#### 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- KANDIVALI(WEST)

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067,

GSTIN/UIN State Name : 27AAAAT0742K1ZH : Maharashtra, Code : 27

Invoice No.	Dated
PG-90/23-24	14-Apr-23
Delivery Note	Mode/Terms of Payment AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. 30853 / 2300092	Delivery Note Date
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars	/	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST	997224	18 %	2,000.00 180.00 180.00
			F 1		

Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total	
	Value	Rate	Amount	Rate	Amount	Tax Amount	
997224	2,000.00	8%	180.00	9%	180.00	360.00	
Total	2,000.00		180.00		180.00	360.00	

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

Company's Bank Details

: The Cosmos Co-Operative Bank Ltd Bank Name

A/c No. 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Pravin Kundanmal Parihar & Mrs. Priti Kumari -Residential Flat No. 303, 3rd Floor, "Shanti Plaza Co -op. Hsg. Soc. Ltd.", Madhuban Township, Village Gokhivare, Vasai (East), Palghar - 401 208, 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 Ltcl

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: Mr. Pravin Kundanmal Parihar & Mrs. Priti Kumari

Residential Flat No. 303, 3rd Floor, "Shanti Plaza Co-op. Hsg. Soc. Ltd.", Madhuban Township, Village Gokhivare, Vasai (East), Palghar - 401 208, State - Maharashtra, Country - India.

Latitude Longitude - 19°23'48.9"N 72°50'31.3"E

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## Valuation Prepared for:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



P Delhi NCR P Nashik

Raipur Ahmedabad V Jaipur

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 / Kandivali (West) Branch / Mr. Pravin Kundanmal Parihar (30853 / 2300092) Page 2 of 18

Vastu/Mumbai/04/2023/30853/2300092 14/06-90-SBVS

Date: 14.04.2023

### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 303, 3<sup>rd</sup> Floor, **"Shanti Plaza Co-op. Hsg. Soc. Ltd."**, Madhuban Township, Village Gokhivare, Vasai (East), Palghar − 401 208, State − Maharashtra, Country − India belongs to **Mr. Pravin Kundanmal Parihar & Mrs. Priti Kumari**.

Boundaries of the property.

North : Internal Road South : Open Plot

East : Rushabh Apartment
West : Pawan Arcade 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 ₹ 37,79,475.00 (Rupees Thirty Seven Lakh Seventy Nine Thousand Four Hundred Seventy Five 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

Sharadkumar B. Chalikwar

Digitally signed by Sharadkumar B.
Chalikwar
DN comSharadkumar B. Chalikwar
gwVastukala Consultants II) Pvt. Ind.
DiwCMO, email-cmdgwastuk ala promin

4.34.14.40.27 +05-32. Auth. Sian



Sharadkumar B. Chalikwar

C.M.D.

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

Encl. Valuation Report



Our Pan India Presence at :

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

 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. 303, 3<sup>rd</sup> Floor, "Shanti Plaza Co-op. Hsg. Soc. Ltd.", Madhuban Township, Village Gokhivare, Vasai (East), Palghar – 401 208, 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:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 14.04.2023 for Bank Loan Purpose
2	Date of inspection	10.04.2023
3	Name of the owner/ owners	Mr. Pravin Kundanmal Parihar & Mrs. Priti Kumari
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership  Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 303, 3rd Floor, "Shanti Plaza Co-op. Hsg. Soc. Ltd.", Madhuban Township, Village Gokhivare, Vasai (East), Palghar – 401 208, State – Maharashtra, Country – India.  Contact Person: Mr. Prakash Shah (Seller)
6	Location, street, ward no	Madhuban Township, Village Gokhivare, Vasai (East), Palghar
7	Survey/ Plot no. of land	Survey No. 90, Hissa No. 12 & 13 of Village – Gokhivare
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools. Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 508.00 (Area as per Actual Site Measurement)  Carpet Area in Sq. Ft. = 522.00  Built Up Area in Sq. Ft. = 626.00
		(Area as per Agreement for sale)  All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that



		the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area
13	Roads, Streets or lanes on which the land is abutting	Madhuban Township, Village Gokhivare, Vasai (East), Palghar – 401 208.
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	R
	(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.	
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?	Seller Occupied
	If the property owner occupied, specify portion and 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 VVCMC 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	₹ 8,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ness associates of the owner?	Information not available
28	of fi	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29	1	details of the water and electricity charges, y, to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31	1	ift is installed, who is to bear the cost of ntenance and operation- owner or tenant?	N. A.
32		oump is installed, who is to bear the cost of intenance and operation- owner or tenant?	N. A.
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34	1	at is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	ne building insured? If so, give the policy amount for which it is insured and the ual premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the nises under any law relating to the control ent?	N. A.
	SAL	ES	
38	in the Nam	instances of sales of immovable property e locality on a separate sheet, indicating the e and address of the property, registration 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 a building. The rate is considered as composite rate.



