

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam

Residential Flat No. 302, 3rd Floor, Building No 2, Wing - A, "Charms Residency", Near Brahmand Phase 3 CHS, Village - Kolshet, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India.

Latitude Longitude: 19°14'36.1"N 72°58'54.0"E

Intended User:

Cosmos Bank Ghodbandar Road

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane West 400 610



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:

🖓 Ahmedabad 💡 Delhi NCR ♀ Thane Mumbai 💡 Raipur Aurangabad Pune Jaipur

Regd. Office

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

mumbai@vastukala.co.in www.vastukala.co.in

+91 2247495919



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Vastu/Thane/08/2024/010645/2307754 19/12-232-PSBS Date: 19.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 302, 3rd Floor, Building No 2, Wing - A, **"Charms Residency"**, Near Brahmand Phase 3 CHS, Village - Kolshet, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India belongs to **Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam**.

Boundaries of the property

North : Internal Road / Lodha Supremus Building

South : Brahmand Phase 3 CHS

East : Open Space

West : Open Space

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 ₹ 86,42,088.00 (Rupees Eighty Six Lakhs Forty Two Thousands Eighty Eight 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.

Director Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20

Encl.: Valuation report



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Nanded
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Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in
www.vastukala.co.in

Residential Flat No. 302, 3rd Floor, Building No 2, Wing - A, "Charms Residency", Near Brahmand Phase 3 CHS, Village - Kolshet, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, 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 19.08.2024 for Housing Loan Purpose. | | | |
|-------------------------------------|--|--|--|--|--|
| 1 | Date of inspection | 17.08.2024 | | | |
| 3 | Name of the owner / owners | Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam | | | |
| 4 | If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided? | Joint Ownership Details of ownership share is not available | | | |
| 5 Brief description of the property | | Address: Residential Flat No. 302, 3 rd Floor, Building No 2, Wing - A, "Charms Residency", Near Brahmand Phase 3 CHS, Village - Kolshet, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India. Contact Person: Mrs. Jasvender kaur Avtar Singh Padam (Owner) Contact No. 8898983934 | | | |
| 6 | Location, Street, ward no | Village - Kolshet, District - Thane | | | |
| 7 | Survey / Plot No. of land | Village - Kolshet New Survey No - 284/4 | | | |
| 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 | | | |
| | LAND | | | | |
| 12 | Area of Unit supported by documentary proof. Shape, dimension and physical features | Carpet Area in Sq. Ft. = 627.00 (Area as per Site measurement) | | | |
| | | Carpet Area in Sq. Ft. = 622.00 (Area As Per Agreement for sale) | | | |
| | | Built Up Area in Sq. Ft. = 746.40 (Carpet Area + 20%) | | | |





