

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org 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-1897/23-24</b> Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. <b>002965 / 2301956</b> Dispatched through Terms of Delivery	Dated <b>8-Aug-23</b> Mode/Terms of Payment <b>AGAINST REPORT</b> Other References Dated Delivery Note Date Destination
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SI 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**

**Remarks:**

"Mr. Sushant Dattaram Konde & Mrs. Vaishali Sushant Konde - Residential Flat No. 2001, 20th Floor, Building No. S-1, "Atlantis Building", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 602, 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

**Company's Bank Details**

Bank Name : **ICICI BANK LTD**  
 A/c No. : **340505000531**  
 Branch & IFS Code : **THANE CHARAI & ICIC0003405**



UPI Virtual ID : **VASTUKALATHANE@icici**

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

Authorised Signatory

This is a Computer Generated Invoice



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

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## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Sushant Dattaram Konde & Mrs. Vaishali Sushant Konde**

Residential Flat No. 2001, 20<sup>th</sup> Floor, Building No. S-1, "**Atlantis Building**", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 602, State – Maharashtra, Country – India.

Latitude Longitude - 19°11'52.4"N 72°57'48.1"E

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### Valuation Done for:

**Cosmos Bank**

**Ghodbandar Road Branch**

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane (West), PIN code - 400 610, 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 :**

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**Thane** **Nanded** **Indore** **Raipur**  
**Delhi NCR** **Nashik** **Ahmedabad** **Jaipur**

**Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), **Mumbai** - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
[mumbai@vastukala.org](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 2001, 20<sup>th</sup> Floor, Building No. S-1, "Atlantis Building", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 602, State – Maharashtra, Country – India belongs to **Mr. Sushant Dattaram Konde & Mrs. Vaishali Sushant Konde.**

### Boundaries of the property.

North : Chawl  
South : Namdeo Wadi Marg  
East : Almedia Building  
West : Service Road

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 ₹ 1,39,00,000.00 (Rupees One Crore Thirty Nine Lakh 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: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.com, c=IN  
2.5.4.20=40E22644f4235d3346c39a2686913490c3433941322  
115279672x188652, postalCode=400068, postalAddress=,  
serialNumber=47, rdns=569a20c99d6a559191edc10911434e4d,  
dnQualifier=2965/2301956, cn=MANOJ BABURAO CHALIKWAR,  
State=2622-88.08.14622-19 +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

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



Valuation Report of Residential Flat No. 2001, 20<sup>th</sup> Floor, Building No. S-1, "Atlantis Building", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 602, 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 08.08.2023 for Banking Purpose
2	Date of inspection	07.08.2023
3	Name of the owner/ owners	<b>Mr. Sushant Dattaram Konde &amp; Mrs. Vaishali Sushant Konde</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. 2001, 20 <sup>th</sup> Floor, Building No. S-1, "Atlantis Building", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 602, State – Maharashtra, Country – India. <b>Contact Person:</b> Sushant Konde - (Owner) Contact No. 9820612714
6	Location, street, ward no	Namdeo Wadi Marg
	Survey/ Plot no. of land	Plot No. 320, TPS No. 1 of Village – Panchpakhadi
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. = 578.00 Cupboard Area in Sq. Ft. = 25.00 Dry Balcony Area in Sq. Ft. = 33.00 (Area as per Actual Site Measurement)  <b>RERA Carpet Area in Sq. Ft. = 615.00</b> <b>Exclusive Area in Sq. Ft. = 80.00</b> <b>Total Carpet Area in Sq. Ft. = 695.00</b> (Area as per Agreement for sale)

		Built Up Area in Sq. Ft. = 765.00 (Total Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Namdeo Wadi Marg
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
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	₹ 29,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	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.
		<b>SALES</b>	
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 a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied	N. A.

	up on, the basis of arriving at the land rate	
	<b><i>COST OF CONSTRUCTION</i></b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2021 (Approx.)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	<b><u>Remark:</u></b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Ghodbandar Road Branch to assess fair market value as on 08.08.2023 for Residential Flat No. 2001, 20<sup>th</sup> Floor, Building No. S-1, "**Atlantis Building**", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 602, State – Maharashtra, Country – India belongs to **Mr. Sushant Dattaram Konde & Mrs. Vaishali Sushant Konde**.

