PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E),

Mumbai - 400 093

GSTIN/UIN: 27AADCV4303R1ZX State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org

Buyer (Bill to)

COSMOS BANK- MALAD

MALAD WEST BRANCH Shop No 6,7,8,Kewal Towers B.J.Patel Road.Malad West

GSTIN/UIN

: 27AAAAT0742K1ZH

State Name : N

: Maharashtra, Code : 27

Invoice No.	Dated
PG-5801/22-23	18-Mar-23
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
30343 / 46150	
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars	/	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	2,000.00 180.00 180.00
		Total			₹ 2,360.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable Ce		Central Tax		ate Tax	Totai
	Value 2,000.00	Rate 9%	Rate Amount	Rate 9%	Amount 180.00	Tax Amount 360.00
997224			180.00			
Total	2,000.00		180.00		180.00	360.00

Tax Amount (in words): Indian Rupee Three Hundred Sixty Only

Company's Bank Details

Bank Name

: The Cosmos Co-Operative Bank Ltd

A/c No.

0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Giridhara Shrinivas Devadiga & Mrs. Shilpa G. Devadiga - Residential Flat No. 101, 1st Floor, Wing – A-4, "Sai Ashish Complex Co-Op. Hsg. Soc. Ltd.", Village - Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State – Maharashtra, Country – India

Company's PAN

: AADCV4303R

Declaration

NOTE – AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
MSME Registration No. - 27222201137

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice





CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: Mr. Giridhara Shrinivas Devadiga & Mrs. Shilpa G. Devadiga

Residential Flat No. 101, 1st Floor, Wing – A-4, "Sai Ashish Complex Co-Op. Hsg. Soc. Ltd.", Village - Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State – Maharashtra, Country – India.

Latitude Longitude - 19°25'30.0"N 72°48'34.6"E

Valuation Prepared for: Cosmos Bank

Malad (West) Branch

Shop No. 6, 7 & 8, Kewal Towers, B. J. Patel Road, Near Liberty Garden, Kanchpada, Malad (West), Mumbai – 400 064, State – Maharashtra, Country – India.

Ahmedabad 9 Jaipur



P Delhi NCR P Nashik

Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

TeleFax : +91 22 28371325/24
mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Malad (West) Branch / Mr. Giridhara Shrinivas Devadiga (30343 / 46150)

Page 2 of 17

Vastu/Mumbai/03/2023/30343/46150 18/08-344-PRSH

Date: 18.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 101, 1st Floor, Wing – A-4, "Sai Ashish Complex Co-Op. Hsg. Soc. Ltd.", Village - Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State – Maharashtra, Country – India belongs to Mr. Giridhara Shrinivas Devadiga & Mrs. Shilpa G. Devadiga.

Boundaries of the property.

North : Akash Apartment

South : 2nd Road

East : Shanti Park Road

West : Sai Ashirwad Complex CHSL

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 23,91,437.00 (Rupees Twenty Three Lakh Ninety One Thousand Four Hundred Thirty Seven Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Ografia supe-day MANOL BABURAO CHALKIVAR
Office CRS - mo-MASSON, A CONSIST AND S PRIVATE LIMITED,
nov-ROME
2.5 4.20-mil 2.200-crisis (20-c) super-day 2.5 4.20-mil 2.200-crisis (20-c) super-day 2.5 4.20-mil 2.200-crisis (20-c) super-day 2.5 4.200-mil 2.200-crisis (20-c) super-day 2.5 4.200-crisis (20-c) super-da



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

TeleFax: +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 101, 1st Floor, Wing – A-4, "Sai Ashish Complex Co-Op. Hsg. Soc. Ltd.", Village - Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