| If freehold or leasehold land | 13 | Roads, Streets or lanes on which the land is abutting | Village - Kolshet, Taluka - Thane, District - Thane, Pin - PIN Code - 400 607 | | |
|--|----|--|--|--|--|
| 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 (iii) Ground Rent payable per annum (iii) Uneamed increased payable to the Lessor in the event of sale or transfer | 14 | If freehold or leasehold land | | | |
| land? If so, attach a copy of the covenant. | | 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 | | | |
| a copy of the covenant 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. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 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 MMPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Baldave Singh Padam Percentage actually utilized? Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | 16 | · · · · · · · · · · · · · · · · · · · | As per documents | | |
| Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars. 19 Has any contribution been made towards development or is any demand for such contribution still outstanding? 20 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 MPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? 25 If the property owner occupied, specify portion and extent of area under owner-occupation 26 What is the Floor Space Index permissible and Percentage actually utilized? 27 Floor Space Index permissible - As per TMC norms Percentage actually utilized? 28 Floor Space Index permissible - Details not available 29 Floor Space Index permissible - Details not available 20 Floor Space Index permissible - Details not available 21 Nowner Occupied - Mr. Avtar Singh Baldave Singh Padam Percentage actually utilized - Details not available 29 Percentage actually utilized - Details not available | 17 | · · | | | |
| or is any demand for such contribution still outstanding? 20 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 MPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc No No No No No No No No No N | 18 | Planning Scheme or any Development Plan of Government or any statutory body? If so, give | Information not available | | |
| acquisition by government or any statutory body? Give date of the notification. Attach a dimensioned site plan MPROVEMENTS 22 Attach plans and elevations of all structures standing on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? 3 If the property owner occupied, specify portion and extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 RENTS (i) Names of tenants/ lessees/ licensees, etc N.A. N.A. Attached Attached Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam Floor Space Index permissible - As per TMC norms Percentage actually utilized — Details not available Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | 19 | or is any demand for such contribution still | Information not available | | |
| IMPROVEMENTS Attach plans and elevations of all structures standing on the land and a lay-out plan. Information not available | 20 | acquisition by government or any statutory body? Give | No | | |
| 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) Attached Attached Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam Fully Owner Occupied Fully Owner Occupied - Ms As per TMC norms Percentage actually utilized - Details not available Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | | Attach a dimensioned site plan | N.A. | | |
| on the land and a lay-out plan. 23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? 25 Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam Fully Owner Occupied 26 RENTS (i) Names of tenants/ lessees/ licensees, etc Attached Attached Attached Attached Fully Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam Padam Parcentage actually utilized? Covner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | | IMPROVEMENTS | | | |
| separate sheet (The Annexure to this form may be used) 24 Is the building owner occupied/ tenanted/ both? Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam If the property owner occupied, specify portion and extent of area under owner-occupation Fully Owner Occupied Fully Owner Occupied Floor Space Index permissible - As per TMC norms Percentage actually utilized? Percentage actually utilized - Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | 22 | | Information not available | | |
| Mrs. Jasvender kaur Avtar Singh Padam If the property owner occupied, specify portion and extent of area under owner-occupation What is the Floor Space Index permissible and Percentage actually utilized? Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | 23 | separate sheet (The Annexure to this form may be | Attached | | |
| extent of area under owner-occupation 25 What is the Floor Space Index permissible and Percentage actually utilized? 26 Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | 24 | Is the building owner occupied/ tenanted/ both? | Owner Occupied - Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam | | |
| Percentage actually utilized? Percentage actually utilized – Details not available RENTS (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | | | Fully Owner Occupied | | |
| (i) Names of tenants/ lessees/ licensees, etc Owner Occupied - Mr. Avtar Singh Baldave Singh Padam Mrs. Jasvender kaur Avtar Singh Padam | 25 | | | | |
| Mrs. Jasvender kaur Avtar Singh Padam | 26 | RENTS | | | |
| (ii) Portions in their occupation Fully Owner Occupied | | (i) Names of tenants/ lessees/ licensees, etc | Owner Occupied - Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam | | |
| | | (ii) Portions in their occupation | Fully Owner Occupied | | |



CONSULTANTS
Valuers & Appraisers
Architects &
Interior Designers
(I)
IT Geomatians
Lender's Engineer
And The Engineer

| | (iii) Monthly or annual rent/compensation/license fee, etc. paid by each | | 19,000.00 (Expected 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 | fixtures ranges, | rate amount being recovered for the use of , like fans, geysers, refrigerators, cooking , built-in wardrobes, etc. or for services s? If so, give details | N. A. | | |
| 29 | | etails of the water and electricity charges, If any, orne by the owner | N. A. | | |
| 30 | | e tenant to bear the whole or part of the cost and maintenance? Give particulars | N. A. | | |
| 31 | | s installed, who is to bear the cost of nance and operation- owner or tenant? | N. A. | | |
| 32 | | np is installed, who is to bear the cost of nance 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 | , | dispute between landlord and tenant regarding nding in a court of rent? | N. A. | | |
| 37 | | y standard rent been fixed for the premises my 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 Residential 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 | COST | OF CONSTRUCTION | | | |
| 41 | Year of comple | commencement of construction and year of tion | Year of Completion – 2008 (As per 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, Ghodbandar Road Branch to assess Fair Market Value as on 19.08.2024 for Residential Flat No. 302, 3rd Floor, Building No 2, Wing - A, **"Charms Residency"**, Near Brahmand Phase 3 CHS, Village - Kolshet, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India belongs to **Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam**.