Valuation Report Prepared For: Cosmos Bank / Kandıvalı (West) Branch / Mr. Pravin Kundanmal Parihar (30853 / 2300092) Page 6 of 18

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 – 2008 (As per occupancy certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

### PART II- VALUATION

#### **GENERAL**:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 14.04.2023 for Residential Flat No. 303, 3<sup>rd</sup> Floor, "Shanti Plaza Co-op. Hsg. Soc. Ltd.", Madhuban Township, Village Gokhivare, Vasai (East), Palghar – 401 208, State – Maharashtra, Country – India belongs to Mr. Pravin Kundanmal Parihar & Mrs. Priti Kumari.

#### We are in receipt of the following documents:

1	Copy of Agreement for sale dated 28.03.2023 Between Mr. Prakash Shantilal Shah Mrs. Kalpana
	Prakash Shah (the Transferors) and Mr. Pravin Kundanmal Parihar & Mrs. Priti Kumari (the Transferees).
2	Copy of Electricity Bill Consumer No. 001590566493 dated 08.03.2023 in the name of Mr. Prakash S.
	Shah Mrs. Kalpana P. Shah issued by MSEDCL.
3	Copy of Occupancy Certificate No. CIDCO / VVSR / POC / BP-3601 / E / 1498 dated 12.06.2008 issued by
	CIDCO.
4	Copy of Society NOC Letter dated 12.04.2023 issued by Shanti Plaza Co-op. Hsg. Soc. Ltd.

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#### LOCATION:

The said building is located at Survey No. 90, Hissa No. 12 & 13 of Village – Gokhivare, Vasai (East), Palghar. The property falls in Residential Zone. It is at a travelling distance 3.6 Km. from Vasai 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 is used for residential purpose. 3<sup>rd</sup> Floor is having 4 Residential Flat. The building is without lift.

#### **Residential Flat:**

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage (i.e., 2BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.





#### Valuation as on 14th April 2023

The Built Up Area of the Residential Flat	:	626.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	: :	2008 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	15 Years
Cost of Construction	:	626.00 X 2,500.00 = ₹ 15,65,000.00
Depreciation {(100-10) X 15 / 60}	: :	22.50%
Amount of depreciation	: !	₹ 3,52,125.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	57.5	₹ 49,045.00 per Sq. M. i.e. ₹ 4,556.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 43,533.00 per Sq. M. i.e. ₹ 4,044.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,600.00 per Sq. Ft.
Value of property as on 14.04.2023	:	626.00 Sq. Ft. X ₹ 6,600.00 = ₹ 41,31,600.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Depreciated fair value of the property as on 14.04.2023		₹ 41,31,600.00 - ₹ 3,52,125.00 = ₹ 37,79,475.00
Total Value of the property	7;	₹ 37,79,475.00
The realizable value of the property	:	₹ 34,01,528.00
Distress value of the property	:	₹ 30,23,580.00
Insurable value of the property (626 X 2,500.00)		₹ 15,65,000.00
Guideline value of the property (As per Index II)	OVO	₹ 29,86,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3<sup>rd</sup> Floor, "Shanti Plaza Co-op. Hsg. Soc. Ltd.", Madhuban Township, Village Gokhivare, Vasai (East), Palghar – 401 208, State – Maharashtra, Country – India for this particular purpose at ₹ 37,79,475.00 (Rupees Thirty Seven Lakh Seventy Nine Thousand Four Hundred Seventy Five Only) as on 14<sup>th</sup> April 2023.



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Pravin Kundanmal Parihar (30853 / 2300092) Page 8 of 18

#### **NOTES**

- 1. I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 14<sup>th</sup> April 2023 is ₹ 37,79,475.00 (Rupees Thirty Seven Lakh Seventy Nine Thousand Four Hundred Seventy Five 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.

