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An ISO 9001 : 2015 Certified Company
CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mrs. Jyoti Sanjay Hindalekar**

Residential Flat No. 305, 3rd Floor, Building No 2, Wing - D, "**Akash Complex**", Vasundhara Nagari,
Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra,
India.

Latitude Longitude : 19°50'6.2"N 72°42'38.0"E

Intended User:

Cosmos Bank

Kalyan Khadakpada Branch

Ground floor, Shiv Villa Apt. Opp. gagangiri Soc. Sai Chowk, Khadakpada Kalyan
West 421301

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

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BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 305, 3rd Floor, Building No 2, Wing - D, "**Akash Complex**", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India belongs to **Mrs. Jyoti Sanjay Hindalekar**.

Boundaries of the property

North : Wing - E
South : Open Plot
East : Open Plot
West : Wing - C

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 and Valued for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 purpose at **₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty 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.

Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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

Encl.: Valuation report




Residential Flat No. 305, 3rd Floor, Building No 2, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, 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 24.12.2024 for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Purpose.
1	Date of inspection	16.12.2024
3	Name of the owner / owners	Mrs. Jyoti Sanjay Hindalekar 
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. 305, 3 rd Floor, Building No 2, Wing - D, "Akash Complex", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India. Contact Person : Mr. Ganesh Mudaliar (Bank Representative) Contact No. 9820464312
6	Location, Street, ward no	Village - Kurgaon, District - Palghar
7	Survey / Plot No. of land	Village - Kurgaon New Survey No - 14/1+14/2/Old Survey No - 14/1 & 14/2/2
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	<p>Carpet Area in Sq. Ft. = 417.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 359.00 Balcony Area in Sq. Ft.= 58.00</p> <p>Carpet Area in Sq. Ft. = 347.00 (Area As Per Agreement for sale)</p> <p>Built Up Area in Sq. Ft. = 381.70 (Carpet Area + 10%)</p>
13	Roads, Streets or lanes on which the land is abutting	Village - Kurgaon, Taluka - Palghar, District - Palghar, Pin - PIN Code - 401 501
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?	Vacant

	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per Local norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Vacant
	(ii) Portions in their occupation	Fully Vacant
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	3,700.00 (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	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 rent?	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 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	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2017 (Approx.)
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.
	<p>Remark: As per Site Inspection, Actual Total Carpet area 417.00 Sq. Ft. (Including Carpet Area – 359 Sq. Ft. & Balcony Area in Sq. Ft. - 58.00) is more than Carpet Area 347.00 Sq. Ft. mentioned in the Agreement for Sale provided to us. We have considered area mentioned in the Agreement for Sale. Hence, to give proper weightage to the value of the property, higher rate i.e., 5,100/- per Sq. Ft. on Carpet Area is considered.</p>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 24.12.2024 for Residential Flat No. 305, 3rd Floor, Building No 2, Wing - D, "**Akash Complex**", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India belongs to **Mrs. Jyoti Sanjay Hindalekar**.

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.1680/2021 Dated 05.03.2021 between M/s. Lxmi Infra(The Builder) And Mrs. Jyoti Sanjay Hindalekar(The Allottee).
2)	Copy of RERA Certificate Document No.P99000006053 Dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority.
3)	Copy of Commencement Certificate No.Revenue / K-1 / T-1A / NAP / SR – 275 / 2012 Dated 03.06.2014 issued by Additional Collector of Jawhar Thane.
4)	Copy of Approved Building Plan No.BS / BP / Kurgaon /Palghar / S. No. 14/1 & 14/2/2 / NR Palghar / 310 Dated 18.03.2014issued by Town Planner, Palghar (As Download from RERA Site)..
5)	Copy of Completion Certificate Dated 02.01.2021 issued by Vastushilp Associates.

Location



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The said building is located at Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501. The property falls in Residential Zone. It is at a traveling distance 7.9 Km from Boisor Railway Station.

Building

The building under reference is having Part Ground + Part Stilt + 3 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 Residential purpose. 3rd Floor is having 6 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 3rd Floor The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Bathroom + WC + Passage + 3 Balcony. This Residential Flat is Vitrified Tile Flooring, Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, Concealed plumbing with C.P. fittings. Concealed Electrical wiring etc.

