. Ft.	₹ 20,000.00	₹ 16,667.00	a Persoquitu







Sales Instance

Property	Flat		The state of the s
Source	Index II		
Floor	2 nd Floor		mB*s]
ekkeled	Carpet	Built Up	Saleable
Area	525.00	630.00	- 33
Percentage		20%	1-22.50
Rate Per Sq. Ft.	₹ 19,048.00	₹ 15,873.00	M-p2

1340874	सुची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 2	
18-05-2024	X	दस्त क्रमांक : 13408/2024	
Note:-Generated Through eSearch Module, For origin	nal	नोदंणी :	
report please contact concern SRO office.		Regn:63m	
	गावाचे नाव: पांचपाखाडी		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	10000000		
(३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी	7804715		
देतो की पटटेदार ते नमुद करावे)			
(4) भू-मापन्,पोटिहिस्सा व घरक्रमांक(असल्यास)		ने: सद्दिनका क्र. 25., माळा नं: 2 रा मजला,बिल्डींग नं: 2.जी विंग, इ.ने: जोंधळी बाग रोड,गणेश सिनेमा जवळ,चरई,ठाणे, इतर माहिती: Number : 107A, 215(PT), TIKKA NO. 11 ;))	
(5) क्षेत्रफळ	525 चौ.फूट		
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	1): नाव:-लक बी. फर्नाडीस वय:-65 पत्ता-प्लॉट नं. सदनि	नेका क्र. 401 माळा नं. 4था मजला इमारतीचे नाव: ब्लॉक नं. शालीमार.	
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश			
असत्यास,प्रतिवादिचे नाव व पत्ता.	2): नाव-एबेल सी फर्नांडीस वय:-63 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: सॅक्रेड हार्ट चर्च, सी. व्ही. रोड,		
	खार पोलिस स्टेशनजवळ, सांताक्रुझ, मुंबई, महाराष्ट्र, मुम्बई, पिन कोड:-400054 पॅन नं:-		
	3): नाव:-बीड सी फर्नांडीस तर्फे कुलमुखत्यारी लुक बी. फर्नांडीस वय:-65 पत्ता:-प्लॉट ने: सदिनका क्र. 401, "माळा ने: 4था मजला, ,		
	इमारतीचे नाव: शालीमार, ब्लॉक नं, रोड नं: कॉर्नर ऑफ सेंट पॉल्स रोड, पेरी क्रॉस रोड, ब्रांद्रा , मुंबई , महाराष्ट्र, मुम्बई , पिन		
	कोड:-400050 पॅन नं:-		
		का क्र. 301, माळा नं: -, इमारतीचे नाव: सनशाईन को.ऑप.हाँ.सो.लि., , ब्लॉक	
1	नं: -, रोड नं: 17-ए, शेरलीं व्हिलेज, कर्टर रोड, बांद्रा, मुंबई . १		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी		नेका क्र. 5/27, माळा नं: -, इमारतीचे नाव: वाल्मिकी नगर को.ऑप.ही.सो.लि.,	
न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास, प्रतिवादिचे	ब्लॉक नं: -, रोड नं: मिठबंदर रोड, ठाणे, महाराष्ट्र, ठाणे. पिन	न कोड:-400603 पैंन नं:-	
नाव व पत्ता			
(9) दस्तऐवज करुन दिल्याचा दिनांक	10/05/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	10/05/2024		
(11)अनुक्रमीक् खंड व पृष्ठ	13408/2024		
(12)बाजारभावाप्रमाणे मुद्रोक शुत्क	700000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-			
मुद्रांक शुत्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corporat	tion or any Cantonment area annexed to it.	





Sales Instance

Property	Flat		報行
Source	Index II		in April
Floor	3 rd Floor		viole in the
FIGUR Vet	Carpet	Built Up	Saleable
Area	446.00	535.00	- 691
Percentage		20%	04)646
Rate Per Sq. Ft.	₹ 17,377.00	₹ 14,481.00	77 - 78 to

2499574	सुची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 2	
27-09-2024		दस्त क्रमांक : 24995/2024	
Note:-Generated Through eSearch Module, For original	nal	नोवंणी	
report please contact concern SRO office.		Regn.63m	
	गावाचे नाव: पांचपाखाडी		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	7750000		
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी वेतो की पटटेदार ते नमुद करावे)	6629009		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असत्यास)	ऑप. हौ. सोसायटी लि,डॉ. लाझरस रोड,चरई,ठाणे.	ाहिती. सदनिका क्र. 301,3रा मजला,औदुंबर बिल्डींग,नव औदुंबर को सदनिकाचे क्षेत्र 446 चै. फुट कारपेट.((Survey Number : Tika	
	No. 12, City Survey No. 66;))		
(5) क्षेत्रफळ	446 ची फूट		
(६)आकारणी किंवा जुडी वेण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे		फ़लेंट नं. 301, माळा नं. 3रा मजला, इमारतीचे नाव: नव औदुंबर सोसायटी,	
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश	ब्लॉक नं: -, रोड नं: डॉ. लाझरस रोड, चरई, ठाणे , महाराष्ट्र.		
असत्यास,प्रतिवादिचे नाव व पत्ता	2): नावः-मानसी मंदार हसबनीस वयः-36 पताः-प्लॉट नं: फ़लॅट नं: 301, माळा नं: 3रा मजला, इमारतीचे नावः नव औदुंबर सोसायटी, ब्लॉक नं: -, रोड नं: डॉ. लाझरस रोड, चरई, ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-400601 पॅन नं:-AXHPD0506G		
	ब्लाक न, रांड न. डा. लाझरस रांड, चरड, ठाण, महाराष्ट्र, ठाण, पिन कांड400601 पन नAXHPD0506G 3): नाव:-विवेक जगन्नाथ हसबनीस वय:-69 पता:-प्लॉट नं: फ़लॅट नं: 301, माळा नं: उरा मजला, इमारतीचे नाव: नव औदंबर सोंसायटी,		
	वर्गाः नाव-१ववक जनझाय हसक्ष्मास वय-१५ पत्ता:-प्लाट प्रक्रां क्लॉक नं: -, रीड नं: डॉ. लाझरस रीड, चरई, ठाणे, महाराष्ट्र,		
(८)दस्तऐकज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी		ट ने: 19सी, माळा ने: - इमारतीचे नाव: केणी बंगलो. ब्लॉक ने - रोड ने किर	
न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे	वाडी, सखाराम किर रोड, माहिम, मुंबई, महाराष्ट्र, मुम्बई,		
नाव व पत्ता	and the state of t	11110. 40070 411. 0011 042002	
(९) दस्तऐवज करुन दिल्याचा दिनांक	19/09/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	19/09/2024		
(11)अनुक्रमांक खंड व पृष्ठ	24995/2024		
(12)बाजारभावार्प्रमाणे मुद्रांक शुत्क	542500		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुन्छेद :- :	(i) within the limits of any Municipal Corpora	tion or any Cantonment area anneyed to it	





Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mr. Ashok Rayshi Shah (012064/2308919) Page 20 of 21

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 04th November 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.
- 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 thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- The property is valued as though under responsible ownership.
- 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.
- 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.





Valuation Report Prepared For: Cosmos Bank / Dombivli (East) Branch/ Mr. Ashok Rayshi Shah (012064/2308919) Page 21 of 21,

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 ₹ 1,60,21,200.00 (Rupees One Crore Sixty Lakh Twenty One Thousand Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.11.04 17:59:33 +05'30'

Director

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



