

## PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : <a href="mailto:accounts@vastukala.org">accounts@vastukala.org</a> Buyer (Bill to) <b>Cosmos Bank-Ghodbandar Road Branch</b> Ghodbandar Road Branch Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane West 400 610 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Invoice No. <b>PG-613/23-24</b> Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. <b>31274 / 2300615</b> Dispatched through Terms of Delivery	Dated <b>16-May-23</b> Mode/Terms of Payment <b>AGAINST REPORT</b> Other References Dated Delivery Note Date Destination
--	--	---

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> <i>(Technical Inspection and Certification Services)</i>	997224	18 %	<b>4,000.00</b>
	<b>CGST</b>			<b>360.00</b>
	<b>SGST</b>			<b>360.00</b>
	<b>Total</b>			<b>₹ 4,720.00</b>

Amount Chargeable (in words)

E. & O.E

**Indian Rupee Four Thousand Seven Hundred Twenty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
<b>Total</b>	<b>4,000.00</b>		<b>360.00</b>		<b>360.00</b>	<b>720.00</b>

Tax Amount (in words) : **Indian Rupee Seven Hundred Twenty Only**

Company's Bank Details

Bank Name : **ICICI BANK LTD**

A/c No. : **340505000531**

Branch & IFS Code : **THANE CHARAI & ICIC0003405**



UPI Virtual ID : **VASTUKALATHANE@icici**

Remarks:

Mr. Abhishek Ratnakant Padyal & Mrs. Vishakha  
 Abhishek Padyal - Residential Flat No. 502, 5th Floor,  
 Building No. A - 4, "Highland Gardens Co-Op. Hsg. Soc.  
 Ltd.", Dhokali - Balkum Road, Near Highland Springs,  
 Village - Dhokali, Thane (West) - 400 608, Taluka &  
 District - Thane, 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

for **Vastukala Consultants (I) Pvt Ltd**

*Rattul*

Authorized Signatory

This is a Computer Generated Invoice



**Vastukala Consultants (I) Pvt. Ltd.**

An ISO 9001:2015 Certified Company

[www.vastukala.org](http://www.vastukala.org)



## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Abhishek Ratnakant Padyal & Mrs. Vishakha Abhishek Padyal**

Residential Flat No. 502, 5<sup>th</sup> Floor, Building No. A - 4, "**Highland Gardens Co-Op. Hsg. Soc. Ltd.**",  
Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608,  
Taluka & District – Thane, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'24.8"N 72°59'03.6"E

Think.Innovate.Create

### Valuation Prepared for:

**Cosmos Bank**

**Ghodbunder Branch**

Shop No. 4, Cosmos Heritage, Near Tikuji Ni Wadi, Ghodbunder Road, Manpada, Thane (West),  
PIN Code – 410 209, State - Maharashtra, Country - India.



**Thane** : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : [thane@vastukala.org](mailto:thane@vastukala.org), Tel. : 80978 82976 / 90216 25621

#### **Our Pan India Presence at :**

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

**Regd. Office** : 121, 1st Floor, Akruti Star,  
Central Road, MIDC, Andheri (E),  
**Mumbai** - 400 093, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
[mumbai@vastukala.org](mailto:mumbai@vastukala.org)



## VALUATION OPINION REPORT

The property bearing Residential Flat No. 502, 5<sup>th</sup> Floor, Building No. A - 4, "Highland Gardens Co-Op. Hsg. Soc. Ltd.", Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane, State – Maharashtra, Country – India belongs to **Mr. Abhishek Ratnakant Padyal & Mrs. Vishakha Abhishek Padyal.**

### Boundaries of the property.

North	:	Highland Gardens Road
South	:	Internal Road / Garden
East	:	Building No., A – 5
West	:	Building No., A – 3

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 ₹ 1,19,79,400.00 (Rupees One Crore Nineteen Lakh Seventy Nine Thousand Four Hundred 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

Director

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.org, postalCode=400608, st=Maharashtra, serialNumber=41481646540808906265548933302110003,  
signatureVersion=1.3.1.2.1, uri=#URI:urn:uuid:312742300615  
Date: 2023.05.16 16:03:11 +05'30'

Auth. Sign.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

### Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Roipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Regd. Office : 121, 1st Floor, Akruti Star,  
Central Road, MIDC, Andheri (E),  
Mumbai - 400 093, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