Valuation as on 24th December 2024

The Carpet Area of the Residential Flat	:	347.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2017 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	7 Years
Cost of Construction	:	381.70 Sq. Ft. X ₹ 2,200.00 = ₹ 8,39,740.00
Depreciation $\{(100 - 10) \times (7 / 60)\}$:	10.50%
Amount of depreciation	:	₹ 88,242.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 39,185/- per Sq. M. i.e. ₹ 3,640/- per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 36,698/- per Sq. M. i.e. ₹ 3,409/- per Sq. Ft.
Value of property	:	347.00 Sq. Ft. X ₹ 5,100 = ₹17,69,700
Total Value of property as on 24th December 2024	:	₹17,69,700.00

(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 24th December 2024	:	₹ 17,69,700.00 - ₹ 88,242.00 = ₹ 16,81,458.00
Total Value of the property	:	₹ 16,81,458.00
The realizable value of the property	:	₹14,29,239.00
Distress value of the property	:	₹11,77,021.00
Insurable value of the property (381.70 X 2,200.00)	:	₹8,39,740.00
Guideline value of the property (381.70 X 3409.00)	:	₹13,01,215.00



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Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 305, 3rd Floor, Building No 2, Wing - D, "**Akash Complex**", Vasundhara Nagari, Village - Kurgaon, Taluka - Palghar, District - Palghar, PIN Code - 401 501, State - Maharashtra, India for this particular purpose at **₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty Eight Only)** as on 24th December 2024

NOTES

1. I, Sharadkumar Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **24th December 2024** is **₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty 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 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	: Part Ground + Part Stilt + 3 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Residential Flat Situated on 3 rd Floor				
3	Year of construction	: 2017 (Approx.)				
4	Estimated future life	: 53 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	: Teak Wood Door frame with Solid flush door, Powder coated Aluminum sliding windows, .				
10	Flooring	: Vitrified Tile Flooring.				
11	Finishing	: Cement Plastering.				
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.	: Concealed plumbing with C.P. fittings. Concealed Electrical wiring
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details		Main Building
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	: As per Requirement
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	: Not Provided
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



THE COSMOS CO-OP. BANK LTD.
 (MULTI STATE SCHEDULED BANK)
 Registered Office: 11, Netaji Subhas Road & Chhatrapati Shivaji Maharaj Road Junction, Colaba Road
 Mumbai, India - 400 005
 Toll free: 020-36388125

NOTICE

ALL THE PIECE AND PARCEL OF PROPERTY BEING FLAT NO.305, ON 3RD FLOOR, ADMEASURING CARPET AREA OF 22.23 SQ.MTR., IN D-BUILD OF AKASH COMPLEX IN VASUNDHARA NAGAR CONSTRUCTED ON ALL THE PIECE AND PARCEL OF LAND BEARING NEW SURVEY NO.14/1+14/2/2 AND OLD SURVEY NO.14/1 ADMEASURING IN AGREGATE AREA OF 5,114 SQ.MTRS SITUATED AT VILLAGE KIRKAND, SOGAR WEST TAL. & DIST. PALGHAR SITUATED WITHIN THE JURISDICTION OF SUB-REGISTRAR OF PALGHAR.

TOGETHER WITH PROPORTIONATE SHARE IN THE LAND UNDER THE BUILDING WITH RIGHT TO ENJOY COMMON AREAS AND FACILITIES APPURTENANT TO SAID THE FLAT AND WITH RIGHT OF WAYS EASEMENTS AND PARKING AVAILABLE TO SAID FLAT AND MEMBERSHIP ATTACHED TO SAID FLAT.

THE PHYSICAL POSSESSION HAS BEEN TAKEN U/S 14 OF SARFAESI ACT, 2002 AS PER ORDER DATED 23.07.2024 PASSES BY ADDITIONAL DISTRICT MAGISTRATE, PALGHAR. THE PHYSICAL POSSESSION OF ABOVE PROPERTY HAS BEEN TAKEN ON 26.09.2024 THROUGH SENIOR CLERK, TAHSIL OFFICE PALGHAR.

