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 - DADAR WEST

DADAR BRANCH

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road,

Dadar (West), Mumbai - 400 028 : 27AAAAT0742K1ZH

GSTIN/UIN State Name

: Maharashtra, Code: 27

Invoice No.	Dated
PG-5797/22-23	17-Mar-23
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
30371 / 46146	
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	Cen	tral Tax	Sta	ite Tax	Total
1 10/10/	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	2,000.00	9%	180.00	9%	180.00	360.00
Totaí	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:

Jitendra Jayant Dandekar - Residential Flat No. 708, 7th Floor, Wing - B, "Empire", by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village -Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, 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 Owner: Jitendra Jayant Dandekar

Residential Flat No. 708, 7th Floor, Wing – B, **"Empire"**, by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country – India

Latitude Longitude - 19°41'40.6"N 73°31'57.6"E

Valuation Done for: Cosmos Bank Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.





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

MSME Reg. No.: UDYAM-MH-18-0083617

CIN: U74120MH2010PTC207869 An ISO 9001:2015 Certified Company Consultants (1) Pvt. Ltd.



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Jitendra Jayant Dandekar (30371/46146)

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Vastu/Mumbai/03/2023/30371/46146 18/04-340-PANI

Date: 18.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 708, 7th Floor, Wing – B, "Empire", by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country - India belongs to Jitendra Jayant Dandekar.

Boundaries of the property.

North Wing - A (Under Construction Building) & Road

South Manas Luxuria Apartment (Under Construction Building) & Road

East Open Plot West Kappys Villa

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 ₹ 29,04,400.00 (Rupees Twenty Nine Lakh Four Thousand Four Hundred Only). As per site inspection 54% of construction work is completed.

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)

MANOJ BABURAO **CHALIKWAR**

Auth. Sign.



Director

Manoj B. Chalikwar

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

Encl: Valuation report in Form - 01





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

<u>Valuation Report of Residential Flat No. 708, 7th Floor, Wing – B, "Empire", by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country – India.</u>

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 the Fair Market Value as on 18.03.2023 for Banking Purpose
2	Date of inspection	16.03.2023
3	Name of the owner/ owners	Jitendra Jayant Dandekar
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. 708, 7th Floor, Wing — B, "Empire", by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country — India Contact Person: Mr. Mahendra (Sales Person) Contact No. 9833863331
6	Location, street, ward no	Mumbai Agra National Highway
	Survey/ Plot no. of land	Gat No. 284 / B, Plot No. 34 - 47
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	RERA Carpet Area in Sq. Ft. = 548.00 (Area as per Agreement for Sale)
		Built up Area in Sq. Ft. = 603.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Mumbai Agra National Highway
14	If freehold or leasehold land	Free hold



15	of I	sehold, the name of Lessor/lessee, nature ease, date of commencement and nation of lease and terms of renewal of	
	(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 ti	here any agreements of easements? If so, a copy of the covenant	Information not available
18			Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?		Information not available
20	for a	the whole or part of the land been notified cquisition by government or any statutory? Give date of the notification.	No
21	Attac	h a dimensioned site plan	N.A.
	IMPR	ROVEMENTS	
22		h plans and elevations of all structures ling on the land and a lay-out plan.	Copy of Approved Plan No. INP / PWD / RBP / 107 2022 dated 16.02.2022 issued Igatpuri Municip Council.
23		sh technical details of the building on a rate sheet (The Annexure to this form may sed)	Attached
24	Is the	building owner occupied/ tenanted/ both?	Building Under Construction
		property owner occupied, specify portion extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per INP norms Percentage actually utilized — Details not available
26	REN	TS	
	(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	₹ 6,000.00 Expected rental income per month after completion





	(iii) Cross amount received for the whole	N. A.
	(iv) Gross amount received for the whole property	IV. A.
27	Are any of the occupants related to, or close to business associates of the owner?	N. A.
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 Think Innove	ite Create
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.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in an under construction 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 commencement of construction - 2022 (As per Commencement Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Jitendra Jayant Dandekar (30371/46146)