2 Date of inspection 16.03.2023 3 Name of the owner/ owners Mr. Giridhara Shrinivas Devac	
Mr. Ciridhara Chriminas Davas	
Name of the owner/ owners Mr. Giridhara Shrinivas Devac Mrs. Shilpa G. Devadiga	diga &
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 no	ot available
Brief description of the property Address: Residential Flat No. 7 - A-4, "Sai Ashish Complex Ltd.", Village - Nilemore, N Taluka – Vasai, District – Palgha State – Maharashtra, Country – Contact Person: Mr. Shree Devadiga (Owner's S	Co-Op. Hsg. Soc. lallasopara (West), ar, PIN – 401 203, India.
6 Location, street, ward no Village - Nilemore, Nallasopara Vasai, District - Palghar, PIN -	a (West), Taluka – 401 203.
Survey/ Plot no. of land 8 Is the property situated in residential/ commercial/ mixed area/ Residential area? Survey No. 172 of Village Nilem Residential Area	iore
9 Classification of locality-high class/ middle Middle Class class/poor class	
Proximity to civic amenities like schools, All the amenities are available in Hospitals, Units, market, cinemas etc.	n the vicinity
11 Means and proximity to surface communication by which the locality is served Served Served by Buses, Taxies, Auto and Buse and Served by Buses, Taxies, Auto and Served by Buses, Taxies, Auto and Served by Buses, Taxies, Auto and Buse	and Private cars
LAND	
Area of Unit supported by documentary proof. Shape, dimension and physical features Carpet Area in Sq. Ft. = 309.00 (Area as per Actual Site Measure)	
Built-up in Sq. Ft. = 415.00 (Area as per Agreement for Sa	
Roads, Streets or lanes on which the land is abutting Village - Nilemore, Nallasopara Vasai, District - Palghar, PIN -	
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
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
21	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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fw.Create
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 5,000.00 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	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.	
	SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	eet, indicating the perty, registration	
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.	
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.	
	COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 1998 (As per Site Information)	
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.	





43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour 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, Malad (West) Branch to assess fair market value as on 18.03.2023 for Residential Flat No. 101, 1st Floor, Wing – A-4, "Sai Ashish Complex Co-Op. Hsg. Soc. Ltd.", Village - Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State – Maharashtra, Country – India belongs to Mr. Giridhara Shrinivas Devadiga & Mrs. Shilpa G. Devadiga.

We are in receipt of the following documents:

1	Copy of Agreement dated 18.08.2018 Between Smt. Jayshree N. (the Transferor) and Mr. Giridhara
	Shriniyas Devadiga & Mrs. Shilpa G. Devadiga (the Transferees).
2	Copy of Part Occupancy Certificate No. CIDCO / VVSR / BP - 157 / W / 144 dated 24.011997 issued by
	CIDCO.
3	Copy of Society Registration Certificate No. TNA / VSI / HSG (TC) / 9584 / 97 - 98 in the year 1998
	issued by Maharashtra Govt.

LOCATION:

The said building is located at Survey No. 172 of Village Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar. The property falls in Residential Zone. It is at a walkable distance of 1.9 Km. from Nallasopara railway station.

BUILDING:

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is Normal. The building is used for residential purpose. 1st Floor is having 4 Residential Flat. Building having no lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. As per site inspection 1RK Flat converted into 1 BHK by converting Part Kitchen into bedroom. It consists of 1 Bedroom + Living Room + Kitchen + W.C & Bath + Passage. (i.e. 1BHK + W.C & Bath). The residential flat is finished with Mosaic tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Casing Capping electrification & Concealed plumbing.





Valuation as on 18th March 2023

The Built Up of the Residential Flat	:	415.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1997 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	26 Years
Cost of Construction	:	415.00 X 2,500.00 = ₹ 10,37,500.00
Depreciation {(100-10) X 25 / 60}	:	39%
Amount of depreciation	:	₹ 3,89,063.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	ij	₹ 52,820.00 per Sq. M. i.e. ₹ 4,907.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 42,740.00 per Sq. M. i.e. ₹ 3,971.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,700.00 per Sq. Ft.
Value of property as on 18.03.2023	:	415.00 Sq. Ft. X ₹ 6,700.00 = ₹ 27,80,500.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on	: ,	₹ 27,80,500.00 - ₹ 3,89,063.00 =	
18.03.2023	1	₹ 23,91,437.00	
Total Value of the property	:	₹ 23,91,437.00	
The realizable value of the property	;	₹ 21,52,293.00	
Distress value of the property	:	₹ 19,13,150.00	
Insurable value of the property (415.00 X 2,500.00)		₹ 10,37,500.00	
Guideline value of the property (415.00 X 3,971.00)	VO	₹ 16,47,965,00 † ⊖	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 101, 1st Floor, Wing – A-4, "Sai Ashish Complex Co-Op. Hsg. Soc. Ltd.", Village - Nilemore, Nallasopara (West), Taluka – Vasai, District – Palghar, PIN – 401 203, State – Maharashtra, Country – India for this particular purpose at ₹ 23,91,437.00 (Rupees Twenty Three Lakh Ninety One Thousand Four Hundred Thirty Seven Only) as on 18th March 2023.