MRS. JYOTI SANJAY HINDALEKAR BORROWER & MORTGAGOR IN PARTICULAR AND THE PUBLIC IN GENERAL IS HEREBY CAUTIONED NOT TO DEAL WITH THE PROPERTY AS DESCRIBED ABOVE AND DEALING OF ANY NATURE WHATSOEVER WITHOUT THE PERMISSION AND THE CONSENT OF THE UNDERSIGNED WILL BE SUBJECT TO THE CHARGE OF THE COSMOS CO-OP. BANK LTD.

SD/-
 AUTHORIZED OFFICER
 UNDER SARFAESI ACT, 2002

PLACE : SOGAR (WEST)
 DATE : 26.09.2024.



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Actual Site Photographs

Recovery & Write Off Dept. (R.O.D)
4th Floor, 2nd Stage, 1st Floor,
Pavna Road & Chikar Road, Near,
COSMOS CO-OP BANK LTD,
Village Kurjipat, Tal. D. Wing,
Pulgaon (W.) Dist. (M.S.)
Ph: 020-2309650 Fax: 020-2309651
E-mail: r.o.d@cosmosbank.com

THE COSMOS CO-OP BANK LTD.
REG. NO. 157 OF 1967 (M.S.)
INCORPORATED UNDER THE COMPANIES ACT, 1956

Possession Notice Under SARPACT - 2002

The undersigned, being appointed as Authorized Officer, under the Sanctionment and Documentation of Financial Assets and Enforcement of Security Interest Act - 2002 (Act No. 14 of 2002 and 17 of 2002) and in exercise of powers conferred under Section 13(1) of the said Act and Section 3 of the Security Interest Enforcement Act, 2002, issued a **Recovery Notice dated 05.06.2023** calling upon the Borrower/Mortgagor to pay the outstanding amount of Rs. 27,57,985.37 (Rupees Twenty Seven Lakhs Fifty Seven Thousand Eighty Five And Thirty Seven Paise Only) plus further interest within 60 days from the date of receipt of the said notice. The said Recovery Notice is published in newspapers namely **Arjun News English & Marathi**, **Pravara (Marathi)** & **Marathi Aardhan** on 12.06.2023 as a subsistence notice.

The Borrower/Mortgagor having failed to repay the amount, notice is hereby conveyed to the Borrower/Mortgagor and the public in general that the undersigned has taken **Construction/Physical** Possession of the property described herein under in exercise of powers conferred on him under the Section 13(1) of the said Act read with rule 4 of the said Rules on this 05.06.2023.

The Borrower/Mortgagor in particular and the public in general are hereby cautioned not to deal with the said property and any dealing with it, so far as it relates to the said charge and charges thereon from 05.06.2023.

The Borrower/Mortgagor is invited to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

DESCRIPTION OF THE PROPERTY
IMMOVABLE PROPERTY

All the Plot and Parcel of property being Plot No.305, on 3rd floor, measuring Carpet area of 25.25 sq.m, in 1st Wing of **Alakh Complex** at **Vandavadi** Nagar registered on area of 32.25 sq.m, in 1st Wing of **Alakh Complex** in **Vandavadi** Nagar, Tal. D. Wing, Dist. Kurjipat, all the plot and parcel of land bearing New Survey No.94/1 & 94/2, and old Survey No. 141, measuring an aggregate area of 2.13 sq.m situated at **Alakh Complex, Bolnar West Tal. D. Wing, Pulgaon** situated within the jurisdiction of Sub-Registrar, Bolnar West Tal. D. Wing, Pulgaon.

Together with proprietorship share in the land under the building with right to enjoy common areas and facilities appurtenant to the said flat and with right of ways easements and parking available to use flat and membership attached to said flat.

Date : 05/06/2023.
Place : Village Kurjipat, Bolnar West, Tal. D. Wing, Dist. Pulgaon.

AUTHORIZED OFFICER UNDER SARPACT ACT - 2002 FOR THE COSMOS CO-OPERATIVE BANK LTD.

[Signature]
MRS. JYOTI SANJAY HINDALEKAR

[Stamp]

ALL BE SUBJECT TO THE RIGOR OF THE COMPANY

AUTHORIZED OFFICER UNDER SARPACT ACT - 2002

ANK LTD.