Page	6	Λf	1	Q

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, Dadar Branch to assess fair market value as on 18.03.2023 for Residential Flat No. 708, 7th Floor, Wing – B, "Empire", by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country – India belongs to Jitendra Jayant Dandekar.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 10.03.2023			
2	Copy of Approved Plan No. INP / PWD / RBP / 107 / 2022 dated 16.02.2022 issued Igatpuri Municipal			
	Council			
3	Copy of RERA Certificate No. P51600005114 dated 06.03.2023			
4	Copy of Commencement Certificate No. INP / PWD / RBP / 107 / 2022 dated 16.02.2022 issued Igatpuri			
	Municipal Council			

LOCATION:

The said building is located at Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country - India. The property falls in Residential Zone. It is at a travelling distance 3.9 Km. from Igatpuri railway station.

BUILDING:

The building under reference is having Proposed Part Ground + Part Stilt + 7 Upper Floors. It is a Proposed R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The Proposed walls will be having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building will be used for residential purpose. 7th Floor will have 8 Residential Flat. The building is Proposed 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 7th Floor. The Composition of flat will be 1 Bedroom + Living Room + Kitchen + 2 Toilets. (i.e. 1 BHK + 2 Toilets). The residential flat will be finished with Proposed Vitrified tiles flooring, Proposed Teak wood door frame with flush shutters, Proposed Powdered Coated Aluminum sliding windows & Proposed Concealed electrification & Proposed concealed plumbing.





At the time of inspection Building was under construction, extent of completion as under Stage of Construction

If under construction, extent of completion

il dilaci dollottadtion, o			
Foundation	Completed	RCC Plinth	Completed
Ground	Completed	RCC work for Floors	Completed upto
			6th floor
Internal Brick Work	Completed upto 5th floor	External Brick Work	Completed upto 5th floor
Total	54% Work Completed		

Valuation as on 18th March 2023

The Carpet Area of the Residential Flat	:	548.00 Sq. Ft.
		C

Deduct Depreciation:

Year of Construction of the building	:	Building Under Construction
Expected total life of building	1	60 Years (After completion) Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2023	:	Building Under Construction
Cost of Construction	:	603.00 Sq. Ft. X ₹ 2,000.00 = ₹ 12,06,000.00
Depreciation	:	Building is Under Construction
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 29,978.00 per Sq. M. i.e. ₹ 2,785.00 per Sq. Ft.
Prevailing market rate	:	₹ 5,300.00 per Sq. Ft.
Value of property as on 18.03.2023	:	548.00 Sq. Ft. X ₹ 5,300.00 = ₹ 29,04,400.00

(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)

Total Value of the property as on 18.03.2023	1	₹ 29,04,400.00	
The realizable value of the property	:	₹ 26,13,960.00	
Distress value of the property	1010	₹ 23,23,520.00	
Insurable value of the property	:	₹ 12,06,000.00	
Guideline value of the property	:	₹ 16,79,355.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 708, 7th Floor, Wing – B, "Empire", by Shree Siddhivinayak Developers, Gat No. 284 / B, Plot No. 34 - 47, Village - Talegaon, Igatpuri, Taluka - Igatpuri, District - Nashik, PIN Code - 422 403, State Maharashtra, Country – India for this particular purpose at ₹ 29,04,400.00 (Rupees Twenty Nine Lakh Four Thousand Four Hundred Only). As per site inspection 54% of construction work is completed as on 18th March 2023.





NOTES

- 1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 18th March 2023 is ₹ 29,04,400.00 (Rupees Twenty Nine Lakh Four Thousand Four Hundred Only). As per site inspection 54% of construction work is completed. 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.