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 18th March 2023 is ₹ 23,91,437.00 (Rupees Twenty Three Lakh Ninety One Thousand Four Hundred Thirty Seven Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:





ANNEXURE TO FORM 0-1

Technical details

Main Building

No. of floors and height of each floor Plinth area floor wise as per IS 3361-1966 N.A. as the said property is a Residential Flat situated on 1º Floor 1997 (As per Occupancy Certificate)						
situated on 1st Floor Year of construction 1997 (As per Occupancy Certificate) Estimated future life 34 Years Subject to proper, preventive periodic maintenance & structural repairs Type of construction- load bearing walls/RCC frame/ steel frame R.C.C. Framed Structure R.C.C. Framed Structure R.C.C. Framed Structure R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation All external walls are 9" thick and partition walls are 6" thick. Partitions Finishing Cament plastering with flush doors, Powder Coated Aluminium sliding windows R.C.C. Slab Special architectural or decorative features, if any (ii) Internal wiring – surface or conduit (iii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (i) No. of lavatory basins (ii) No. of urinats (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Type of construction No. of lifts and capacity Type of construction No. of lifts and capacity Type of construction R.C.C tank on terrace Connected to Municipal Sewerage System Cament plastering with POP finished R.C.C. Cank on terrace Concealed plumbing Ordinary May be provided as per requirement Cement concrete in open spaces, etc. approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	1.	No. of flo	ors and height of each floor	Ground + 4 Upper Floors		
Year of construction	2.	Plinth are	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
4 Estimated future life 34 Years Subject to proper, preventive periodic maintenance & structural repairs 7 Type of construction- load bearing walls/RCC frame/ steel frame 8 Type of foundations 8 R.C.C. Foundation All external walls are 9" thick and partition walls are 6" thick. 8 Partitions 9 Doors and Windows Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows 10 Flooring Mosaic tiles flooring 11 Finishing Cement plastering with POP finished R.C.C. Slab No 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (iii) No. of lavatory basins (iii) No. of lavatory basins (iii) No. of lavatory basins (iii) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity No Lift Provided Height and length Type of construction 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction May be provided as per requirement Cement concrete in open spaces, etc. approvided severage System Connected to Municipal Sewerage System				situated on 1st Floor		
maintenance & structural repairs Type of construction- load bearing walls/RCC frame/ steel frame R.C.C. Framed Structure R.C.C. Foundation All external walls are 9" thick and partition walls are 6" thick. Partitions Partitions Partitions Partitions Partitions Poors and Windows Teak wood door frame with flush doors, Powder Coated Aluminium stiding windows Respect a function of thick brick wall Respect a function of thick wall Respect a function of thick brick wall Respect a function of thick wall Respect a function of thick brick wall Respect a funct	3	Year of construction		1997 (As per Occupancy Certificate)		
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Type of foundations	5	Type of c	construction- load bearing	R.C.C. Framed Structure		
All external walls are 9" thick and partition walls are 6" thick. 8 Partitions 6" thick brick wall 9 Doors and Windows Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows 10 Flooring Mosaic tiles flooring Cement plastering with POP finished 11 Finishing Cement plastering with POP finished 12 Roofing and terracing R.C.C. Slab 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (i) No. of lavatory basins (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction Provided R.C.C tank Construction 18 No. of lifts and capacity No. Lift No. of lifts and capacity Type of construction 20 Over-head tank Coation, capacity Type of construction 21 Pumps- no. and their horse power Approximate area and type of paving approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.						
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8 Partitions 6" thick brick wall 9 Doors and Windows Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows 10 Flooring Mosaic tiles flooring 11 Finishing Cement plastering with POP finished 12 Roofing and terracing R.C.C. Slab 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (i) No. of water closets (ii) No. of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 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 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	7	Walls				
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Coated Aluminium sliding windows	8	Partitions		1 2 2		
Toping	9	Doors an	d Windows	1000		
Finishing Cement plastering with POP finished			N			
12 Roofing and terracing 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (ii) No. of water closets (iii) No. of lavatory basins (iii) No. of ordinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power 22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	10	Flooring				
13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity No. of lifts and capacity No. of lifts and capacity Nourier ordinary and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	11	Finishing				
if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power Approximate area and type of paving 22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	12	Roofing a	and terracing	R.C.C. Slab		
Concealed electrification Concealed plumbing	13		architectural or decorative features,	No		
Conduit				1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
(ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations	14	(i)		Concealed electrification		
Ordinary/ Poor.		/ii)		Concealed plumbing		
Sanitary installations		(11)	· ·	Concealed planning		
(i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power 22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. As per Requirement Ordinary As per Requirement Ordinary R.C. C tank R.C. C tank Cement concrete in open spaces, etc.	15					
(iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Ver-head tank Location, capacity Type of construction R.C.C tank on terrace Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.				As per Requirement		
(iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Construction Over-head tank R.C.C tank on terrace Cover-head tank R.C.C tank on terrace Provided R.C.C tank R.C.C tank Construction R.C.C tank on terrace Connected to pumps- no. and their horse power May be provided as per requirement Cement concrete in open spaces, etc. Connected to Municipal Sewerage System		(ii)	No. of lavatory basins	7		
Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Provided R.C.C tank R.C.C tank R.C.C tank on terrace Away be provided as per requirement Cement concrete in open spaces, etc. Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.		<u> </u>				
white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Provided R.C.C tank R.C.C tank R.C.C tank R.C.C tank on terrace And be provided as per requirement Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.						
17 Compound wall Height and length Type of construction 18 No. of lifts and capacity No Lift 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	16			Ordinary		
Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	17			Provided Create		
Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	17			Flovided		
No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.						
19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power 22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. R.C.C tank R.C.C tank R.C.C tank R.C.C tank Cement concrete Cement concrete in open spaces, etc. Connected to Municipal Sewerage System	18			No Lift		
20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. R.C.C tank on terrace R.C.C tank on terrace May be provided as per requirement Cement concrete in open spaces, etc. Connected to Municipal Sewerage System		Undergro	ound sump - capacity and type of			
Location, capacity Type of construction 21 Pumps- no. and their horse power 22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. May be provided as per requirement Cement concrete in open spaces, etc. Connected to Municipal Sewerage System						
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Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. May be provided as per requirement Cement concrete in open spaces, etc. Connected to Municipal Sewerage System		· ·				
22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. Cement concrete in open spaces, etc. Connected to Municipal Sewerage System	21			May be provided as per requirement		
approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. Connected to Municipal Sewerage System						
23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. Connected to Municipal Sewerage System				Samon contrate in open opacos, etc.		
	23			Connected to Municipal Sewerage System		
and capacity		public sewers, if septic tanks provided, no.				
		and capa	city			



