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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Anita Deepak Chandwani**

Commercial Shop No. 6, Ground Floor, "**The Signature**", Near Ganesh Mandir, CTS No. 4896 to 4903, Village - Navagaon, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude : 19°13'12.1"N 73°5'32.5"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 Ambarnath (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 :

Nanded Thane Ahmedabad Delhi NCR
Mumbai Nashik Rajkot Raipur
Aurangabad Pune Indore Jaipur

Regd. Office

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

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Vastu/Thane/02/2025/014076/2310383

04/10-33-PSRJ

Date: 04.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Shop No. 6, Ground Floor, "The Signature", Near Ganesh Mandir, CTS No. 4896 to 4903, Village - Navagaon, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 301, State - Maharashtra, India belongs to **Anita Deepak Chandwani**.

Boundaries of the property

North	: Shri Janki Hari Building
South	: Pitre Road
East	: Ganesh Mandir Road / Dedhia Nivas
West	: Laxmi Baug Estate

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 **₹ 1,22,03,940.00 (Rupees One Crore Twenty Two Lakhs Three Thousand Nine Hundred And Forty 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

Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.04 16:13:17 +05'30'

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

Encl.: Valuation report



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Commercial Shop No. 6, Ground Floor, "The Signature ", Near Ganesh Mandir, CTS No. 4896 to 4903, Village - Navagaon, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 301, State - Maharashtra, 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 Fair Market Value as on 04.02.2025 for Housing Loan Purpose.
1	Date of inspection	03.02.2025
3	Name of the owner / owners	Anita Deepak Chandwani
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: Commercial Shop No. 6, Ground Floor, "The Signature ", Near Ganesh Mandir, CTS No. 4896 to 4903, Village - Navagaon, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 301, State - Maharashtra, India. Contact Person : Mr. Deepak Chourasiya (Tenant's Representative) Contact No. 9024395255
6	Location, Street, ward no	Village - Navagaon, District - Thane
7	Survey / Plot No. of land	CTS No - 4896 to 4903 of Village - Navagaon
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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	



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12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>Carpet Area in Sq. Ft. = 545.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 293.00 Ofla Area in Sq. Ft.= 45.00 Loft Area in Sq. Ft.= 204.00</p> <p>Carpet Area in Sq. Ft. = 293.00 Mezzanine Area in Sq. Ft.= 58.00 (40% of Mezzanine Area of 146.25 Sq. Ft.) Carpet Area in Sq. Ft. = 351.00 (Area As Per Sale Deed)</p> <p>Built Up Area in Sq. Ft. = 386.10 (Carpet Area + 10%)</p>
13	Roads, Streets or lanes on which the land is abutting	Village - Navagaon, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301
14	If freehold or leasehold land	Free Hold.
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	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
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.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	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	
22	Attach plans and elevations of all structures standing 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?	Tenant Occupied - Vibe & Glow Unisex Salon
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KDMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Vibe & Glow Unisex Salon
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	Rs. 50,000.00 (Present 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?	Information not available
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	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 law?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26	SALES	

37	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
38	Land rate adopted in this valuation	N. A. as the property under consideration is a Commercial in a building. The rate is considered as composite rate.
39	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2020 (As Per Part Occupancy Certificate)
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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambarnath Branch Branch to assess Fair Market Value as on 04.02.2025 for Commercial Shop No. 6, Ground Floor, "The Signature ", Near Ganesh Mandir, CTS No. 4896 to 4903, Village - Navagaon, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 301, State - Maharashtra, India belongs to **Anita Deepak Chandwani**.

We are in receipt of the following documents:

1)	Copy of Sale Deed No.932/2025 Dated 18.01.2025 between Padmakar Murlidhar Deshmukh (The Transferor) And Anita Deepak Chandwani (The transferee).
2)	Copy of RERA Certificate No.P51700018837 Dated 20.09.2023 issued by Maharashtra Real Estate Regulatory Authority.
3)	Copy of Amended Commencement Certificate No.KDMC / TPD / BP / DOM / 2018 - 2019 / 01 / 286 Dated 20.09.2021 issued by Kalyan Dombivli Municipal Corporation.
4)	Copy of Part Occupancy Certificate No.KDMC / NRV / CC / DOV / OCC / 614 / 20 Dated 27.11.2020 issued by Kalyan Dombivli Municipal Corporation.
5)	Copy of Approved Building Plan No.KDMC / NRV / BP / DOV / 2018 - 2019 / 01 Dated 20.07.2018 issued by Kalyan Dombivli Municipal Corporation (As Download from RERA Site).