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

1.	Copy Agreement for Sale dated 23.10.2020
2.	Copy of Amended Permission / Commencement Certificate Document No. V.P. No. S2T / 0005 / 09 / TMC / TDD / 439 dated 17.07.2019 issued by Thane Municipal Corporation

### LOCATION:

The said building is located at Plot No. 320, TPS No. 1 of Village – Panchpakhadi, Thane (West), Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 2.7 KM from Thane railway station.

### BUILDING:

The building under reference is having Ground + 22 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. 20<sup>th</sup> Floor is having 3 Residential Flat. The building is having 2 lifts.

### Residential Flat:

The residential flat under reference is situated on the 20<sup>th</sup> Floor. It consists of 2 Bedroom + Living Room cum Dinning Area + Kitchen + 2 Toilets + Cupboard Area + Dry Balcony Area (**i.e. 2 BHK + 2 Toilets**). Along with One Car Parking Space. The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.



**Valuation as on 08<sup>th</sup> August 2023**

<b>The Carpet Area of the Residential Flat</b>	<b>:</b>	<b>695.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2021 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	2 years
Cost of Construction	:	765.00 Sq. Ft. X ₹ 2,700.00 = ₹ 20,65,500.00
Depreciation	:	N.A., as the property age is below 5 years
Amount of depreciation		Nil
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,54,990.00 per Sq. M. i.e. ₹ 14,399.00 per Sq. Ft.
Prevailing market rate	:	₹ 20,000.00 per Sq. Ft.
<b>Value of property as on 08.08.2023</b>	<b>:</b>	<b>695.00 Sq. Ft. X ₹ 20,000.00 = ₹ 1,39,00,000.00</b>

(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)

<b>Total Value of the property</b>	<b>:</b>	<b>₹ 1,39,00,000.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 1,25,10,000.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 1,11,20,000.00</b>
<b>Insurable value of the property</b>	<b>:</b>	<b>₹ 20,65,500.00</b>
<b>Guideline value of the property</b>	<b>:</b>	<b>₹ 1,10,15,235.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 2001, 20<sup>th</sup> Floor, Building No. S-1, "Atlantis Building", Near Gaondevi Temple, Gaondevi Wadi, Village - Panchpakhadi, Thane (West), Taluka & District – Thane, PIN Code – 400 602, State – Maharashtra, Country – India for this particular purpose at **₹ 1,39,00,000.00 (Rupees One Crore Thirty Nine Lakh Only)** as on **08<sup>th</sup> August 2023**.



## **NOTES**

1. I, Manoj 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 **08<sup>th</sup> August 2023 is ₹ 1,39,00,000.00 (Rupees One Crore Thirty Nine Lakh 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**

<b>Technical details</b>		<b>Main Building</b>
1.	No. of floors and height of each floor	Ground + 22 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 20 <sup>th</sup> Floor
3	Year of construction	2021 (Approx.)
4	Estimated future life	58 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 door
10	Flooring	Vitrified flooring
11	Finishing	Cement plastering with POP finishing
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
	(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	2 Lifts
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