#### **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:

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#### **ANNEXURE TO FORM 0-1**

Technical details

Main Building

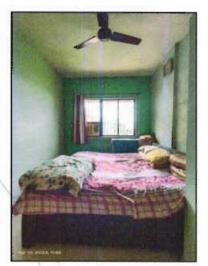
1. No. of floors and height of each floor 2. Plinth area floor wise as per IS 3361-1966 3. Year of construction 4. Estimated future life 5. Type of construction- load bearing walls/RCC frame/ steel frame 6. Type of foundations 7. Walls 8. Partitions 9. Doors and Windows 10. Flooring 11. Finishing 12. Roofing and terracing 13. Special architectural or decorative features, if any 14. (i)	
situated on 3rd Floor  2008 (As per occupancy certificate)  4 Estimated future life  45 Years Subject to proper, preventive perior maintenance & structural repairs  5 Type of construction- load bearing walls/RCC frame/ steel frame  6 Type of foundations  7 Walls  8 Partitions  9 Doors and 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 water closets  Structural repairs  R.C.C. Framed Structure  45 Years Subject to proper, preventive perior maintenance & structural repairs  R.C.C. Framed Structure  46 Years Subject to proper, preventive perior maintenance & structural repairs  R.C.C. Framed Structure  8 R.C.C. Foundation  7 Hick brick wall  10 Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  10 Vitrified tiles 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 water closets  As per Requirement	1.
Year of construction  Estimated future life  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  R.C.C. Foundation  R.C.C. Foundation  Resternal walls are 9" thick and partition was are 6" thick.  Resternal walls are 9" thick and partition was are 6" thick brick wall  Partitions  Partitions  Partitions  Poors and Windows  Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  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  (i) No. of water closets  Vals Years Subject to proper, preventive perior maintenance & structural repairs  R.C.C. Framed Structure  R.C.C. Foundation  R.C.C. Foundation  R.C.C. Foundation  R.C.C. Soundation  Cement plastering  R.C.C. Slab  No  Concealed electrification  Concealed plumbing  As per Requirement	2.
4 Estimated future life  45 Years Subject to proper, preventive perior maintenance & structural repairs  5 Type of construction- load bearing walls/RCC frame/ steel frame  6 Type of foundations  7 Walls  8 Partitions  9 Doors and 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 water closets  4 S Years Subject to proper, preventive perior maintenance & structural repairs  R.C.C. Framed Structure  R.C.C. Framed Structure  R.C.C. Foundation  R.C.C. Foundation  All external walls are 9" thick and partition water are 6" thick.  6" thick brick wall  Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  Cement plastering  R.C.C. Slab  No  Concealed electrification  Concealed plumbing  As per Requirement	
maintenance & structural repairs  Type of construction- load bearing walls/RCC frame/ steel frame  Type of foundations  R.C.C. Framed Structure  R.C.C. Foundation  R.C.C. Foundation  All external walls are 9" thick and partition water 6" thick.  Partitions  Doors and Windows  Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  R.C.C. Slab  R.C.C. Foundation  All external walls are 9" thick and partition water 6" thick brick wall  Feak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  R.C.C. Slab  R.C.C. Slab  No  if any  Concealed electrification  Concealed electrification  Concealed plumbing  As per Requirement	3
Type of construction- load bearing walls/RCC frame/ steel frame  Type of foundations  R.C.C. Foundation  All external walls are 9" thick and partition water 6" thick.  Repartitions  Finisk process and Windows  Flooring  Flooring  Report the partition water closets  R.C.C. Framed Structure  R.C.C. Foundation  Finisk are 9" thick and partition water closets  Report the partition of thick prick are 9" thick and partition water 6" thick.  Report the partition of thick prick are 9" thick and partition water 6" thick.  R.C.C. Framed Structure  R.C.C. Foundation  Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  R.C.C. Slab  No  Toncealed electrification  Concealed electrification  Concealed plumbing  Concealed plumbing  As per Requirement	4
