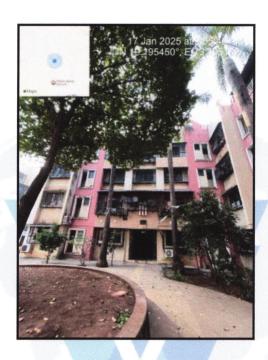


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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare

Residential Flat No. 002, Ground Floor, Building No C/4, Building Type No. (C), "Royal Park Wings C - 1 to C-6 Co.-Op. Hsg. Soc. Ltd.", Royal Park Complex, Near Laxmanrao Navare Nagar, 'B' Cabin Road, Village - Morivali, Municipality Ward No. 8, Gut No. 49, Taluka - Ambernath, District - Thane, Ambernath (East), PIN Code - 421 501, State - Maharashtra, India.

Latitude Longitude: 19°11'42.9"N 73°11'42.1"E

Intended User:

Cosmos Bank Ambarnath Branch

Panvelkar Pride, Shop no 1 to 4, Plot no 63-64, C T S NO 4740, Near Hutatma Chawk Ambernath (East)



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:

O Nanded O Thane O Ahmedabad O Delhi NCR

NanaeaNashilNashilAurangabadPune

Raipur

Jaipur

Regd. Office

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



mumbai@vastukala.co.in





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Page 2 of 20

Vastu/Thane/01/2025/013979/2310285 28/15-404-PSSK Date: 28.01.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 002, Ground Floor, Building No C/4, Building Type No. (C), "Royal Park Wings C - 1 to C-6 Co.-Op. Hsg. Soc. Ltd.", Royal Park Complex, Near Laxmanrao Navare Nagar, 'B' Cabin Road, Village - Morivali, Municipality Ward No. 8, Gut No. 49, Taluka - Ambernath, District - Thane, Ambernath (East), PIN Code - 421 501, State - Maharashtra, India belongs to Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare.

Boundaries of the property

North

: Internal Road

South

Internal Road

East

Internal Road / Building No. C - 3

West

Open Plot

Considering various parameters recorded, 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 for this particular purpose at ₹ 31,16,476.00 (Rupees Thirty One Lakhs Sixteen Thousands Four Hundred And Seventy Six 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 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, email=manoj@vastukala.org, c=IN Date: 2025.01.28 18:01:54 +05'30'

Auth. Sign.



Manoj Chalikwar

Director

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl.: Valuation report

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:

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Regd. Office

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

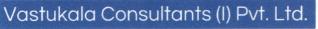


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Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 749.00 (Area as per Site measurement for Flat No. 001 & 002) Carpet Area in Sq. Ft. = 403.00 (Area As Per Correction Deed)
Roads, Streets or lanes on which the land is abutting	Willage - Morivali , Taluka - Ambernath, District - Thane, Pin - PIN Code - 421 501
If freehold or leasehold land	Free Hold.
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.
Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
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
Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
Attach a dimensioned site plan	N.A.
IMPROVEMENTS	
Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare
If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
	Roads, Streets or lanes on which the land is abutting If freehold or leasehold land 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 Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant. Are there any agreements of easements? If so, attach a copy of the covenant 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. Has any contribution been made towards development or is any demand for such contribution still outstanding? Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) Is the building owner occupied/ tenanted/ both?



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39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2008 (As per Possession Letter)
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: 1. At the time of site inspection, Flat No. 001 & 002 are interance door. 2. For the purpose of valuation, we have considered the 3. The said valuation is only for Flat No. 002.	internally amalgamated to form a single flat having separate area as per Agreement for sale.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambarnath Branch Branch to assess Fair Market Value as on 28.01.2025 for Residential Flat No. 002, Ground Floor, Building No C/4, Building Type No. (C), "Royal Park Wings C - 1 to C-6 Co.-Op. Hsg. Soc. Ltd.", Royal Park Complex, Near Laxmanrao Navare Nagar, 'B' Cabin Road, Village - Morivali, Municipality Ward No. 8, Gut No. 49, Taluka - Ambernath, District - Thane, Ambernath (East), PIN Code - 421 501, State - Maharashtra, India belongs to Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare.