We are in receipt of the following documents:

| 1) | Copy of Agreement for sale No.5102 /2005 Dated 28.06.2005 between M/S. Charms Developers (The Developers) And Mr. Avtar Singh Baldave Singh Padam & Mrs. Jasvender kaur Avtar Singh Padam(The purchaser). |
|----|---|
| 2) | Copy of Deed of Correction / Rectification Document No.6498 / 2005 Dated 15.09.2005. |
| 3) | Copy of Amended Commencement Certificate V.P. No2003 / 66 / TMC / TDD / 3155 Dated 19.10.2004 issued by Thane Municipal Corporation. |
| 4) | Copy of Occupancy Certificate V.P. No2003 / 66 / TMC / TDD / 246 Dated 17.07.2008 issued by Thane Municipal Corporation. |
| 5) | Copy of Share Certificate No.041 Dated 01.02.2008 issued by Charms Residency Co-Op. Hsg. Soc. Ltd |

Location

The said building is located at Village - Kolshet, Taluka - Thane, District - Thane, PIN Code - 400 607. The property falls in Residential Zone. It is at a traveling distance 8.2 Km from Thane Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 3rd Floor is having 4 Residential Flat. The building is having 1 lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + Passage + Balcony. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, Concealed plumbing with C.P. fittings. Electrical wiring with concealed etc.



Valuers & Appraisers
Architects & Springers (1)
Architects & Springers (1)
Charlest Engineers (1)
Lender's Engineer
MH2010 PTCM

Valuation as on 19th August 2024

| The Carpet Area of the Residential Flat | : | 622.00 Sq. Ft. | |
|---|---|----------------|--|
|---|---|----------------|--|

Deduct Depreciation:

| Year of Construction of the building | : | 2008 (As per occupancy certificate) |
|---|---|---|
| Expected total life of building | : | 60 Years |
| Age of the building as on 2024 | : | 16 Years |
| Cost of Construction | : | 746.40 Sq. Ft. X ₹ 2,800.00 = ₹ 20,89,920.00 |
| Depreciation {(100 - 10) X (16 / 60)} | : | 24.00% |
| Amount of depreciation | | ₹ 5,01,312.00 |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | : | ₹ 94,600/- per Sq. M. i.e. ₹ 8,789/- per Sq. Ft. |
| Guideline rate (after depreciate) | : | ₹ 82,424/- per Sq. M. i.e. ₹ 7,657/- per Sq. Ft. |
| Value of property as on 19th August 2024 | : | 622.00 Sq. Ft. X ₹ 14,700 = ₹91,43,400.00 |

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

| Fair value of the property as on 19th August 2024 | V | ₹ 91,43,400.00 - ₹ 5,01,312.00 = ₹ 86,42,088.00 |
|--|----|---|
| Total Value of the property | 4. | ₹₹ 86,42,088.00 |
| The realizable value of the property | - | ₹77,77,879.00 |
| Distress value of the property | : | ₹69,13,670.00 |
| Insurable value of the property (746.40 X 2,800.00 | ; | ₹20,89,920.00 |
| Guideline value of the property (746.40 X 7657.00) | / | ₹57,15,185.00 |

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, Building No 2, Wing - A, **"Charms Residency"**, Near Brahmand Phase 3 CHS, Village - Kolshet, Taluka - Thane, District - Thane, Thane (West), PIN Code - 400 607, State - Maharashtra, India for this particular purpose at ₹ 86,42,088.00 (Rupees Eighty Six Lakhs Forty Two Thousands Eighty Eight Only) as on 19th August 2024

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 19th August 2024 is ₹ 86,42,088.00 (Rupees Eighty Six Lakhs Forty Two Thousands Eighty
 Eight 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



Valuers & Appraisers

Architects & Appraisers

Architects & Appraisers

Architects & Appraisers

Linder Engineer

Lander's Engineer

Architects & Appraisers

Architects &

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.