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Location

The said building is located at Village - Navagaon, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Commercial Zone. It is at a traveling distance 650M from Dombivli Railway Station.

Building

The building under reference is having 1 basement + Ground + 10 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonry walls. The external condition of building is Good. The building is used for Commercial purpose. Ground Floor is having 11 Commercial Shop. The building is having 2 lifts.

Commercial Shop:

The Commercial Shop under reference is situated on the Ground Floor It consists of Single Unit + Loft + Otlia Area + Toilet. Total Height of Shop is 13 ft. & Loft Height is 6 Ft. This Commercial Shop is Vitrified Tile Flooring, Glass door with MS Rolling Shutter, N.A., Open Conduit Plumbing With Concealed Electrificationetc.

Valuation as on 4th February 2025

The Carpet Area of the Commercial Shop	:	351.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2020 (As Per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	5 Years
Cost of Construction	:	386.10 Sq. Ft. X ₹ 2,800.00 = ₹ 10,81,080.00
Depreciation $\{(100 - 10) \times (5 / 60)\}$:	7.50%
Amount of depreciation	:	₹ 81,060.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 81,800/- per Sq. M. i.e. ₹ 7,599/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 78,980/- per Sq. M. i.e. ₹ 7,337/- per Sq. Ft.
Value of property	:	351.00 Sq. Ft. X ₹ 35,000 = ₹1,22,85,000
Total Value of property as on 4th February 2025	:	₹1,22,85,000.00

(Area of property x market rate of developed land & Residential premises as on 2025 - 2026 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 4th February 2025	:	₹ 1,22,85,000.00 - ₹ 81,060.00 = ₹ 1,22,03,940.00
Total Value of the property	:	₹ 1,22,03,940.00
The realizable value of the property	:	₹1,09,83,546.00
Distress value of the property	:	₹97,63,152.00
Insurable value of the property (386.10 X 2,800.00)	:	₹10,81,080.00
Guideline value of the property (386.10 X 7337.00)	:	₹28,32,816.00



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 6, Ground Floor, "**The Signature**", Near Ganesh Mandir, CTS No. 4896 to 4903, Village - Navagaon, Taluka - Kalyan, District - Thane, Dombivli (East), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at **₹ 1,22,03,940.00 (Rupees One Crore Twenty Two Lakhs Three Thousand Nine Hundred And Forty Only)** as on 4th February 2025

NOTES

1. 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 **4th February 2025** is **₹ 1,22,03,940.00 (Rupees One Crore Twenty Two Lakhs Three Thousand Nine Hundred And Forty 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.



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PART III- VALUATION

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 floors and height of each floor	: 1 basement + Ground + 10 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Commercial Shop Situated on Ground Floor				
3	Year of construction	: 2020 (As Per Part Occupancy Certificate)				
4	Estimated future life	: 55 Years Subject to proper, preventive periodic maintenance & structural repairs				
5	Type of construction- load bearing walls/RCC 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" Thk. Brick Masonery.				
8	Partitions	: 6" Thk. Brick Masonery.				
9	Doors and Windows	: Glass door with MS Rolling Shutter, N.A., .				
10	Flooring	: Vitrified Tile Flooring.				
11	Finishing	: Cement Plastering with POP false Ceiling.				
12	Roofing and terracing	: R. C. C. Slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Open Conduit Plumbing With Concealed Electrification
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details**Main Building**

15	Sanitary installations		:	As per Requirement
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		:	Ordinary
17	Compound wall Height and length Type of construction		:	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		:	2 Lifts
19	Underground sump – capacity and type of construction		:	RCC Tank
20	Over-head tank Location, capacity Type of construction		:	RCC 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		:	Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity		:	Connected to Municipal Sewerage System