We are in receipt of the following documents:

1)	Copy of Correction Deed Dated 16.06.2021 between Mr. Dhananjay Yashwant Phadtare(The Transferor) And Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare(The transferee).
2)	Copy of Agreement For Transfer Dated 15.09.2020 between Mr. Dhananjay Yashwant Phadtare(The Transferor) And Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare(The transferee).
3)	Copy of Commencement Certificate No.ANP / NRV / BP / 2006 - 2007 / 535 / 534 / 31 Dated 05.08.2006 issued by Ambernath Municipal Council.
4)	Copy of Possession Letter Dated 02.06.2011 issued by Shree Mahalaxmi Developers.
5)	Copy of Property Tax Bill No.AMB000035022 Dated 28.09.2024 And Mr. Lalit Deepak Bakare & Mrs. Rajshree Lalit Bakare(The purchaser) issued by Ambernath Municipal Council.

Location

The said building is located at Municipality Ward No - 8, Village - Morivali , Taluka - Ambernath, District - Thane, PIN Code -



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 002, Ground Floor, Building No C/4, Building Type No. (C), "Royal Park Wings C - 1 to C-6 Co.-Op. Hsg. Soc. Ltd.", Royal Park Complex, Near Laxmanrao Navare Nagar, 'B' Cabin Road, Village - Morivali, Municipality Ward No. 8, Gut No. 49, Taluka - Ambernath, District - Thane, Ambernath (East), PIN Code - 421 501, State - Maharashtra, India for this particular purpose at ₹ 31,16,476.00 (Rupees Thirty One Lakhs Sixteen Thousands Four Hundred And Seventy Six Only) as on 28th January 2025

NOTES

- 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 28th January 2025 is ₹ 31,16,476.00 (Rupees Thirty One Lakhs Sixteen Thousands Four Hundred And Seventy Six 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.





Technical details

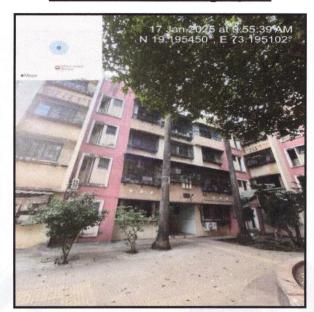
Main Building

15	Sanitary in	nstallations	:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fi white/ordi	ttings: Superior colored / superior nary.	:	Ordinary
17	Compoun Height and Type of co		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts	and capacity	:	Not Provided (TM)
19	Undergrou construction	und sump – capacity and type of on	:	RCC Tank
20	Over-head Location, Type of co		:	RCC Tank on Terrace
21	Pumps- no	o. and their horse power	:	May be provided as per requirement
22		d paving within the compound ate area and type of paving	:	Chequred tiles in open spaces, etc.
23		isposal – whereas connected to public septic tanks provided, no. and capacity	:	Connected to Municipal Sewerage System





Actual Site Photographs



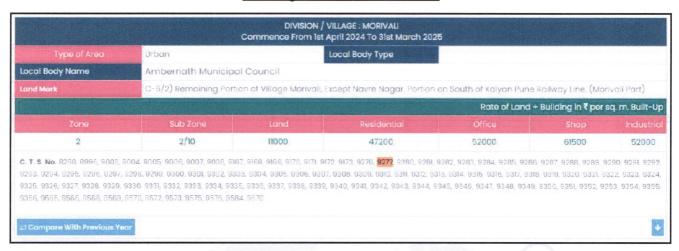




An ISO 9001: 2015 Certified Company



Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	47200			
No Increase onFlat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	47,200.00	Sq. Mtr.	4,385.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	11000			
The difference between land rate and building rate(A-B=C)	36,200.00			
Percentage after Depreciation as per table(D)	17%			
Rate to be adopted after considering depreciation [B + (C X D)]	41,046.00	Sq. Mtr.	3,813.00	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 flat 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%