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 | : | Part Ground + Part Stilt + 7 Upper Floors | |
|----|---|----|--|--|
| 2 | Plinth area floor wise as per IS 3361-1966 | 1 | N.A. as the said property is a Residential Flat Situated or Floor | |
| 3 | Year of construction | V | 2008 (As per occupancy certificate) | |
| 4 | Estimated future life | | 44 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 | 1: | 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 | | Teak Wood Door frame with Solid flush door, Alluminum sliding windows with M. S. Grills, . | |
| 10 | Flooring | | Vitrified Tile Flooring. | |
| 11 | Finishing | | Cement Plastering + POP Finish. | |
| 12 | Roofing and terracing | | R. C. C. Slab. | |
| 13 | Special architectural or decorative features, if any | | No | |
| 14 | (i) Internal wiring – surface or conduit | | Concealed plumbing with C.P. fittings. Electrical wiring with | |
| | (ii) Class of fittings: Superior/Ordinary/ Poor. | | concealed | |
| | - | | 1 | |



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001: 2015 Certified Company

Technical details

Main Building

| 15 | Sanitary i | 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 f white/ordi | ittings: Superior colored / superior inary. | : | Ordinary |
| 17 | Compound wall Height and length Type of construction | | : 18 | 6'.0" High, R.C.C. column with B. B. masonry wall |
| 18 | No. of lifts and capacity | | : | 1Lift (TM) |
| 19 | Underground sump – capacity and type of construction | | : | Connected to Municipal Sewerage System |
| 20 | Over-head Location, Type of co | | : | Connected to Municipal Sewerage System |
| 21 | Pumps- n | 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 | • | disposal – whereas connected to public septic tanks provided, no. and capacity | | Connected to Municipal Sewerage System |





Actual Site Photographs

















Actual Site Photographs









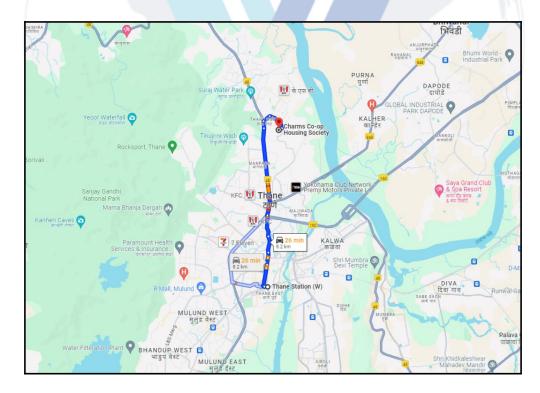




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°14'36.1"N 72°58'54.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 8.2 Km).



Valuers & Appraisers

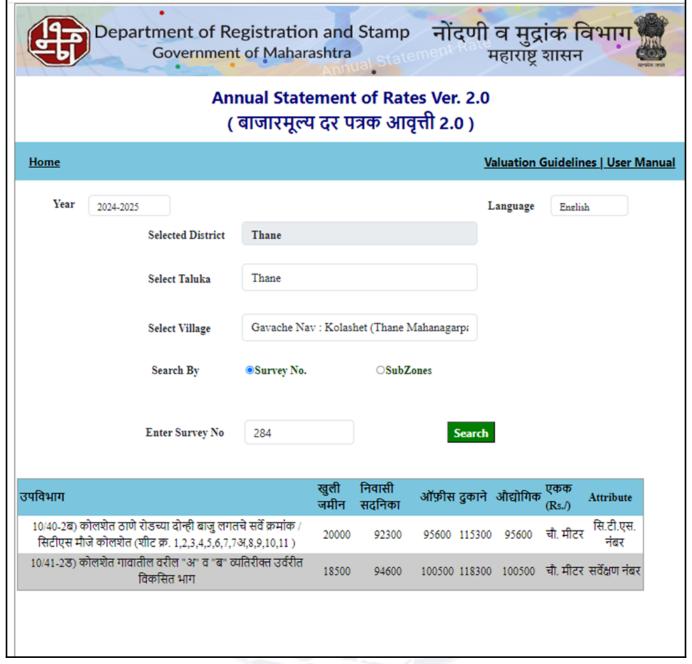
Walters & Appraisers

Chartered Engineers (1)