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:

Think.Innovate.Create





ANNEXURE TO FORM 0-1

Technical details

Main Building

Floors Plinth area floor wise as per IS 3361-1966 N.A. as the said property is a Residential Flat situated on 7th Floor Building Under Construction Estimated future life 60 Years (After completion) Subject to prop preventive periodic maintenance & structure repairs Type of construction- load bearing walls/RCC frame/ steel frame R.C.C. Foundation R.C.C. Foundation Proposed All external walls are 9" thick a partition walls are 6" thick. Partitions Proposed 6" thick brick wall Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows Flooring Proposed Vitified Tiles flooring Roofing and terracing Roofing and terracing Roofing and terracing Froposed Cement plastering Proposed Cencealed electrification Proposed Concealed plumbing Internal wiring – surface or conduit (ii) Class of fittings: Superior or Conduit (iii) No. of lavatory basins (iii) No. of slavatory basins (iii) No. of sink Compound wall Height and length Proposed 6:0" High, R.C.C. column with B. masonry wall			1 ecililical details		
situated on 7th Floor 3 Year of construction 4 Estimated future life 60 Years (After completion) Subject to prop preventive periodic maintenance & structure prepairs 5 Type of construction- load bearing walls/RCC frame/ steel frame 6 Type of foundations 7 Walls Proposed All external walls are 9thick a partition walls are 6 thick. 8 Partitions 9 Doors and Windows Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows 10 Flooring 11 Finishing 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 (i) No. of lavatory basins (ii) No. of lavatory basins (iii) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Proposed Concealed 6:0" High, R.C.C. column with 8. masonry wall	1.	No. of floors and height of each floor		Proposed Part Ground + Part Stilt + 7 Upper Floors	
Estimated future life 60 Years (After completion) Subject to prop preventive periodic maintenance & structure structure pairs 7 Type of construction-load bearing walls/RCC frame/ steel frame 8 Type of foundations 7 Walls Proposed All external walls are 9" thick a partition walls are 6" thick. 8 Partitions Proposed 6" thick brick wall Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows 10 Flooring Proposed Vitrified Tiles flooring Proposed Cement plastering 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 (i) No. of water closets (ii) 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 Proposed 6:0" High, R.C.C. column with B. masonry wall	2.	Plinth area	a floor wise as per IS 3361-1966		
preventive periodic maintenance & structure pairs Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation Proposed All external walls are 9" thick a partition walls are 6" thick. Partitions Proposed 6" thick brick wall Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows Proposed Vitrified Tiles flooring Proposed Cement plastering Roofing and terracing Roofing and terracing Proposed R.C.C. Slab No Internal wiring – surface or conduit (ii) Internal wiring – surface or conduit (iii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (ii) No. of water closets (iii) No. of lavatory basins (iii) No. of lavatory basins (iii) No. of sink Class of fittings: Superior colored / superior white/ordinary. Proposed 6'.0" High, R.C.C. column with B. masonry wall	3	Year of co	nstruction	Building Under Construction	
walls/RCC frame/ steel frame 6 Type of foundations R.C.C. Foundation Proposed All external walls are 9" thick a partition walls are 6" thick. Proposed 6" thick brick wall Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows Proposed Vitrified Tiles flooring Proposed Cement plastering Roofing and terracing Roofing and terracing Roofing and terracing Proposed R.C.C. Slab No Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (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. Proposed Gordinary Proposed Ordinary	4	Estimated future life		60 Years (After completion) Subject to proper, preventive periodic maintenance & structural repairs	
Proposed All external walls are 9" thick a partition walls are 6" thick. Proposed 6" thick brick wall Proposed 6" thick brick wall Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows Proposed Vitrified Tiles flooring Proposed Cement plastering Proposed R.C.C. Slab Roofing and terracing Proposed R.C.C. Slab No if any Proposed Concealed electrification Proposed Concealed plumbing	5			Proposed R.C.C. Framed Structure	
partition walls are 6" thick. Proposed 6" thick brick wall Proposed Teak wood door frame with fl shutters, Proposed Powdered Coated Alumin sliding windows Proposed Vitrified Tiles flooring Proposed Cement plastering Proposed R.C.C. Slab Roofing and terracing Proposed R.C.C. Slab No if any Proposed Concealed electrification Proposed Concealed plumbing Proposed Concealed Plumbing	6	Type of fo	undations	R.C.C. Foundation	
Proposed Teak wood door frame with fi shutters, Proposed Powdered Coated Alumin sliding windows Proposed Vitrified Tiles flooring Proposed Cement plastering Proposed R.C.C. Slab Special architectural or decorative features, if any Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of sink Class of fittings: Superior colored / superior white/ordinary. Proposed Concealed electrification Proposed Concealed plumbing	7	Walls		Proposed All external walls are 9" thick and partition walls are 6" thick.	
shutters, Proposed Powdered Coated Alumin sliding windows Proposed Vitrified Tiles flooring Proposed Cement plastering Proposed R.C.C. Slab Special architectural or decorative features, if any Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Proposed Concealed electrification Proposed Concealed plumbing Proposed Proposed Ordinary Proposed Ordinary Proposed Ordinary Proposed 6'.0" High, R.C.C. column with B. masonry wall	8	Partitions		Proposed 6" thick brick wall	
11 Finishing Proposed Cement plastering 12 Roofing and terracing Proposed 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 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 18 Proposed Cement plastering Proposed R.C.C. Slab No Proposed Concealed electrification Proposed Concealed plumbing	9	Doors and Windows		Proposed Teak wood door frame with flush shutters, Proposed Powdered Coated Aluminum sliding windows	
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 (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Proposed R.C.C. Slab No Proposed Concealed electrification Proposed Concealed plumbing Proposed Concealed plumbing	10	Flooring		Proposed Vitrified Tiles flooring	
Special architectural or decorative features, if any 14	11	Finishing		Proposed Cement plastering	
if any (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (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. Proposed Concealed plumbing	12	Roofing a	nd terracing	Proposed R.C.C. Slab	
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(i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Proposed Proposed Proposed Ordinary Proposed 6'.0" High, R.C.C. column with B. masonry wall		(ii)		Proposed Concealed plumbing	
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(iii) No. of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Proposed 6'.0" High, R.C.C. column with B. masonry wall		(i) No. of water closets		Proposed	
(iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Proposed 6'.0" High, R.C.C. column with B. masonry wall		(ii)	No. of lavatory basins		
16 Class of fittings: Superior colored / superior white/ordinary. Proposed Ordinary Proposed 6'.0" High, R.C.C. column with B. masonry wall		(iii)	No. of urinals		
white/ordinary. 17 Compound wall Height and length Proposed 6'.0" High, R.C.C. column with B. masonry wall		(iv)	No. of sink		
Height and length masonry wall	16			Proposed Ordinary	
Troight and teligin	17	7 Compound wall		Proposed 6'.0" High, R.C.C. column with B. B.	
		Height and length		masonry wall	
Type of construction		Type of construction			