Depreciation Percentage Table

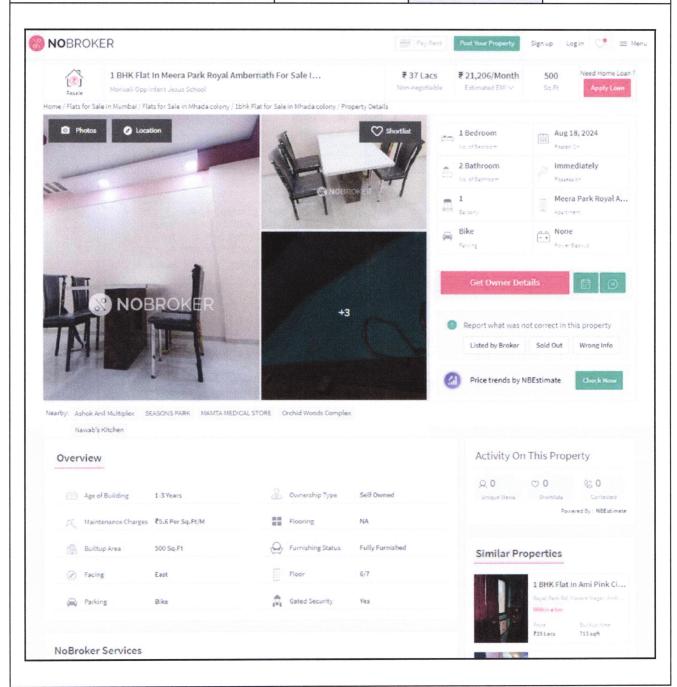
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	depreciation is to be considered. However	After initial 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	Residential Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	416.67	500.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,880.00	₹7,400.00	-





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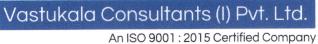
Sale Instances

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-	-		
	Carpet	Built Up	Saleable	
Area	657.00	788.40	-	
Percentage	-	20%	-	
Rate Per Sq. Ft.	₹6,804.00	₹5,670.00	-	

5543339	सुची क्र.2	दुष्यम निबंधक : सह दु.नि.उल्हासनगर ३
6-12-2024	741 11.12	दस्त क्रमांक : 15543/2024
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oncern SRO office.	A Company	Regn.63m
	गावाचे नाव: मोरीवली	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	4470000	
(3) बाजारभाव(भाडेपटटपाच्या वाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4170600	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नावःअंबरनाधद्वतर वर्णन ः इतर माहितीः मौजे मोरीवली ता.अंबरनाथ बी कॅबीन रोड,नवरे नगर जवळ,पाण्याच्या टाकीजवळ,सि.स. नं. 9277,गट नं. 49,रॉयल पार्क,सध्याची रॉयल पार्क विंग्स एक 1 अँड एक 2 को. ऑप. हौसिंग सोसायटी लिमिटेड मधील बिल्डींग नं. एक 2,निवासी सदिनिका नं. 702,सातवा मजला,कारपेट क्षेत्र - 569 ची. फूट = 52.88 ची.मी + फ्लो. बे. 35 ची. फूट = 3.25 ची.मी. अंपन टेरेस क्षेत्र 53 ची. फूट = 4.93 ची.मी.,एकूण क्षेत्र - 61.05 ची.मी((GAT NUMBER: 49;))	
(5) क्षेत्रफळ	61.05 चौ.मीटर	91.1 X 1.1 3
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-विशाल सुदाम गायकवाड वय:-48 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: एक -२/७०२, रॉयल पार्क, बी कॅबिन रोड, नवरे नगर जवळ, अंबरनाथ पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-AGLPG2335B	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा विवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अक्षांश व्यास वय:-28; पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ब्लॉक नं:-, रोड नं: बी कॅबिन रोड, एफ -२:३०३, रॉयल पार्क, नवरे नगर जवळ, अंबरनाथ पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-AWNPV1189L 2): नाव:-अद्धा व्यास वय:-53; पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ब्लॉक नं:-, रोड नं: बी कॅबिन रोड, एफ -२:३०३, रॉयल पार्क, नवरे नगर जवळ, अंबरनाथ पूर्व , महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-AHSPV2769A	
(9) दस्तऐवज करुन दित्याचा दिनांक	23/12/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	23/12/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	15543/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुत्क	268200	
(13)बाजारभावाप्रमाणे नींदणी शुत्क	30000	
(14)भोरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक ग्रुत्क आकारताना निवडलेला अनुच्छेद :- :	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	









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 ₹ 31,16,476.00 (Rupees Thirty One Lakhs Sixteen Thousands Four Hundred And Seventy Six Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukali Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2025.01.28 18:02:12 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23