Residential Flat No. 502, 5<sup>th</sup> Floor, Building No. A - 4, "Highland Gardens Co-Op. Hsg. Soc. Ltd.", Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane, 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 16.05.2023 for Banking Purpose
2	Date of inspection	04.05.2023
3	Name of the owner/ owners	<b>Mr. Abhishek Ratnakant Padyal &amp; Mrs. Vishakha Abhishek Padyal</b>
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	<b>Address:</b> Residential Flat No. 502, 5 <sup>th</sup> Floor, Building No. A - 4, " <b>Highland Gardens Co-Op. Hsg. Soc. Ltd.</b> ", Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Abhishek Padyal - (Owner) Contact No. 9820159772
6	Location, street, ward no	Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane
	Survey/ Plot no. of land	Survey No. 66/5, 17, 18A, 20 to 26, 62/2, 5A, 5B, 8, 9, 11 to 14, 63/1, 4, 5, 8, 11/A, 67, 68/14, 81/1(P), 87/2(P) of Village - Dhokali
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 647.00 (Area as per Actual Site Measurement)  <b>Carpet Area in Sq. Ft. = 643.00</b> <b>Terrace Area in Sq. Ft. = 30.00</b>

		<p><b>Total Area in Sq. Ft. = 673.00</b> <b>(Area as per Agreement for Sale)</b></p> <p>Built Up Area in Sq. Ft. = 771.00 (Care Area as per Agreement + 20%)</p> <p><b>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 not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area</b></p>
13	Roads, Streets or lanes on which the land is abutting	Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant

	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(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	₹ 30,000.00 Expected rental income per month
	(iv) Gross amount received for the whole property	Details not provided
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.
	<b>SALES</b>	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the	As per sub registrar of assurance records

	Name and address of the property, registration No., sale price and area of land sold.	
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.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2018 (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.
	<b>Remark:</b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Ghodbunder Branch to assess fair market value as on **16.05.2023** for Residential Flat No. 502, 5<sup>th</sup> Floor, Building No. A - 4, "**Highland Gardens Co-Op. Hsg. Soc. Ltd.**", Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane, State – Maharashtra, Country – India belongs to **Mr. Abhishek Ratnakant Padyal & Mrs. Vishakha Abhishek Padyal.**

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

1	Copy Agreement for sale dated 01.08.2012 between Mrs. Kaiser Marzaban Khairabadi (The Transferor) and Mr. Abhishek Ratnakant Padyal & Mrs. Vishakha Abhishek Padyal (The Transferees).
2	Copy of Commencement Certificate V. P. No. 2005 / 138 / TMC / TDD / 253 dated 22.07.2009 issued by Thane Municipal Corporation.
3	Copy of Occupancy Certificate No. V. P. No. 2005 / 138 / TMC / TDD / 160 dated 24.09.2018 issued by Thane Municipal Corporation.
4	Copy of Society Maintenance Bill No. 164 dated 01.05.2023 in the name of Mr. Abhishek Ratnakant Padyal issued by Highland Gardens CHSL.
5	Copy of Society Registration Certificate dated 04.08.2015.
6	Copy of Index II document No. 7736 / 2009 dated 28.08.2009.

### LOCATION:

The said building is located at Survey No. 66/5, 17, 18A, 20 to 26, 62/2, 5A, 5B, 8, 9, 11 to 14, 63/1, 4, 5, 8, 11/A, 67, 68/14, 81/1(P), 87/2(P) of Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane. The property falls in Residential Zone. It is at a traveling distance 5 Km from Thane Station.



**BUILDING:**

The building under reference is having (Part) Ground + (Part) Stilt + 7<sup>th</sup> 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Good. The building is used for residential purpose. 5<sup>th</sup> Floor is having 4 Residential Flats. The building is having 1 lift.

**Residential Flat:**

The residential flat under reference is situated on the 5<sup>th</sup> Floor. It consists of 2 Bedrooms + Living Room + Dinning Area + Kitchen + 2 Toilets + Cupboard Area + Passage (i.e. **2 BHK with 2 Toilets**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

**Valuation as on 16<sup>th</sup> May 2023**

The Carpet Area of the Residential Flat	:	673.00 Sq. Ft.
---	---	----------------

**Deduct Depreciation:**

Year of Construction of the building	:	2018 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	5 years
Cost of Construction	:	771.00 X 2600.00 = ₹ 19,27,500.00
Depreciation	:	N.A. Building age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,25,265.00 per Sq. M. i.e. ₹ 11,637.00 per Sq. Ft.
Prevailing market rate	:	₹ 17,800.00 per Sq. Ft.
Value of property as on 16.05.2023	:	673.00 Sq. Ft. X ₹ 17,800.00 = ₹ 1,19,79,400.00

(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)

Total Value of the property	:	₹ 1,19,79,400.00
The realizable value of the property	:	₹ 1,07,81,460.00
Distress value of the property	:	₹ 95,83,520.00
Insurable value of the property (771.00 X 2,600.00)	:	₹ 19,27,500.00
Guideline value of the property (771.00 X 11,637.00)	:	₹ 89,72,127.00



Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 502, 5th Floor, Building No. A - 4, "Highland Gardens Co-Op. Hsg. Soc. Ltd.", Dhokali – Balkum Road, Near Highland Springs, Village - Dhokali, Thane (West) – 400 608, Taluka & District – Thane, State – Maharashtra, Country – India for this particular purpose at **₹ 1,19,79,400.00 (Rupees One Crore Nineteen Lakh Seventy Nine Thousand Four Hundred Only)** as on **16<sup>th</sup> May 2023**.