walls/RCC frame/ steel frame  Type of foundations  R.C.C. Foundation  R.C.C. Foundation  R.C.C. Foundation  R.C.C. Foundation  All external walls are 9" thick and partition was are 6" thick.  Partitions  Doors and Windows  Flooring  Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  R.C.C. Slab  R.C.C. Slab  Touch thick brick wall  Reak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  R.C.C. Slab  No  Internal wiring – surface or conduit  (i) Internal wiring – surface or conduit  (ii) Class of fittings: Superior/ Concealed electrification  Concealed plumbing  As per Requirement	
R.C.C. Foundation   R.C.C. Foundation   All external walls are 9" thick and partition was are 6" thick.   8   Partitions   6" thick brick wall   Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows   Vitrified tiles flooring   Vitrified tiles flooring   Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows   Vitrified tiles flooring   R.C.C. Slab   R.C.C. Slab   R.C.C. Slab   No   Special architectural or decorative features, if any   Concealed electrification   Concealed electrification   Concealed plumbing   Concealed plumbing   Concealed plumbing   As per Requirement   As per Requirement   As per Requirement   As per Requirement   R.C.C. Foundation   All external walls are 9" thick and partition was are 6" thick.   All external walls are 9" thick and partition was are 6" thick are 9" thick and partition was are 6" thick.   All external walls are 9" thick and partition was are 6" thick.   As per Requirement   Powder Coated Aluminum sliding windows   Powder	5
7 Walls  8 Partitions  9 Doors and 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 water closets  All external walls are 9" thick and partition water are 9" thick and partition water end of thick.  6" thick.  6" thick.  6" thick brick wall  Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  Vitrified tiles flooring  Cement plastering  R.C.C. Slab  No  Concealed electrification  Concealed plumbing  As per Requirement	
are 6" thick.  8 Partitions 6" thick brick wall  9 Doors and Windows Teak wood door frame with flush shutt Powder Coated Aluminum sliding windows  10 Flooring Vitrified tiles flooring  11 Finishing Cement plastering  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  As per Requirement	
Doors and Windows	7
Powder Coated Aluminum sliding windows  Vitrified tiles flooring  Temperature for the state of t	8
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 water closets  Vitrified tiles flooring R.C.C. Slab No  Concealed electrification Concealed plumbing As per Requirement	9
11       Finishing       Cement plastering         12       Roofing and terracing       R.C.C. Slab         13       Special architectural or decorative features, if any       No         14       (i) Internal wiring – surface or conduit       Concealed electrification         (ii) Class of fittings: Superior/Ordinary/ Poor.       Concealed plumbing         15       Sanitary installations         (i) No. of water closets       As per Requirement	
R.C.C. Slab   R.C.C. Slab	10
Special architectural or decorative features, if any	11
if any  14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor.  15 Sanitary installations (i) No. of water closets  Concealed electrification Concealed plumbing As per Requirement	12
14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor.  15 Sanitary installations (i) No. of water closets  Concealed electrification Concealed plumbing  As per Requirement	13
conduit (ii) Class of fittings: Superior/ Ordinary/ Poor.  Concealed plumbing Concealed plumbing Ordinary/ Poor.  Sanitary installations (i) No. of water closets As per Requirement	14
Ordinary/ Poor.  15 Sanitary installations (i) No. of water closets As per Requirement	
15 Sanitary installations (i) No. of water closets As per Requirement	
(i) No. of water closets As per Requirement	
	15
(ii) No. of lavatory basins	
(iii) No. of urinals	
(iv) No. of sink	
16 Class of fittings: Superior colored / superior Ordinary	16
white/ordinary.	
17 Compound wall Not Provided	17
Height and length Type of construction	
1,700 01 0011011	
18 No. of lifts and capacity No Lift	
19 Underground sump – capacity and type of construction R.C.C tank	19
20 Over-head tank R.C.C tank on terrace	20
Location, capacity	
Type of construction	
21 Pumps- no. and their horse power May be provided as per requirement	21
22 Roads and paving within the compound Cement concrete in open spaces, etc.	
approximate area and type of paving	
23 Sewage disposal – whereas connected to Connected to Municipal Sewerage System	23
public sewers, if septic tanks provided, no.	
and capacity	