SECTION 13(1) SARPACT 2002

No.	Type of Loan	Amount Sanctioned	Rate of Interest	Period	Date of Expiry of Loan Document
1.	Consumer Home Loan	Rs. 25,00,000.00	10.50 % p.a. (Flat)	240 Months	04.08.2021

The undersigned being the Authorized Officer of The Cosmos Co-op Bank Ltd., appointed under the Sanctionment and Documentation of Financial Assets and Enforcement of Security Interest Act, 2002 hereby issue my **POSSESSION NOTICE** as follows:

The Cosmos Co-operative Bank Ltd. (C.O.B.) is a Nationalized Financial Institution, established and incorporated under the Multi State Cooperative Societies Act, 2002 having its Head Office at "Gandhinagar", Flat No. 4, 4th Floor, Gandhinagar Road, Gandhinagar, Bhopal - 471 002 and having one of its Branches at **Kalyan - 413 004**.

1. Upon your loan Application dated 01.01.2020 for availing, **Consumer Home Loan**, The Cosmos Co-op Bank Ltd. through its Kalyan Branch while you maintained your following loan terms:

No.	Type of Loan	Date of Sanction Letter	Amount Sanctioned	Rate of Interest	Period	Date of Expiry of Loan Document
1.	Consumer Home Loan	01.01.2021	Rs. 25,00,000.00	10.50 % p.a. (Flat)	240 Months	04.08.2021

The appropriate notice under SARPACT ACT - 2002. Thus, the Authorized Officer of the Cosmos Co-op Bank Ltd., appointed under the Sanctionment and Documentation of Financial Assets and Enforcement of Security Interest Act, 2002 hereby issue my notice under Section 13(1) of the said Act for Home Loan Account No. 177533.217. Hence you are hereby called upon to pay the outstanding amount of **Twenty Seven Paise Only** plus further interest within 60 days from the date of receipt of this notice. Failure to do so will result in the undersigned taking possession of the property described herein under in exercise of powers conferred on him under Section 13(1) of the said Act. The undersigned has taken possession of the property described herein under in exercise of powers conferred on him under Section 13(1) of the said Act. The undersigned is hereby invited to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

The Borrower/Mortgagor in particular and the public in general are hereby cautioned not to deal with the said property and any dealing with it, so far as it relates to the said charge and charges thereon from 05.06.2023.

The Borrower/Mortgagor is invited to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

D-305

The undersigned in pursuance of the said Recovery Notice issued to you on 05.06.2023 and under necessary law, I have entered into and executed necessary documents and you have entered into and also executed necessary documents on 04.06.2023 by executing the loan documents and other necessary forms and agreements, you have consented to date to the terms and conditions of the said sanction letter.

1. You have failed to comply with the terms and conditions of the said sanction letter.

2. You have failed to repay the amount of Rs. 27,57,985.37 (Rupees Twenty Seven Lakhs Fifty Seven Thousand Eighty Five And Thirty Seven Paise Only) plus further interest within 60 days from the date of receipt of the said notice.

3. You have failed to provide the necessary documents and information as required in the said sanction letter.

4. In order to secure repayment of loan, you have consented necessary loan documents to the Cosmos Co-op Bank Ltd. You signed, stamped and authorized the necessary documents and you have entered into and also executed necessary documents on 04.06.2023 by executing the loan documents and other necessary forms and agreements, you have consented to date to the terms and conditions of the said sanction letter.

5. You entered and maintained your account with the Cosmos Co-op Bank Ltd. and you have entered into and authorized the necessary documents and you have entered into and also executed necessary documents on 04.06.2023 by executing the loan documents and other necessary forms and agreements, you have consented to date to the terms and conditions of the said sanction letter.

6. You have entered into and authorized the necessary documents and you have entered into and also executed necessary documents on 04.06.2023 by executing the loan documents and other necessary forms and agreements, you have consented to date to the terms and conditions of the said sanction letter.

7. You have failed to comply with the terms and conditions of the said sanction letter.

8. You have failed to provide the necessary documents and information as required in the said sanction letter.

9. You have failed to repay the amount of Rs. 27,57,985.37 (Rupees Twenty Seven Lakhs Fifty Seven Thousand Eighty Five And Thirty Seven Paise Only) plus further interest within 60 days from the date of receipt of the said notice.

10. You have failed to provide the necessary documents and information as required in the said sanction letter.

11. You have failed to comply with the terms and conditions of the said sanction letter.

12. You have failed to provide the necessary documents and information as required in the said sanction letter.

13. Further, notice is given that if the above-mentioned agreement you are not fully satisfied with the said proceeds of the recovery, you are at liberty to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

AUTHORIZED OFFICER UNDER SARPACT ACT - 2002 FOR THE COSMOS CO-OPERATIVE BANK LTD.