Lander's Engineer

WH2010 PVLD

Ready Reckoner Rate



| Stamp Duty Ready Reckoner Market Value Rate for Flat | 94600 | | | |
|---|-----------|----------|----------|---------|
| Flat Located on 3 rd Floor | - | | | |
| Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A) | 94,600.00 | Sq. Mtr. | 8,789.00 | Sq. Ft. |
| Stamp Duty Ready Reckoner Market value Rate for Land (B) | 18500 | | | |
| The difference between land rate and building rate(A-B=C) | 76,100.00 | | | |
| Percentage after Depreciation as per table(D) | 16% | | | |
| Rate to be adopted after considering depreciation [B + (C X D)] | 82,424.00 | Sq. Mtr. | 7,657.00 | 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:



Since 1989



| | 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 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate | |

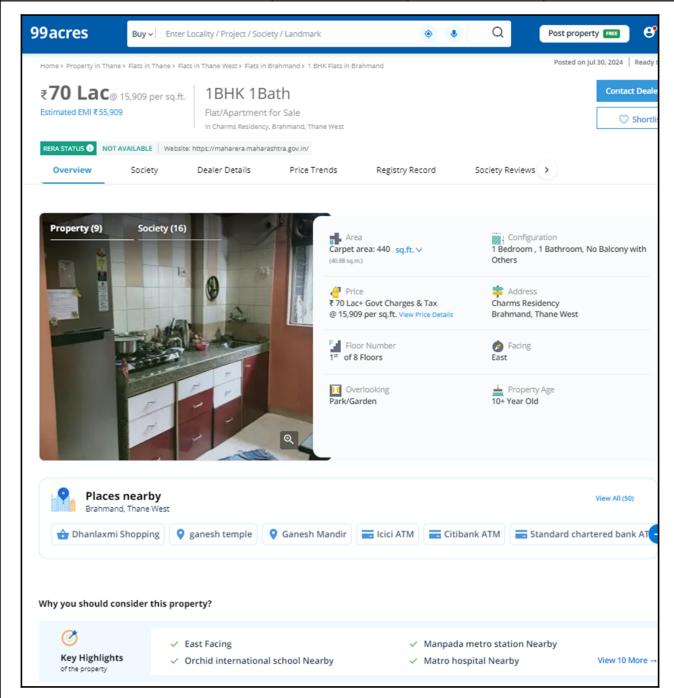






Price Indicators

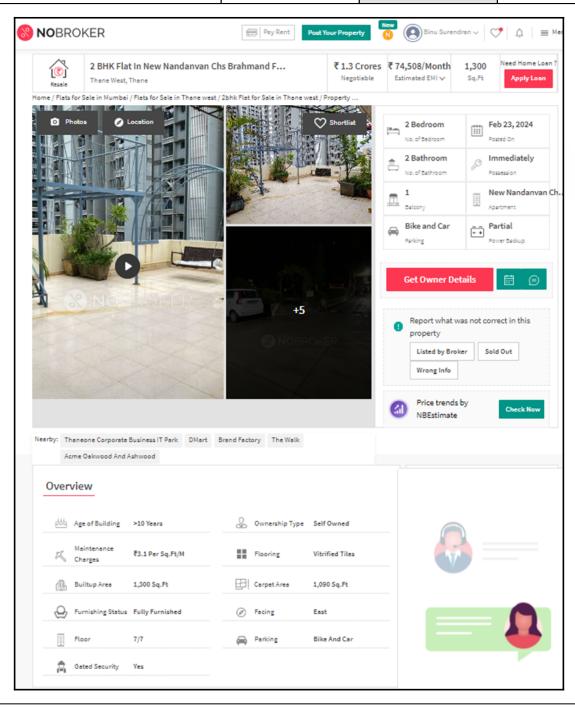
| Property | Flat | | |
|------------------|--------------------------|------------|------------|
| Source | https://www.99acres.com/ | | |
| Floor | - | | |
| | Carpet | Built Up | Saleable |
| Area | 440.00 | 528.00 | 633.60 |
| Percentage | - | 20% | 20% |
| Rate Per Sq. Ft. | ₹15,909.00 | ₹13,258.00 | ₹11,048.00 |