### Actual site photographs



















## **Route Map of the property**

Site u/r





Latitude Longitude - 19°23'48.9"N 72°50'31.3"E

Note: The Blue line shows the route to site from nearest railway station (Vasai – 3.6 Km.)



### **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	57,700.00			
Reduced by 15% on Flat Located on 3rd Floor	8,655.00	,		
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	49,045.00	Sq. Mtr.	4,556.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	12,300.00			
The difference between land rate and building rate (A – B = C)	36,745.00	-	_	
Depreciation Percentage as per table (D) [100% - 15%]	/ 85%			
(Age of the Building – 15 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	43,533.00	Sq. Mtr.	4,044.00	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%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

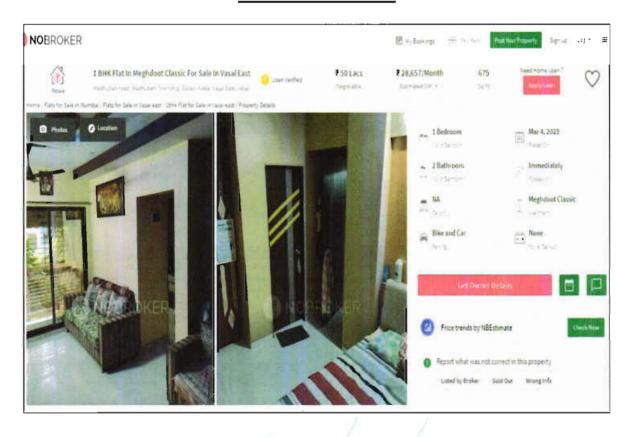
#### Table - D: Depreciation Percentage Table

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**



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# **Sales Instances**

99350	सूची क्र.2	दुय्यम निवधकः सह दु.नि.वसई 3
0-03-2023		दस्त क्रमांक . 599/2023
lote -Generated Through eSearch fodule, For original report please contain	nt .	नोदंणी
oncern SRO office.		Regn:63m
	गावाचे नाव : गोखिवरे	
(1)वितेखाचा प्रकार	करारनामा	· · · · · · · · · · · · · · · · · · ·
(2)मोबदला	2800000	
(3) बाजारभाव भाडेपटटयाच्या बाबतितपटटाकार आकारणी देत्तो की पटटेदार ते नमुद करावे)	2335000	
(४) भू-मापन्,पोटहिस्सा व घरकमांकः, असल्यास)	गोखिवरे सर्वे नं 90.हिस्सा नं 6.7.9.स 14.रुषभ अपार्टमेंट बिल्डिंग,रुषभ व	ग वसई,जिल्हा पालघर,सदनिका क्षेत्र ४०.२४ चौ
(5) क्षेत्रफळ	40.24 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(१) दस्तऐवज करुन देणा-या तिहून ठेवणा- या पक्षकाराचे नाव किंवा दिवाणी न्यायाल्याचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पता	1) नाव:-कौशक रतीताल जोशी - वय:-50 पता:-प्लॉट नं सी:-40), बिल्डिंग नं 14, माळा नं -, इमारती नाव: रुषभ अपार्टमेंट बिल्डिंग, रुषभ को ऑप होऊ सो ती, ब्लॉक नं मधुबन टाऊनिंगप, रोड नं दसई पूर्व, महाराष्ट्र, ठाणे पिन कोड:-501208 पँन नं -ADOI909750 2). नाव:-गौता कौशिक जोशी - वय:-13 पता:-प्लॉट नं सी:-401, बिल्डिंग नं 14, माळा नं -, इमारतीचे नाव: रुषभ अपार्टमेंट बिल्डिंग: रुषभ को ऑप होऊ सो ती. ब्लॉक नं मधुबन टाऊनिंगप, रोड नं दसई पूर्व, महाराष्ट्र, ठाणे पिन कोड:-401208 पँन नं -९४AQPJJ221D	
(अदस्तरेवज करून घेणा-मा पक्षकाराचे व किंवा दिवाणी न्यायालयाचा डुकुमनामा किंवा आदेशा असल्यारा,प्रतिवादिचे नाव व पत्ता	1) नाव-विशन एव वरचंद्र - वय ात्र, पत्ता-प्लॉट नं रूम नं १. माळा नं - इमारतीचे नाव भरवाड चाल. कृष्णा कॉलनी, ब्लॉक नं, आर टी रोड. रोड नं दहिसर पूर्व , महाराष्ट्र, मुग्बई पिन कोड४,०००६ पॅन नं-AZYPV0004X	
(९) दस्तऐवज करून दिल्याचा दिनांक	09/01/2023	
ाणुदस्त नोंदणी केल्याचा दिनांक	09:01/2023	
(11)अनुक्रमांक.खंड व पृष्ठ	599/2023	
(12)बाजारभावाप्रमाणे मुद्रांक णुल्क	196000	
🕮 बाजारभावाप्रमाणे नोंदणी शुल्क	28000	
(14)शेरा		
मुल्यांकनासाठी विवासत घेतलेला तपणील:-		
मुद्रांक युक्क आकारताना निवंडलेला अनुखेद -	(i) within the limits of any Munic annexed to it.	cipal Corporation or any Cantonment area