[Signature]
MRS. JYOTI SANJAY HINDALEKAR

[Stamp]

ACKNOWLEDGEMENT

Registered Office: Cosmos Co-op Bank Ltd., 6, 6/3 Dohri, Dohri Road, Gandhinagar, Bhopal - 471 002 (M.P.)
Tel: 031-2309650 | E-mail: customer@cosmosbank.com | Web: www.cosmosbank.com

To:

1. **MRS. JYOTI SANJAY HINDALEKAR**
R/Flat - Flat No 305 on 3rd floor, D. Wing, Alakh Complex, Vandavadi Nagar, Village Kurjipat, Bolnar (West), Tal. D. Wing, Dist. Pulgaon - 401 501
AND
R/Flat - Room No. 8, Luxumbai Setlurkar Road 4, Laxumbai Setlurkar Road 4, Tuling Road, Jayram Nagar, Kajipada, Vasant - 401 209.
...BORROWER/MORTGAGOR
For Information & further necessary action

2. **THE CHAIRMAN/SECRETARY**
Alakh Complex, Vandavadi Nagar, Village Kurjipat, Bolnar (West), Tal. D. Wing, Dist. Pulgaon - 401 501
AND
Chairman/Secretary are requested to note my charge on the said flat no. 305. The Chairman/Secretary are requested to note my charge on the said flat no. 305. During and the said flat should not be allowed to sale, transfer, alienate or create third party interest without permission of the bank.

AUTHORIZED OFFICER UNDER SARPACT ACT - 2002 FOR THE COSMOS CO-OPERATIVE BANK LTD.

[Signature]
MRS. JYOTI SANJAY HINDALEKAR

[Stamp]

1. Upon your loan Application dated 01.01.2020 for availing, **Consumer Home Loan**, The Cosmos Co-op Bank Ltd. through its Kalyan Branch while you maintained your following loan terms:

No.	Type of Loan	Date of Sanction Letter	Amount Sanctioned	Rate of Interest	Period	Date of Expiry of Loan Document
1.	Consumer Home Loan	01.01.2021	Rs. 25,00,000.00	10.50 % p.a. (Flat)	240 Months	04.08.2021

The appropriate notice under SARPACT ACT - 2002. Thus, the Authorized Officer of the Cosmos Co-op Bank Ltd., appointed under the Sanctionment and Documentation of Financial Assets and Enforcement of Security Interest Act, 2002 hereby issue my notice under Section 13(1) of the said Act for Home Loan Account No. 177533.217. Hence you are hereby called upon to pay the outstanding amount of **Twenty Seven Paise Only** plus further interest within 60 days from the date of receipt of this notice. Failure to do so will result in the undersigned taking possession of the property described herein under in exercise of powers conferred on him under Section 13(1) of the said Act. The undersigned has taken possession of the property described herein under in exercise of powers conferred on him under Section 13(1) of the said Act. The undersigned is hereby invited to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

The Borrower/Mortgagor in particular and the public in general are hereby cautioned not to deal with the said property and any dealing with it, so far as it relates to the said charge and charges thereon from 05.06.2023.

The Borrower/Mortgagor is invited to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

7. You have failed and neglected to pay the amount of Rs. 27,57,985.37 (Rupees Twenty Seven Lakhs Fifty Seven Thousand Eighty Five And Thirty Seven Paise Only) plus further interest within 60 days from the date of receipt of the said notice.

8. You have failed to provide the necessary documents and information as required in the said sanction letter.

9. You have failed to comply with the terms and conditions of the said sanction letter.

10. You have failed to provide the necessary documents and information as required in the said sanction letter.

11. You have failed to repay the amount of Rs. 27,57,985.37 (Rupees Twenty Seven Lakhs Fifty Seven Thousand Eighty Five And Thirty Seven Paise Only) plus further interest within 60 days from the date of receipt of the said notice.

12. You have failed to provide the necessary documents and information as required in the said sanction letter.

13. Further, notice is given that if the above-mentioned agreement you are not fully satisfied with the said proceeds of the recovery, you are at liberty to provision of sub-section 13 of section 13 of SARPACT, 2002 in relation to site available for repayment of debt.