### **NOTES**

1. I, Sharad 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 **16<sup>th</sup> May 2023 is ₹ 1,19,79,400.00 (Rupees One Crore Nineteen Lakh Seventy Nine Thousand Four Hundred 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:

**ANNEXURE TO FORM 0-1**

<b>Technical details</b>		<b>Main Building</b>
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 7 <sup>th</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 <sup>th</sup> Floor
3.	Year of construction	2018 (As per Occupancy Certificate)
4.	Estimated future life	55 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters with safety door
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false ceiling
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	Yes
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
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	1 Lift & Along with Podium Car parking Space No. P - 32
19.	Underground sump – capacity and type of construction	R.C.C tank

20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Think.Innovate.Create



Vastukala Consultants (I) Pvt. Ltd.

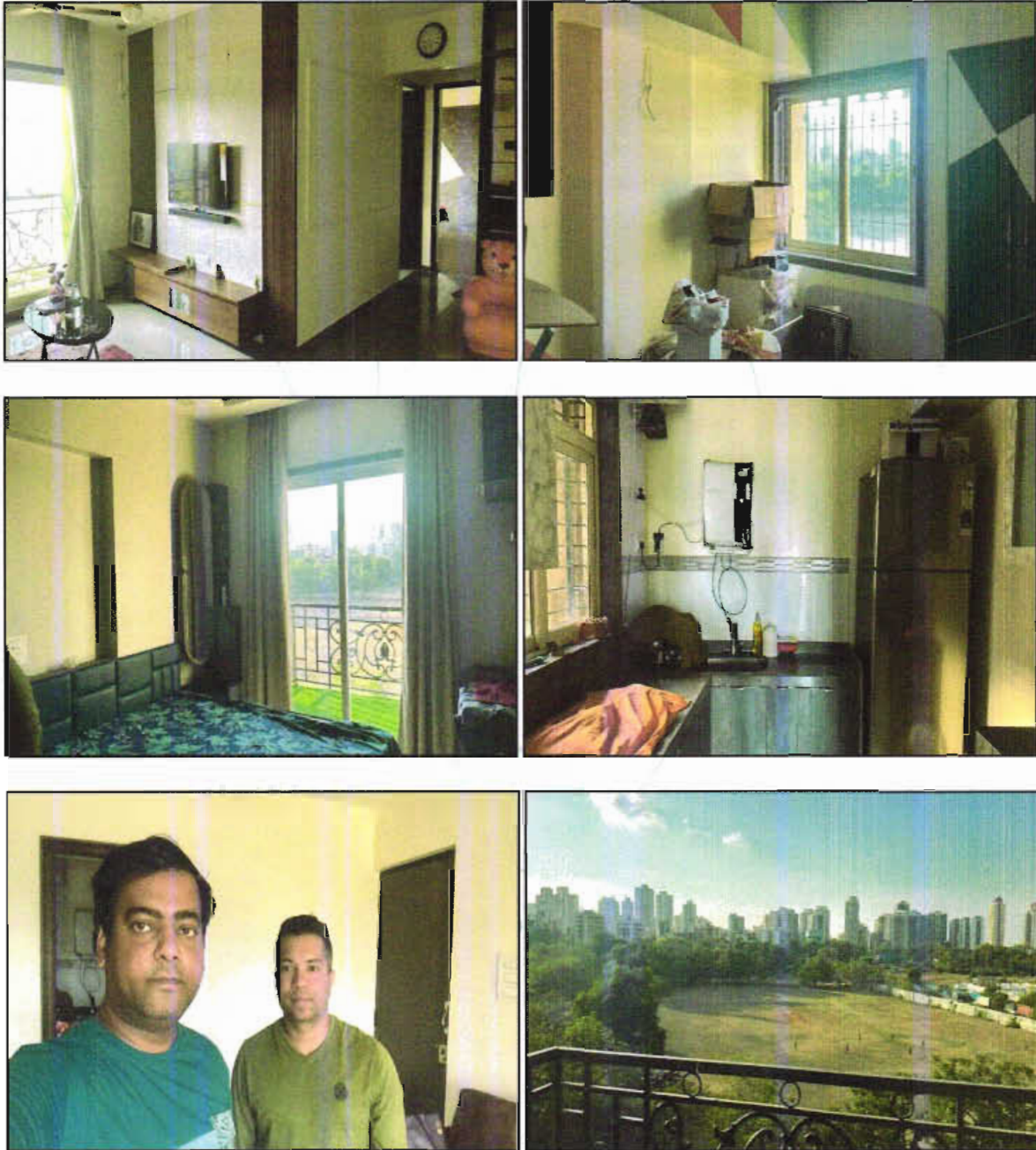
Think.Innovate.Create

An ISO 9001:2015 Certified Company

[www.vastukala.org](http://www.vastukala.org)



## Actual site photographs



## Actual site photographs



Think.Innovate.Create

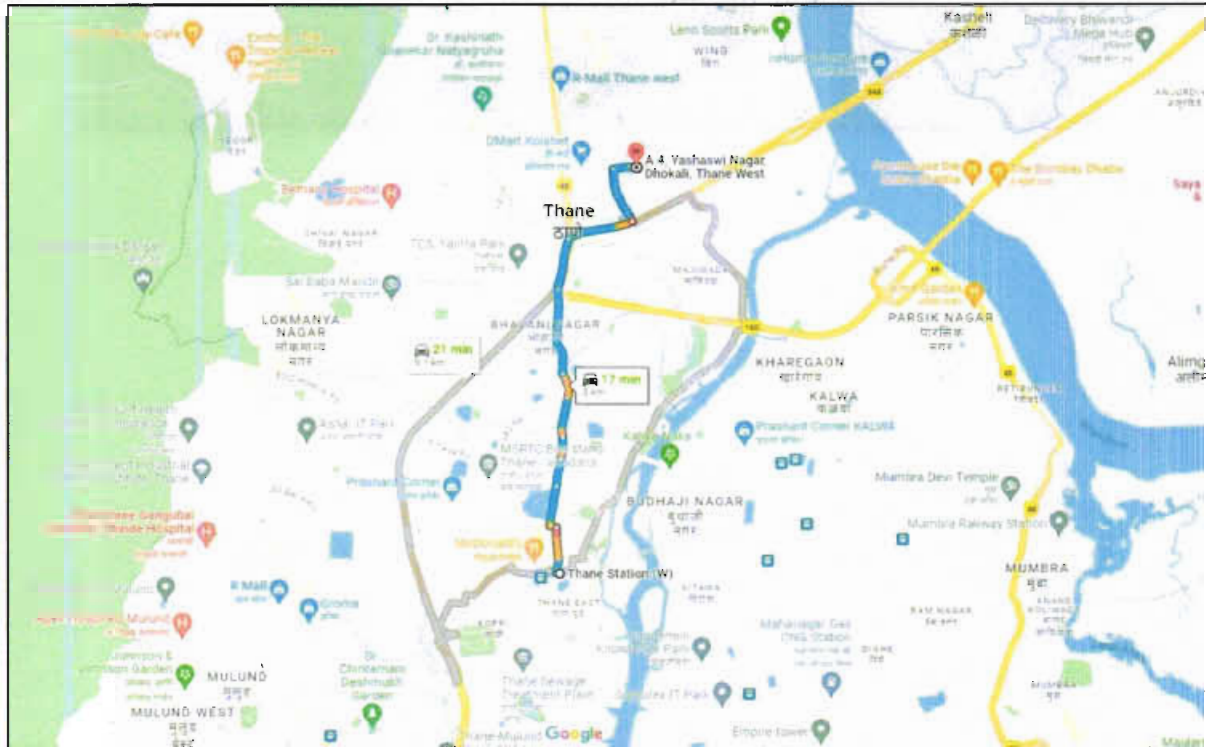


**Vastukala Consultants (I) Pvt. Ltd.**  
An ISO 9001:2015 Certified Company [www.vastukala.org](http://www.vastukala.org)



## Route Map of the property

Site u/r



**Latitude Longitude - 19°13'24.8"N 72°59'03.6"E**

**Note: The Blue line shows the route to site from nearest railway station (Thane – 5 KM)**

## Ready Reckoner Rate

The screenshot shows the 'Annual Statement of Rates' interface. The selected district is 'B/S' and the selected taluka is 'B/S/5'. The search results table is as follows:

Survey No.	Location	Plot Area	Ready Reckoner Rate	Area	Rate	Area	Rate	Area	Rate
B/33/4	...	39800	108300	126600	170300	126600	...	...	...
B/33/5	...	38400	119300	136600	158000	136600	...	...	...
B/33/6	...	45000	121300	139100	186300	139100	...	...	...
B/34-35-2	...	37500	116300	120100	144200	120100	...	...	...