18	No. of lifts and capacity	Proposed 2 Lifts	
19	Underground sump – capacity and type of construction	Proposed R.C.C tank	
		Proposed R.C.C tank on terrace	
	Location, capacity		
	Type of construction		
21	Pumps- no. and their horse power	Proposed , May be provided as per requirement	
22	Roads and paving within the compound approximate area and type of paving	Proposed Cement concrete in open spaces, etc.	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Proposed Connected to Municipal Sewerage System	

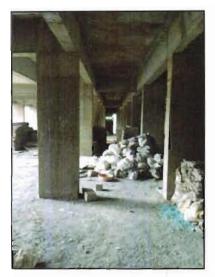
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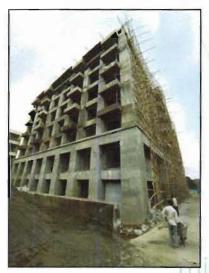
Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Jitendra Jayant Dandekar (30371/46146)

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Actual site photographs















Route Map of the property

Site u/r





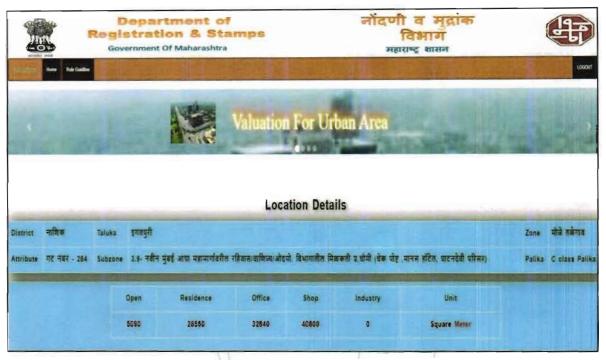
Latitude Longitude - 19°41'40.6"N 73°31'57.6"E