# **Sales Instances**

2576350	सूची क्र.2	दुय्यम निबंधक सह दु.नि.वसई ३	
0-03-2023		दस्त क्रमांक : 2576/2023	
lote -Generated Through eSearch fodule For original report please conta	act	नोदंणी	
oncern SRO office.		Regn 63m	
	गावाचे नाव : गोखिवरे	<u> </u>	
(1)विलेखाचा प्रकार	करारनामा	S. Ma	
(2)भोबदला	4300000		
<ul><li>(3) बाजारभावः भाडेपटटयाच्या</li><li>बाबिततपटटाकार आकारणः देतो की</li><li>पटटेदार ते नमुद्र करावे।</li></ul>	3487000		
(4) भू.मापन,पोटहिरसा द घरकमोक(असल्यास)	गोखिवरे.सर्वे नं २०, हिस्सा नं 14बी.स् ,विंग-बी , बिल्डिंग नं 12,मेघदूत क्ल टाउनशिप गाव गोखिवरे तसई पूर्व.त	्र इतर माहितीः . इतर माहितीः गाव मौजे वर्वे नं.९१ .हिस्सा नं.१ .सदनिका क्र. ४०३ .चौथा मजला इसिक कॉ-ऑप हौसिंग सीसायटी लीमधुबन तालुका वसई,जिल्हा पालधर .सदनिका क्षेत्रफळ ई एरिया 14 चौ.फूट( ( Sup. ey Number : सर्वे स्सा नं.१ . , ) )	
15) क्षेत्रफळ	49.01 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा	AND		
(7) दस्तरोवज करून देशाऱ्या तिहून ठेवणाः या पक्ष काराचे नाव क्रिया दिवाणी न्यापालयाचा हुकू मनामा क्रिया आदेश असल्यास प्रतिवादिचे नाव व व्रता	<ul> <li>ताव -करून रमेश वय -3। पत्ता-प्लॉट नं सदनिका क्र. बी-403, प्राथ्य नं -, हमासीचे नाह मेघदूत क्लांद्रीक, ब्लॉक नं बिल्डिंग नं 12, मधुबन टाउनियप, रोड नं, दसई पूर्व, बिल्हा प्रत्यार, महासङ्ग् टगरे पिन क्लांड 401208 पैन ने -AQKPN7991B</li> </ul>		
(अह्यस्तिष्टेबर करून घेषाऱ्या पक्षकाराचे व किवा दिवाणी न्यायातयाचा हुनुनमनाना किवा आदेश असल्यास,प्रतिवादियं नाव व पत्ता	<ol> <li>नाट-ओम प्रकाम जैन चय-४०, पत्ता-प्लॉट नं सदिनिका क ए-४०० माळा नं - इमारतीचे नाव क्रिमारूच श्लेंडर कॉ-ऑप होसिंग सोसापटी ली. स्कॅफ नं मधुबन टाउनपिय, गोखिवरे, शेड ने. वसई पूर्व बिन्हण पालधर, प्रहाराष्ट्र, ठाणे. पिन कोड -४०४ १०६ पॅन नं -४००२ १३:98R</li> </ol>		
<ul><li>(७) दस्तऐक्च कहन दिल्याचा दिनांकः</li></ul>	03/02/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	03/02/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	2576/2023		
(1.20 <b>बा</b> जारभावाप्रमाणे मुद्राक शुल्क	301000		
ा शकाआरभावाप्रमाणे नोंदणी मुल्क	30000		
(14)शे स			
मुल्यांकतासाठी विचारात वैनलेला नाम्बीहरू -			
मृद्रांक गुलक आकारताना मिवडलेला. अनुखेद	(i) within the limits of any Municipal Corporation or any Cantoninent area annexed to it.		