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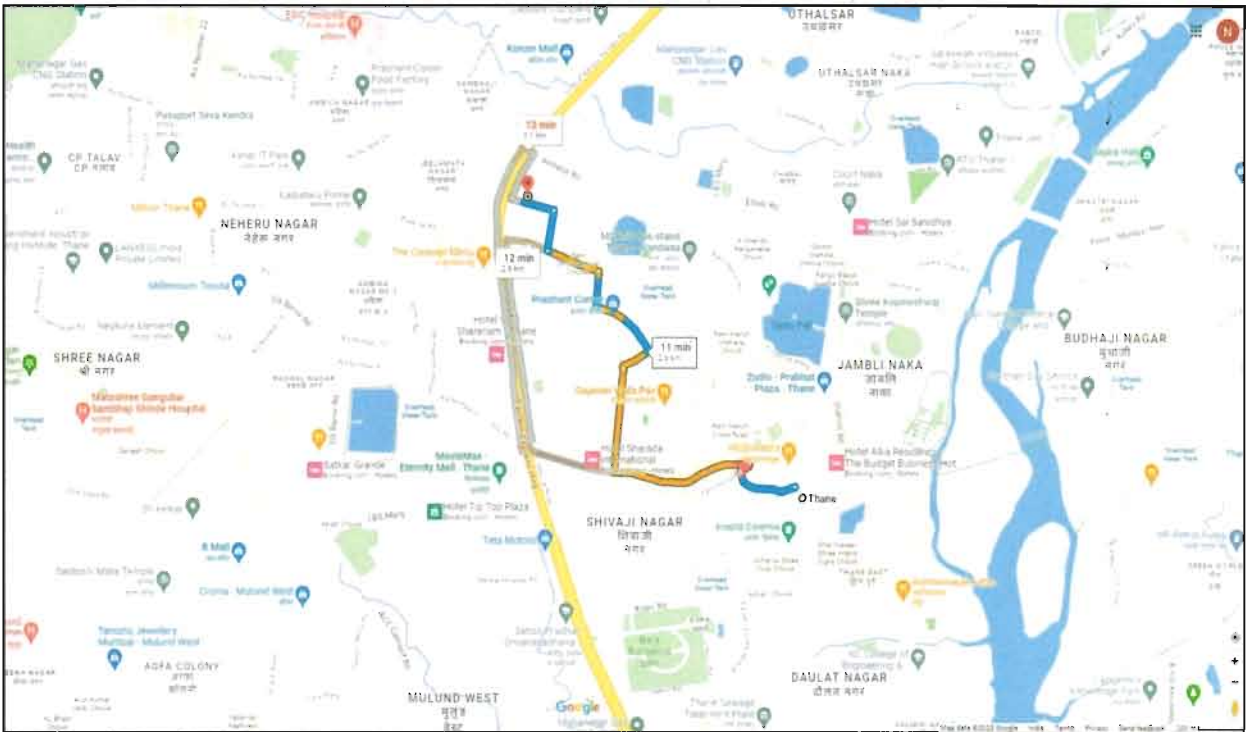
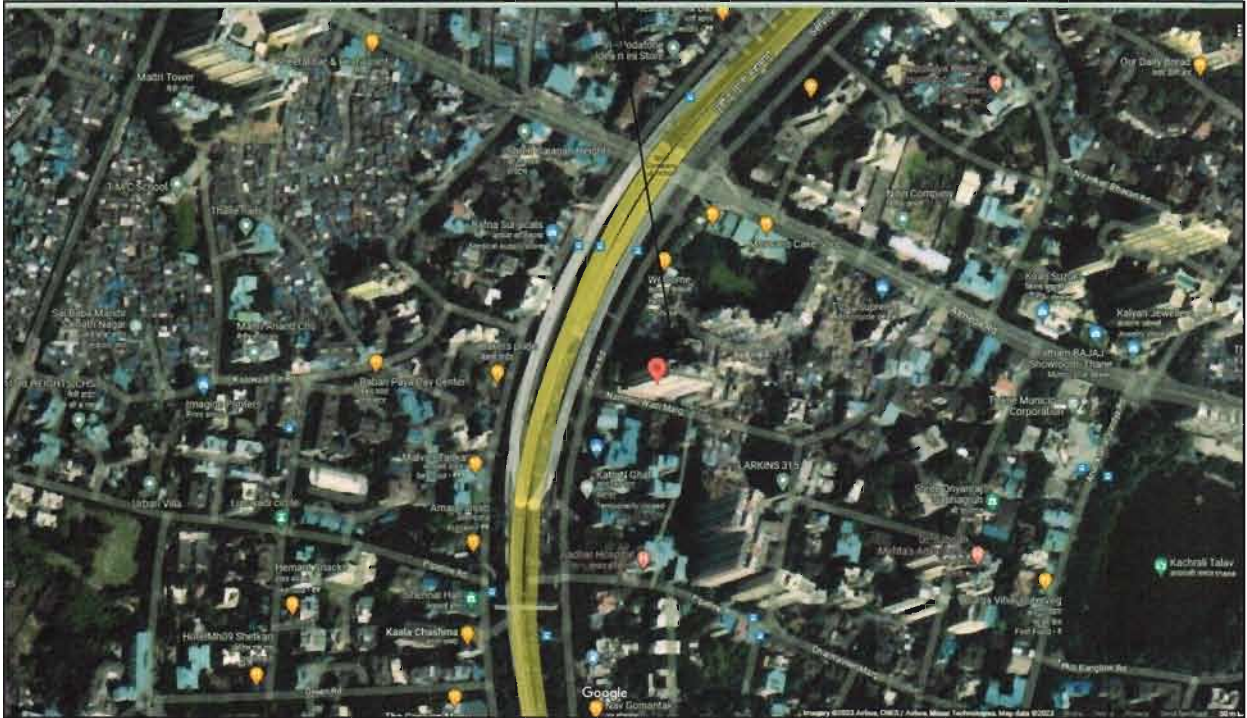
### Actual site photographs