Actual site photographs



















Route Map of the property





Latitude Longitude - 19°25'30.0"N 72°48'34.6"E

Note: The Blue line shows the route to site from nearest railway station (Nallasopara – 1.9 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	55,600.00			
Reduced by 5% on Flat Located on 1st Floor	2,780.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	52,820.00	Sq. Mtr.	4,907.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	12,500.00			
The difference between land rate and building rate (A – B = C)	40,320.00	_		
Depreciation Percentage as per table (D) [100% - 25%]	75%			
(Age of the Building – 25 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	42,740.00	Sq. Mtr.	3,971.00	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	Innovate Cre95%te
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

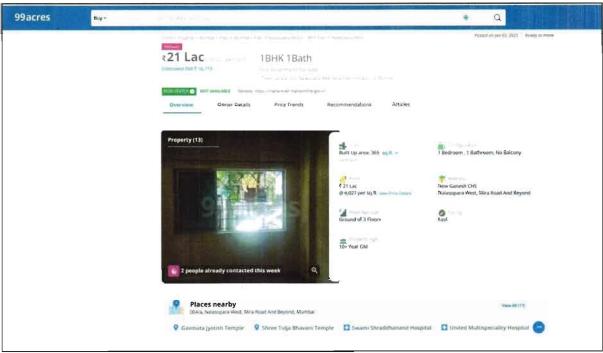
Table - D: Depreciation Percentage Table

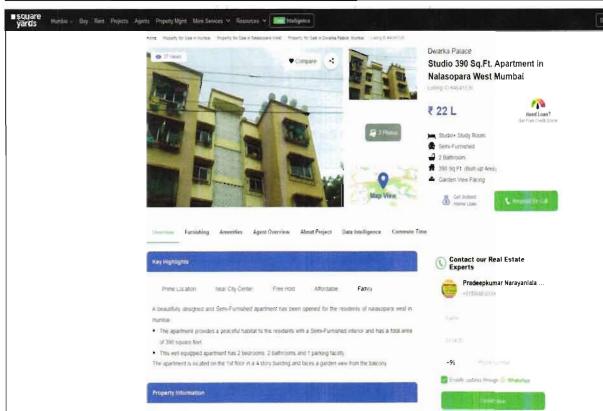
Completed Age of Building in Years	Value in percent	after depreciation
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate





Price Indicators

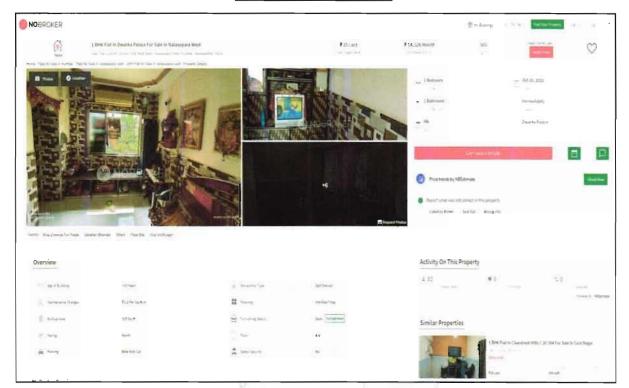








Price Indicators





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Sale Instance

1142533	सूची क्र.2	कुल्यम निकासक : सह दु.नि.चसई 4	
0-01-2023	5.	see search : 11142/2021	
lote:-Generated Through eSearch		नोडणी :	
lodule, For original report please ontact concern SRO office.		Regn:63m	
ontact concern of to onlos.		Regnibalii	
	गावाचे नाव: निळेम	ोरे	
(1)विलेखाचा प्रकार	करारनामा	·	
(2)मोबदला	2900000		
(3) बाजारभाव(भाडेपटटवाच्या बावतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2248000		
(4) भू-मायन,पोटहिस्सा व परक्रमाक(असल्यास)	1) पालिकचे नाव:पालघरइतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग क्र. 3,गाव निळेमोर,सदनिका नं		
	ए-102 पहिला मजला,क्षेत्र - 46.93 बी. मीटर(बिल्ट अप)," साई आशिष कॉम्प्लेक्स को-ऑग. ही. सी.		
	लि.,",गांती पार्क,नालामोपारा पश्चिम तालुका वसई जिल्हा पालचर अशी मिळकत((Survey Number :		
	172;))		
(5) खेतराज	46.93 चौ.मीटर		
(6)आकारणी किया जुडी देण्यात असेल तेव्हा.		-	
(7) दस्तऐवज करन देणा-या/लिह्न ठेवणा-या पक्षकाराचे नाव किया दिवाणी न्यायालयावा हुक्पनामा किया आदेश असल्याम,प्रतिवादिये नाव व पत्ता.	 ताव:-पुण्कर डिकरमित गणा नय:-43 पता:-प्लॉट नं: मी -१९०४, माळा नं: -, इमारतीचे नाव: कनकीका मेक्टर घोमावटी , व्लॉक् तं: एमपी ७०६ १ ते १० मरोज गांव, रोड नं: मरोज को. ऑप रोड अंघेरी ६. मुंबई , पहाराष्ट्र, मुम्बई. चिन कोड:-400059 वन नः- AEHPR7373G 		
(8)इस्त्रऐवज करन पेणा-चा पक्षकाराचे व किया दिवाणी		लॉट तं: की-०९ , माळा तं: -, इमारतीचे नाव: सक्वीप सोसायटी , ब्लॉक तं: मिल	
न्यायालयाचा हुकुमनामा किया आदेश	मंदिर समोर मोरेबर नगर, मोरेगाव , रोड नं: नालामोपाश यु. ता. वसई वि. प्रालयर, महाशप्टू, ठाणे. पिन कोड:-401209 पेन नं:-		
असत्याम,प्रतिवादिये नाथ व पत्ता	AGRPN3219M 2): नाव:-अजली सजीव नांदे वय:-28; प्रणा:-प्ल	ग्रीट के बी-०९ , माला तं: ∙, इमारतीचे नाव: नवदीप सोसायटी , क्लीक नं: शिव मंदिर	
	and the second s	ता. वसई वि., पालपा, पहाराष्ट्र, ताणे. पित कोड:-401209 पैत नं:-	
	DKYPS8760L		
(9) दस्तऐवन करन दिल्याचा दिनांक	25/11/2021		
(10)दस्त नोदणी केल्याचा दिनांक	26/11/2021		
(11)अनुक्याक,खंड व पृष्ट	11142/2021		
(12)काकामावाप्रमाणे मुद्राक गुल्क	174000		
(13)बाबारयाकप्रमाणे नॉवणी शुल्क	29000		
(14)शंच			
पुल्याकनासाठी विचारात घेतलेला तपशील:-:			
मुझक गुल्क अञ्चातामा निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 18th March 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- Buyer and seller are motivated by self-interest.
- 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

- 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 the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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 ₹ 23,91,437.00 (Rupees Twenty Three Lakh Ninety One Thousand Four Hundred Thirty Seven Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Director

Manoj B. Chalikwar Registered Valuer

Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

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