# **Sales Instances**

360350	सूची क्र.2	दुय्यम निबंधक सह दु.नि.वसई ३
0-03-2023	•	दरत क्रमांक : 6360/2023
ote -Generated Through eSearch lodule,For original report please conta	-1	नोटंणी
oncern SRO office	ict	Regn:63m
	 गावाचे नाव : गोखिको	<del></del>
(1)विलेखांचा प्रकार	करारनामा	·
(2)मोबदला	400000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार से नमुद करावे)	3870000	
(4) भू-मापन्,पोटहिरसा व घरकर्माक/असल्यास)	हिस्सा नं.1.2/1,2/2.3, सर्वे नं.87 हिस् 10.संदिनका क्र.702.सातवा मजला हौसिंग सोसायटी ली.मधुबन टाऊन पालघर.संदिनका क्षेत्रफळ 570.00	तः., इतर माहिती: गाव मौजे गोखिवरे,सर्वे नं.86 स्सा नं.4,5/1.6,सर्वे नं.90 हिस्सा नं.4 आणि .ए विंग,बिल्डिंग नं. 1."सिगरून स्प्लेंडर"कॉ-ऑप शिप.वसई पूर्व,तालुका वसई,जिल्हा चौ. फूट(कार्पेट)म्हणजेच 52.95 चौ. मी.(कार्पेट)(1 1 नं.1, 2/1, 2/2, 3,सर्वे नं.87 हिस्सा नं.4, 5/1, 6.
(5) क्षेत्रफळ	52.95 ची.मीटर	
65 आकारणी किवा जुडी देण्यात असेल तेव्हा.		
(७) दस्तऐवज करून देणा-या लिहून ठेवणा- या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा तुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1). नाव:-अनिता दिनेश सुधार - वय -37 पत्ता:-प्लॉट नं: सदिनका क २०२, ए विंग, बिल्डिंग नं. 1. माळा नं सातवा मजता, इमारतीचे नाव सिगरून स्प्तैडर कों-ऑप होसिंग सोसायटी ली. ब्लॉक नं. मधुबन टाउनिशप, गोखिवरे. रोड नं: वसई पूर्व, तात्तुका वसई, जिल्हा पालघर , महाराष्ट्र. ठाणे. पिन कोंड -401208 पेन नें-CMWPSS3-880 2): नाव:-दिनेश सुधार - वय -40 पत्ता -प्लॉट नं. सदिनका क्र. 702.ए दिंग, बिल्डिंग नं 1., माळा नं सातवा मजता, इमारतीचे नाव: सिगरून स्प्तैडर कों-ऑप हाँसिंग सोसायटी ती. ब्लॉक नं मधुबन टाउनिशप, गोखिवरे. रोड नं. वसई पूर्व, तालुका वसई, जिल्हा पालघर , महाराष्ट्र ठाणे पिन कोंड -401208 पेन नं -BELL/S62116	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयावा हुकुमनामा किंवा आदेश असल्यारा,प्रतिवादिचे नाव व पत्ता	1) नाव -सुरेश भारथा राम पुरोहित - वप -२२; पता. प्लॉट न 234, माळा नं -, इमारतीचे नाव पर्सनाथ जेन नगर कॉ-ऑप होसिंग सोसायटी ती. ब्लॉक नं: बीपी रोड, खारीगाव, रोड नं. भायदर पूर्व, ठाणे , महाराष्ट्र, ठाणे , पिन कोड:-401105 पैन नं:-BCPRP412M. 2) नाव -अनिता देवी - वप32, पत्ता -प्लॉट नं. 234, माळा नं, इमारतीचे नाव पर्सनाथ जैन नगर कॉ-ऑप होसिंग सोसायटी ती., ब्लॉक नं: बीपी रोड, खारीगाव, रोड नं. भायदर पूर्व, ठाणे महाराष्ट्र, ठाणे. पिन कोड:-401105 पैन नं:-ICKPD8468K	
<ul><li>(२) दस्तऐवज करुन दिल्याचा दिनांक</li></ul>	24/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	24/03/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	6360·2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	280000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Pravin Kundanmai Parihar (30853 / 2300092) Page 17 of 18

#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th April 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:

- 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**

- 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.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



Valuation Report Prepared For: Cosmos Bank / Kandivali (West) Branch / Mr. Pravin Kundanmal Parihar (30853 / 2300092) Page 18 of 18

#### 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 ₹ 37,79,475.00 (Rupees Thirty Seven Lakh Seventy Nine Thousand Four Hundred Seventy Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

Sharadkumar Sh

B. Chalikwar

B. chalikwar

Determinant Control of the Chalikwar

Dete

C.M.D.

Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

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