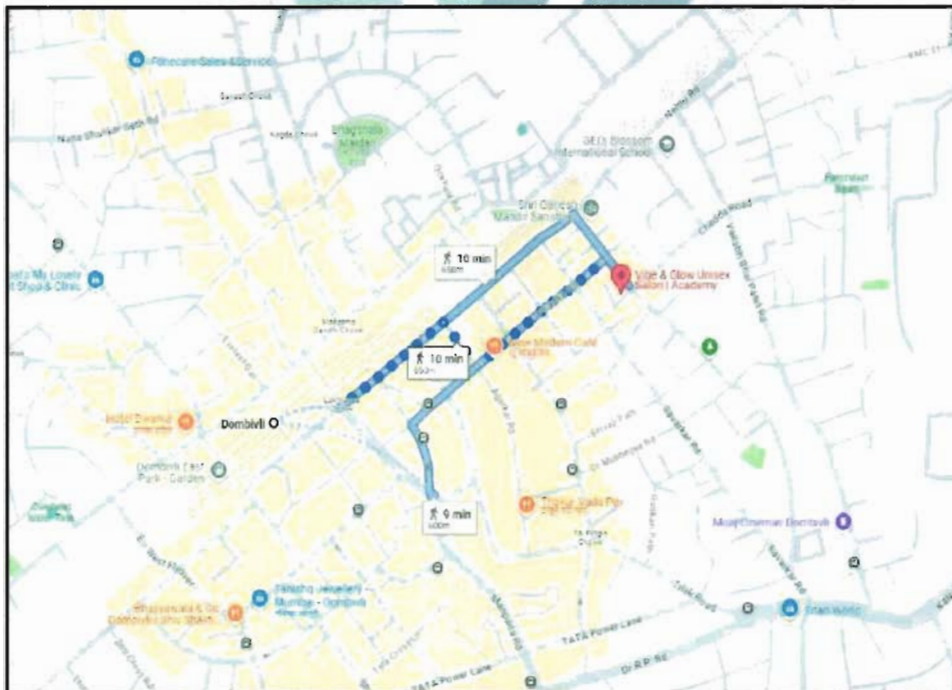
Actual Site Photographs



Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°13'12.1"N 73°5'32.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 650M).




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Ready Reckoner Rate



**Department of
Registration & Stamps**
Government Of Maharashtra

**नोंदणी व मूलांक
विभाग**
महाराष्ट्र शासन



Valuation For Urban Area

Welcome to Valuation of Properties in Maharashtra

Location Details

Select TYPE: Development Agreement Tenant Occupied Other

Division Name: Kokan Help on Division

District Name: ठाणे Taluka Name: कर्याण Village/Zone Name: गावचे गाव : गवाफव

Attribute: लि.टी.एच. नगर अन्य Subzone Name: 4/23-विभागी (शुक्र) : गवाफ

Mahapalika Area: Kalyan/Dombivali Mett

Open Land	Residence	Office	Shop	Industry	Unit
25400	65700	75500	81800	75500	Square Meter

NEXT

Stamp Duty Ready Reckoner Market Value Rate for Shop	81800			
No Increase on Shop Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	81,800.00	Sq. Mtr.	7,599.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	25400			
The difference between land rate and building rate(A-B=C)	56,400.00			
Percentage after Depreciation as per table(D)	5%			
Rate to be adopted after considering depreciation [B + (C X D)]	78,980.00	Sq. Mtr.	7,337.00	Sq. Ft.

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:

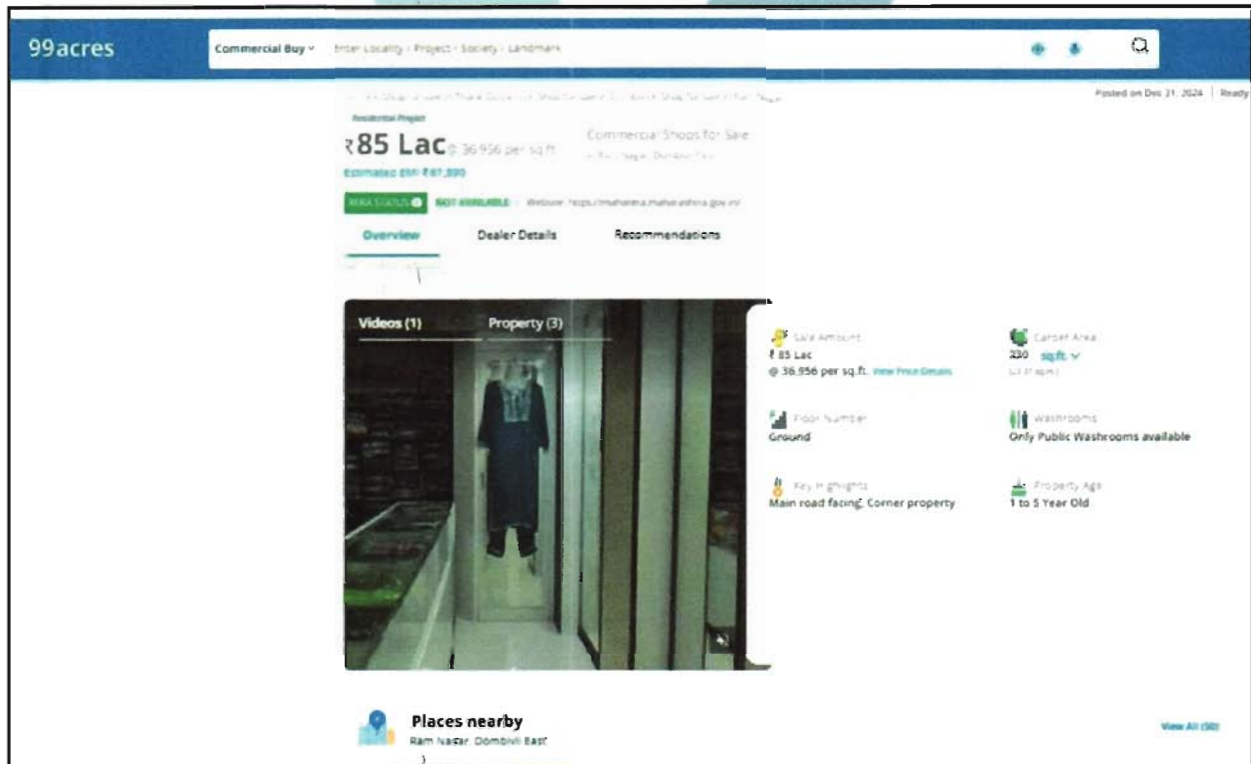
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 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