Valuers & Appraisers
Architects &
Architects &
Architects &
Charter Designers ()
ETP Consultants
Lender's Engineer

| Property | Flat | | |
|------------------|--------------|------------|-----------|
| Source | Nobroker.com | | |
| Floor | - | | |
| | Carpet | Built Up | Saleable |
| Area | 1,083.33 | 1,300.00 | 1,560.00 |
| Percentage | - | 20% | 20% |
| Rate Per Sq. Ft. | ₹12,000.00 | ₹10,000.00 | ₹8,333.00 |







Sale Instances

| Property | Flat | | |
|------------------|------------|------------|-----------|
| Source | Index no.2 | | |
| Floor | - | | |
| | Carpet | Built Up | Saleable |
| Area | 496.00 | 595.20 | 714.24 |
| Percentage | - | 20% | 20% |
| Rate Per Sq. Ft. | ₹13,851.00 | ₹11,542.00 | ₹9,619.00 |

2719374 08-02-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office. सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमांक : 27193/2023

नोदंणी : Regn:63m

गावाचे नाव: कोलशेत

| (1)विलेखाचा प्रकार | अँग्रीमेंट टू सेल |
|--|--|
| (2)मोबदला | 6870000 |
| (3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार | 5232799 |
| आकारणी देतो की पटटेदार ते नमुद करावे) | |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: फ्लॅट नं 004 ग्राउंड फ्लोअर बिल्डिंग नं ए 2 चार्म्स रेसिडेन्सी चार्म्स रेसिडेन्सी को ऑपरेटीव्ह हौसिंग सोसायटी लिमिटेड सर्वे नं 284 हिस्सा नं 4 |
| | ब्रम्हांड फेज 3 जवळ आझादनगर व्हिलेज कोलशेत तालुका जिल्हा ठाणे ४९६ स्के फु कारपेट((Survey |
| | Number : 284 HISSA NO. 4 ;)) |
| (5) क्षेत्रफळ | 496 ची.फूट |
| (६)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | |
| (७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या | 1)ः नाव:-शंकर - सालियन वय:-47 पत्ता:-प्लॉट नं: सी २ २०२ , माळा नं: ., इमारतीचे नाव: व्हॅली टॉवर कॉ-ऑपेराटीवे |
| पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा | हाऊसिंग सोसायटी लिमिटेड , ब्लॉक नं: खेरवा सरकलं मानपाडा, रोड नं: ठाणे पश्चिम , महाराष्ट्र, THANE. पिन |
| हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव | कोड:-400607 पॅन नं:-AWBPS9519D |
| व पत्ता. | |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा | 1)ः नाव:-लक्ष्मण धोंडीबा काळे वयः-62; पत्ता:-प्लॉट नं: इ 502/इ-10, माळा नं: पाचवा फ्लोअर , इमारतीचे नाव: फेज |
| दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश | ६ ब्रम्हांड, ब्लॉक नं: आज़ाद नगर , रोड नं: ठाणे पश्चिम , महाराष्ट्र, THANE. पिन कोड:-400607 पॅन नं:- |
| असल्यास,प्रतिवादिचे नाव व पत्ता | AGTPK5441J |
| (९) दस्तऐवज करुन दिल्याचा दिनांक | 06/11/2023 |
| (10)दस्त नोंदणी केल्याचा दिनांक | 06/11/2023 |
| (11)अनुक्रमांक,खंड व पृष्ठ | 27193/2023 |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 480900 |
| (13) बाजारभावाप्रमाणे नोंदणी शुल्क | 30000 |
| (14)शेरा | |
| मुल्यांकनासाठी विचारात घेतलेला तपशील:-: | |
| मुद्रांक शुक्क आकारताना निवडलेला अनुच्छेद :- : | (i) within the limits of any Municipal Corporation or any Cantonment area annexed |
| | to it. |