SCHEDULE - DESCRIPTION OF PROPERTY
Property Owned By Mrs. Jyoti Sanjay Hindalekar

All the Plot and Parcel of property being Plot No.305, on 3rd floor, measuring Carpet area of 25.25 sq.m, in 1st Wing of **Alakh Complex** at **Vandavadi** Nagar registered on area of 32.25 sq.m, in 1st Wing of **Alakh Complex** in **Vandavadi** Nagar, Tal. D. Wing, Dist. Kurjipat, all the plot and parcel of land bearing New Survey No.94/1 & 94/2, and old Survey No. 141, measuring an aggregate area of 2.13 sq.m situated at **Alakh Complex, Bolnar West Tal. D. Wing, Pulgaon** situated within the jurisdiction of Sub-Registrar, Bolnar West Tal. D. Wing, Pulgaon.

Together with proprietorship share in the land under the building with right to enjoy common areas and facilities appurtenant to the said flat and with right of ways easements and parking available to use flat and membership attached to said flat.

Date : 05.06.2023.
Place : Village Kurjipat, Bolnar West, Tal. D. Wing, Dist. Pulgaon.

AUTHORIZED OFFICER UNDER SARPACT ACT - 2002 FOR THE COSMOS CO-OPERATIVE BANK LTD.

[Signature]
MRS. JYOTI SANJAY HINDALEKAR

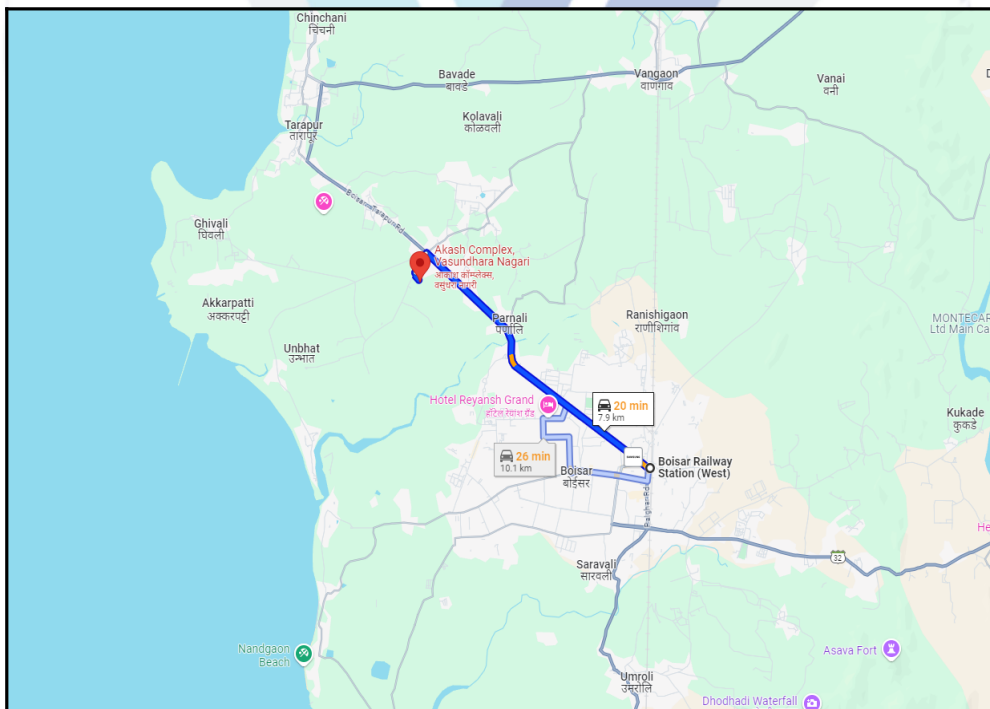
[Stamp]



Route Map of the property




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



Longitude Latitude: 19°50'6.2"N 72°42'38.0"E


Note: The Blue line shows the route to site distance from nearest Railway Station (Boisar - 7.9 Km).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



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

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[Valuation Guidelines | User Manual](#)