Note: The Blue line shows the route to site from nearest railway station (Igatpuri – 3.9 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	28,550.00			
Increase by 5% on Flat Located on 7th Floor	1,428.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	29,978.00	Sq. Mtr.	2,785.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

Table - D: Depreciation Percentage Table

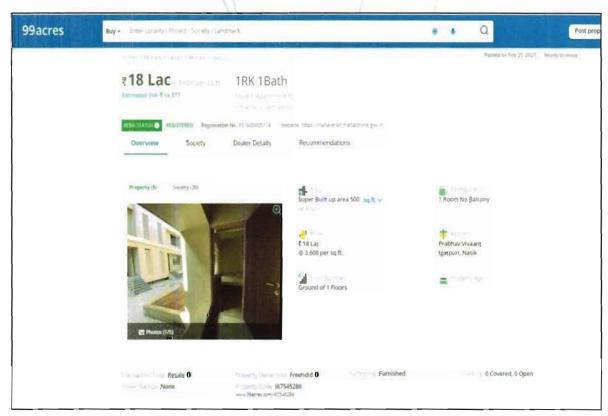
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation 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

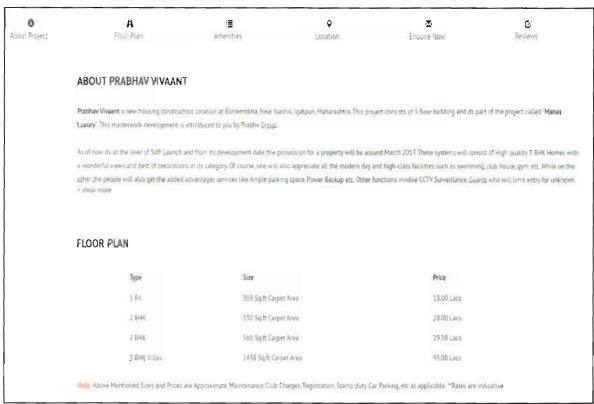






Price Indicators

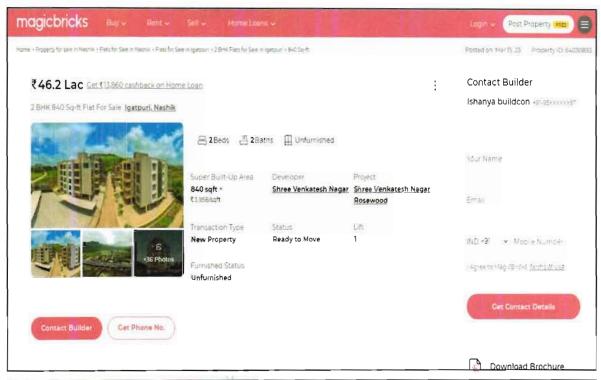


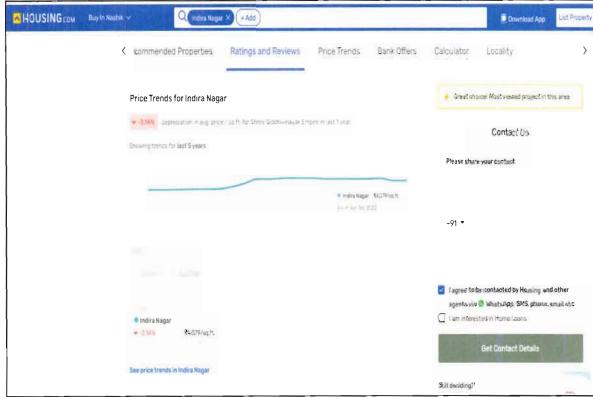






Price Indicators







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

- 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 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 ₹ 29,04,400.00 (Rupees Twenty Nine Lakh Four Thousand Four Hundred Only). As per site inspection 54% of construction work is completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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