| Property | Flat | Flat | | |
|------------------|------------|------------|-----------|--|
| Source | Index no.2 | Index no.2 | | |
| Floor | - | - | | |
| | Carpet | Built Up | Saleable | |
| Area | 454.00 | 544.80 | 653.76 | |
| Percentage | - | 20% | 20% | |
| Rate Per Sq. Ft. | ₹12,665.00 | ₹10,554.00 | ₹8,795.00 | |

2195974 31-05-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO

office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमांक : 21959/2022

नोदंणी : Regn:63m

गावाचे नाव: कोलशेत

| (1)विलेखाचा प्रकार | करारनामा |
|--|--|
| (2)मोबदला | 5750000 |
| (३) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार | 4789598 |
| आकारणी देतो की पटटेदार ते नमुद करावे) | |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदनिका क्र. ४०४,चौथा मजला,बिल्डींग नं. |
| | ए-१,चार्म्स रेसिडेन्सी को-ऑप.हौ.सो.लि.,ब्रम्हांड,आझादनगर,ऑफ. घोडबंदर रोड,ठाणे प |
| | 400607,सदिनकेचे क्षेत्रफळ 454 चौ. फुट कारपेट,झोन क्र. 10/41-2ड((Survey Number : 284 |
| | ; HISSA NUMBER : 4 ;)) |
| (5) क्षेत्रफळ | 454 ਚੀ.ਯੂਟ |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | |
| (७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या | 1)ः नाव:-जगदीय विरुपाक्षम्पा कल्लुगुडी . वय:-47 पत्ता:-प्लॉट नं: फ्लॅट नं. 404, माळा नं: चौथा मजला, बिल्डींग नं. |
| पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा | ए-1, इमारतीचे नाव: चार्म्स रेसिडेन्सी को-ऑप.हौ.सो.लि., ब्लॉक नं: ब्रम्हांड, आझादनगर, रोड नं: ऑफ. घोडबंदर रोड, |
| हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव | ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-AMHPK2049Q |
| व पत्ता. | |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा | 1): नाव:-सुशील पोपटराव कदम . वय:-33; पत्ता:-प्लॉट नं: रूम नं. 50, माळा नं: , इमारतीचे नाव: बिल्डींग नं. सी/8, |
| दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश | सिंधुदुर्ग, ब्लॉक नं: गणेश मंदिर जवळ, सह्याद्री नगर, चारकोप, रोड नं: कांदिवली प., मुंबई, महाराष्ट्र, मुम्बई. पिन |
| असल्यास,प्रतिवादिचे नाव व पत्ता | कोड:-400067 पॅन नं:-AYCPK4418J |
| (९) दस्तऐवज करुन दिल्याचा दिनांक | 03/10/2022 |
| (10)दस्त नोंदणी केल्याचा दिनांक | 03/10/2022 |
| (11)अनुक्रमांक,खंड व पृष्ठ | 21959/2022 |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 402500 |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क | 30000 |
| (14)शेरा | |
| मुल्यांकनासाठी विचारात घेतलेला तपशील:-: | |
| मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- : | (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it. |
| | |

Proporty



Since 1989





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 19th August 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:

- 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.





<u>DECLARATION OF PROFESSIONAL FEES CHARGED</u>

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 ₹ 86,42,088.00 (Rupees Eighty Six Lakhs Forty Two Thousands Eighty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Cosmos Bank Empanelment No.: HO/CREDIT/67/ 2019-20