Year Language

Selected District

Select Taluka

Select Village

Search By Survey No. Location

Select Location

Select	विभाग नं.	उपविभाग	दर	एकक (Rs. /)
SurveyNo	27/27.3	27.3-दुकाने	59200	चौरस मीटर
SurveyNo	27/27.2	27.2-कार्यालय/औद्योगिक गाळा/गोडाऊन	50500	चौरस मीटर
SurveyNo	27/27.1	27.1-निवासी सदनिका	46100	चौरस मीटर
SurveyNo	27/27.6	27.6- दुकाने	40700	चौरस मीटर
SurveyNo	27/27.4	27.4-निवासी सदनिका	29700	चौरस मीटर

1 2

Stamp Duty Ready Reckoner Market Value Rate for Flat	46100			
Decrease by 15% on Flat Located on 3 rd Floor	6915			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	39,185.00	Sq. Mtr.	3,640.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	3660			
The difference between land rate and building rate(A-B=C)	35,525.00			
Percentage after Depreciation as per table(D)	7%			
Rate to be adopted after considering depreciation [B + (C X D)]	36,698.00	Sq. Mtr.	3,409.00	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%



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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	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	Aakash Complex, Boisar		
Source	square yards		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	347.00	381.70	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹5,184.00	₹4,713.00	-

square yards
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Shortlist Share



✔ RERA Registered
🏠 Residential

Lxmi Aakash Complex

Boisar, Mumbai [See on Map](#)


₹17.99 Lac - 25.60 Lac

Mid Stage Construction

Apartment

347 Sq. Ft. t


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Price Indicators

Property	Aakash Complex, Boisar		
Source	https://www.Propertypistol.com/		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	347.00	381.70	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹5,184.00	₹4,713.00	-

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Lxmi Akash Complex




Flats by **Lxmi Infra** at Akash Complex, Boisar - Tarapur Road, Kurgaon, Maharashtra, India

INR 17.99 Lacs

Onwards

RERA P99000006053 Agent RERA - A51700000043

[Contact Seller](#)

Configurations

1 BHK, 2 BHK

Possession Date

Jul 2023

Built up Area

On request

Carpet Area

347 - 529 Sq.ft

Min. Price per Sqft.

On request


< Overview
Configurations
Amenities
Locality
Payment Calculator
Bank Offers
Developer
Nearby Projects >


About Lxmi Akash Complex, Boisar

Project Status	Project Type	Total Floors	Plot Area
Ready to move in	Medium Rise	4	63597 Sq.ft

Lxmi Aakash Complex in Palghar is a residential property that offers units for sale in Boisar. Check out some apartments that match your lifestyle and preferences. The Lx... [Read more](#)

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Lxmi Akash Complex - Lxmi Infra Developer




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Interior Designers
Chartered Engineers (I)
TEV Consultants
Lender's Engineer
UJ 1/20 MH2010 PTC23789

Sale Instances

Property	Padmavati Complex, Boisar		
Source	Index no.2		
Floor	1st		
	Carpet	Built Up	Saleable
Area	290.00	319.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹4,841.00	₹4,401.00	-

21/12/2024, 14:22		igr_8346	
8346542	सूची क्र.2		दुयम निबंधक : दु.नि.पालघर-2
21-12-2024			दस्त क्रमांक : 8346/2024
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोदणी :	
		Regn:63m	
गावाचे नाव : कुरगाव (प्रभाव क्षेत्र)			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	1404000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1366634		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : इतर माहिती: मौजे कुरगाव येथील विभाग क्रं 27 .1,सर्वे नं.185/ 2 -पद्मावती कॉम्प्लेक्स बिल्डिंग नं.3,विंग - डी,सदनिका क्रं. 104,पहिला मझला,(सदनिका क्षेत्र 289.98 चौ.फूट.कार्पेट म्हणजेच 26.95.. चौ.मी.कार्पेट)बोईसर तारापूर रोड,कुरगाव,बोईसर पश्चिम .((Survey Number : 185/2 ;))		
(5) क्षेत्रफळ	26.95 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हक्कनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे.दिव्य ज्योती इंटरप्राइजेस तर्फे भागीदार कृष्णा बी.जेन . - वय:-48 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: मुकुंद पॅलेस फ्लॉट नं 202 , गोडदेव व्हीलेज,भायंदर- ईस्ट 401105, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AALFD2723L		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हक्कनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सागर सिताराम तामोरे वय:-48; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: स /ओ सिताराम तामोरे मंगल आळी दांडी रोड निअर सोसायटी एट - पोस्ट दांडी .तालुका व जिल्हा -पालघर ,बोईसर पश्चिम . महाराष्ट्र -401501., ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-401501 पॅन नं:-AVAPT7487P 2): नाव:-शुभांगी सागर तामोरे वय:-40; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: स /ओ सिताराम तामोरे मंगल आळी दांडी रोड निअर सोसायटी एट - पोस्ट दांडी .तालुका व जिल्हा -पालघर ,बोईसर पश्चिम . महाराष्ट्र -401501., ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-401501 पॅन नं:-ANVPT5505D		
(9) दस्तऐवज करून दिल्याचा दिनांक	28/11/2024		
(10)दस्त नोदणी केल्याचा दिनांक	28/11/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	8346/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	84250		
(13)बाजारभावाप्रमाणे नोदणी शुल्क	14050		