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

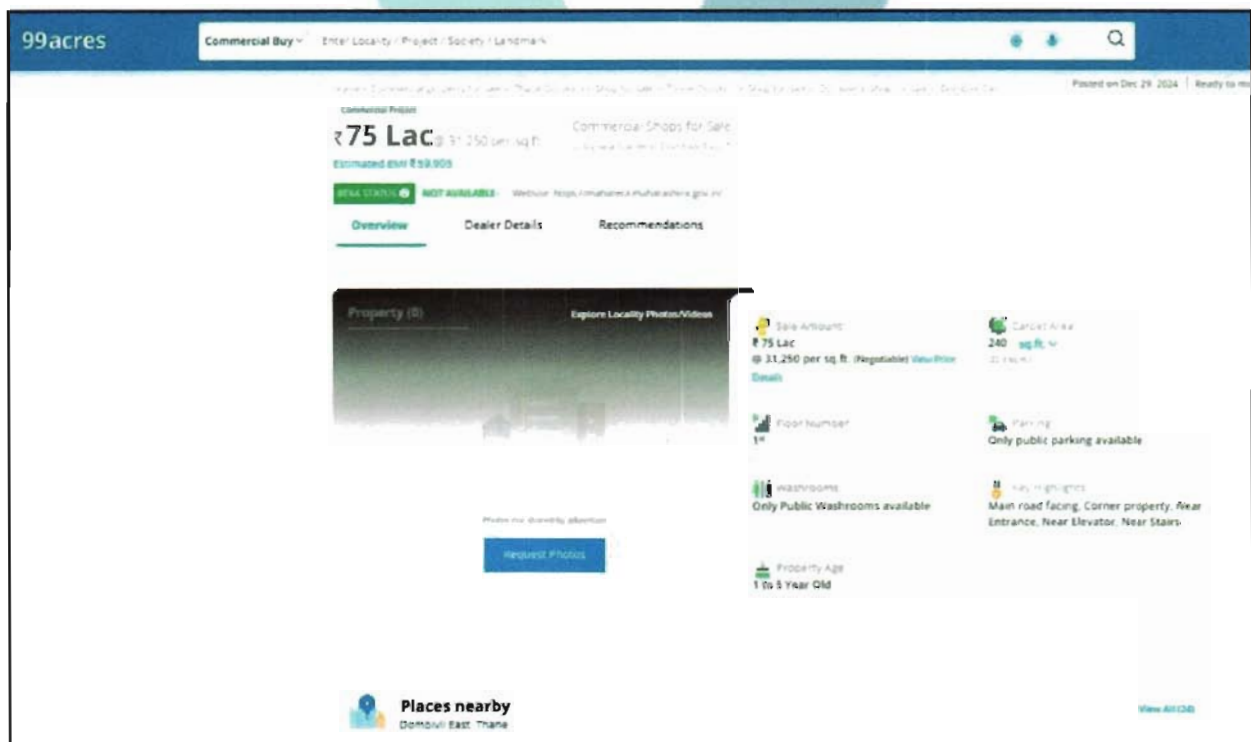
Price Indicators

Property	Shop		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	230.00	253.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹36,957.00	₹33,597.00	-



Price Indicators

Property	Shop		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	240.00	264.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹31,250.00	₹28,409.00	-



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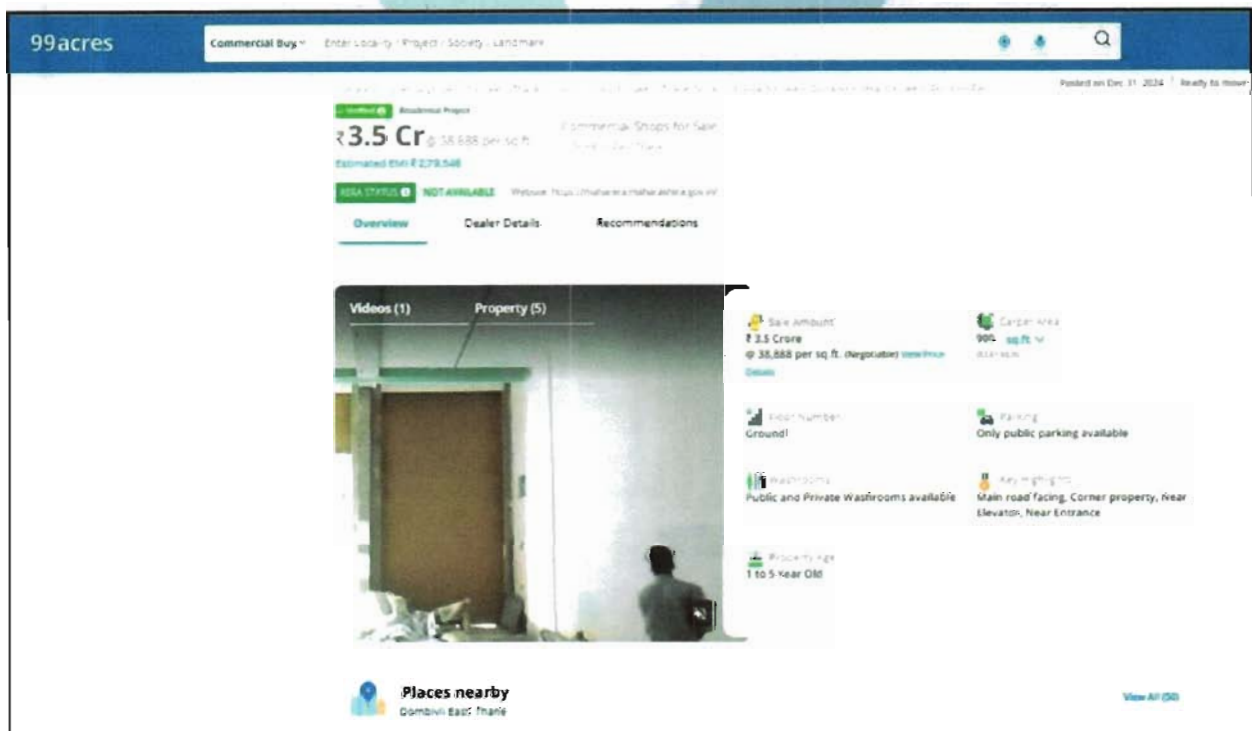
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Sale Instances

Property	Shop		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	900.00	990.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹38,889.00	₹35,354.00	-



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **4th February 2025**

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 knowledgeable and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. 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 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.
4. There is no direct/ indirect interest in the property valued.
5. 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 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 **₹ 1,22,03,940.00 (Rupees One Crore Twenty Two Lakhs Three Thousand Nine Hundred And Forty 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=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.04 16:13:28 +05'30'

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



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