Stamp Duty Ready Reckoner Market Value Rate for Flat (A)	1,19,300.00			
Increase by 5% on Flat Located on 5 <sup>th</sup> Floor	5,965.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>1,25,265.00</b>	<b>Sq. Mtr.</b>	<b>11,637.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) (Age of the building – 5 Years)	0%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>00.00</b>	<b>Sq. Mtr.</b>	<b>00.00</b>	<b>Sq. Ft.</b>

### 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

### 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

**₹1.20 Cr** [Get ₹1,00,00,00,000 on Home Loan](#)

2 BHK | 112.50 sq ft Flat | Dhokali, Thane

2 Beds | 2 Baths | 2 Balconies | 1 Covered Parking

Carpet Area: 110 sqft - 116.00 sqft | Developer: Siddhi Group | Project: Highland garden

Floor: 10 (Out of 18 Floors) | Transaction Type: Resale | Status: Ready to Move

Facing: North | Lifts: 2 | Furnished Status: Semi-Furnished

[Contact Agent](#) [Get Phone No.](#) last contact made 9 days ago

**More Details**

Price Breakup: ₹12 Cr | ₹4,000 Monthly

Booking Amount: ₹10 Lac

REPAIR: 0720000000

**₹1.25 Cr** [Get ₹1,00,00,00,000 on Home Loan](#)

2 BHK | 150 sq ft Flat | Dhokali, Thane

2 Beds | 2 Baths | 1 Balcony | 1 Covered Parking

Carpet Area: 700 sqft - 87.00 sqft | Developer: Siddhi Group | Project: Highland garden

Floor: 9 (Out of 17 Floors) | Transaction Type: Resale | Status: Ready to Move

Additional Rooms: 1 Store Room | Facing: East | Lifts: 2

[Contact Agent](#) [Get Phone No.](#) last contact made 12 days ago [Get Contact Details](#)

**More Details**

Price Breakup: ₹1.25 Cr | ₹4,500 Monthly

Booking Amount: ₹10 Lac

Address: Dhokali Thane, Dhokali Thane, Central Thane, Maharashtra



## Price Indicators

**₹1.20 Cr** Get ₹28,000 cashback on home loan

2 BHK Flat For Sale in Highland garden, **Dhokali, Thane**

2 Beds | 2 Baths | 4 Balconies | 1 Covered Parking

Carpet Area: 685 sqft | 1138 sqft

Development: **Siddhi Group** | Project: **Highland garden**

Floor: 17 (Out of 17 Floors) | Transaction Type: **Resale** | Status: **Ready to Move**

Facing: North - East | Furnished Status: **Furnished** | Car Parking: **1 Covered**

[Contact Owner](#) [Get Phone No.](#) Last contact made 8 days ago.

**More Details**

Price Breakup: ₹12 Cr

**₹1.18 Cr** Get ₹33,000 cashback on home loan

2 BHK Flat For Sale in **Dhokali, Thane**

2 Beds | 2 Baths | 2 Balconies | 1 Covered Parking

Carpet Area: 643 sqft | 818 sqft

Development: **Siddhi Group** | Project: **Highland garden**

Floor: 5 (Out of 15 Floors) | Transaction Type: **Resale** | Status: **Ready to Move**

Facing: East | L/Fs: 4 | Furnished Status: **semi-furnished**

[Contact Agent](#) [Get Phone No.](#) Last contact made 8 days ago.

**More Details**

Price Breakup: ₹1.18 Cr | ₹6,000 (Home)

Booking Amount: ₹2.0 Lac

### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **16<sup>th</sup> May 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

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.
6. 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 ₹ 1,19,79,400.00 (Rupees One Crore Nineteen Lakh Seventy Nine Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO  
CHALIKWAR

Director

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,  
ou=India,  
2.5.4.20=9E22B0C47A255d034679426885913495f3d33041233  
115274617a148f562, postalCode=400009, st=Maharashtra,  
serialNumber=41a0fa05Modbc49d802a35a8bc1e6a1f1f1e6e1  
94a3f82a29e327840304c, cn=MANOJ BABURAO CHALIKWAR  
Date: 2023.05.16 14:41:21 +05'30'

Auth. Sign.

**Manoj B. Chalikwar**  
Registered Valuer  
Chartered Engineer (India)  
Reg. No. CAT-I-F-1763

Think.Innovate.Create