Sale Instances

Property	Balaji Complex, Boisar		
Source	Index no.2		
Floor	2nd		
	Carpet	Built Up	Saleable
Area	419.00	460.90	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹4,773.00	₹4,339.00	-

21/12/2024, 14:21		igr_8492	
8492542 12-12-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2		दुय्यम निबंधक : दु.नि.पालघर-2 दस्त क्रमांक : 8492/2024 नोंदणी : Regn:63m
गावाचे नाव : कुरगाव (प्रभाव क्षेत्र)			
(1)वितेखाचा प्रकार	करारनामा		
(2)मोबदला	2000000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1955500		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : इतर माहिती: मौजे कुरगाव तालुका व जिल्हा पालघर सर्वे नं. 66 हिस्सा नं. 1 ते 3,सर्वे नं. 67 हिस्सा नं. 1 ते 3,सर्वे नं. 68 हिस्सा नं. 1,सर्वे नं. 76 हिस्सा नं. 1 ते 3,सर्वे नं. 77 हिस्सा नं. 1 व 2,सर्वे नं. 78 पै वरील बालाजी कॉम्प्लेक्स फेज 2,बिल्डिंग नं. 03,टाईप डी,विंग बी च्या दुसऱ्या मजल्यावरील सदनिका क्र. 201 चे क्षेत्र 34.93 चौ.मी. कारपेट व बालकनी क्षेत्र 3.99 चौ.मी हा या कराराचा विषय आहे.(क्र.मुद्रांक-2021/अनै.स.क्र.12/प्र.क्र.107/म-1(धोरण)महसूल व वन विभाग यांचे आदेश दि. 31 मार्च 2021 नुसार महिला खरेदीदारास या दस्तऐवजास 1%(र.रु.20000/-)मुद्रांक शुल्काची सवलत देण्यात आली आहे.)((Survey Number : सर्वे नं. 66 हिस्सा नं. 1 ते 3,सर्वे नं. 67 हिस्सा नं. 1 ते 3,सर्वे नं. 68 हिस्सा नं. 1, सर्वे नं. 76 हिस्सा नं. 1 ते 3,सर्वे नं. 77 हिस्सा नं. 1 व 2,सर्वे नं. 78 पै ;))		
(5) क्षेत्रफळ	34.93 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-बि. अर. हाऊसिंग तर्फे भागीदार भेरुलाल ए. जैन तर्फे कु. सु. धारक म्हणून अरुण प्रसाथ वय:-40 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: गाळा नं 12-13, बी विंग, तळ मजला, मीनी मार्केट, बी पी रोड, भाईदर पु, ठाणे, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-401105 फॅ नं:-AAJFB8059R		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-वैष्णवी जयवंत ठाकूर - वय:-29; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सालवड, बंदराली, सालवड, बोईसर पश्चिम, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-401504 फॅ नं:-BCCPT6636A 2): नाव:-निकिता जयवंत ठाकूर वय:-23; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: सालवड, बंदराली, सालवड, बोईसर पश्चिम, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-401504 फॅ नं:-BUBPT9113M		
(9) दस्तऐवज करून दिल्याचा दिनांक	04/12/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	04/12/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	8492/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	20000		

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **24th December 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 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.

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 **₹ 16,81,458.00 (Rupees Sixteen Lakhs Eighty One Thousands Four Hundred And Fifty Eight Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

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



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Vastukala Consultants (I) Pvt. Ltd.

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