## Route Map of the property

Site u/r



**Latitude Longitude - 19°11'52.2"N 72°57'49.2"E**

**Note:** The Blue line shows the route to site from nearest railway station (Thane – 2.6 Km.)



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## Ready Reckoner Rate



**Department of Registration & Stamps**  
 Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
 महाराष्ट्र शासन

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
**बाजारमूल्य दर पत्रक**

Home
Valuation Rules
User Manual
Close
Feedback

Year: 20232024
Language: English

**Annual Statement of Rates**

Selected District:

Select Taluka:

Select Village:

Search By:  Survey No  Location

Enter Survey No:

वर्णिकरण	कुली मूल्य	सिमेंट मूल्य	लौह	दुग्ध	लौह	एक (No.)	Attribute
5/15(A-5B) बाणके औद्योगिक वसाहतीतील भूखंड क्रमांक 01-3415	46000	101800	117500	127200	117500	बी सीटर	खर्च मंजूर
5/18/1- मुंबई शहर दुबळी महापालिका वॉर्डी वाठुस वॉर्डी अखंडता विक्रीसाठी पांचपाखाडी गावाच्या स्थित हददीगावून ते पूर्वे दुबळी महापालिका अखंडता वसाहतीच्या पूर्वे दुबळी महापालिका वॉर्डीच्या पूर्वेकडील भाग, वगटून एका बाजूला ज. अखंड भूखंड क्र. 140800	43200	104500	119600	135500	119600	बी सीटर	अखंड खर्च मंजूर
5/18-5(1) मुंबई शहर दुबळी महापालिका वॉर्डी वाठुस वॉर्डी अखंडता विक्रीसाठी वगटून एका बाजूला क्रमांक अखंड भूखंड क्रमांक / 140800	52000	140800	160000	190100	160600	बी सीटर	अखंड खर्च मंजूर
5/19/5-5(1) उत्तरेस पांचपाखाडी गावाची हद, पश्चिमेस भूरी श्याम रोडवरील अखंडता रोडने पूर्वे दुबळी महापालिका वॉर्डीच्या पूर्वे दुबळी महापालिका वॉर्डीच्या पूर्वे बाणके गावची बाजूला बाणके भूखंड	62400	116900	135600	178300	135500	बी सीटर	खर्च मंजूर

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## Price Indicators

This screenshot shows a property listing on the 99acres website. The listing is for a 1BHK 1Bath unit with a price of ₹95 Lac. The property is located in the Atlantis society in Panch Pakhadi, Thane. Key details include a super built-up area of 579 sq. ft., a built-up area of 500 sq. ft., and a carpet area of 442 sq. ft. The unit is on the 18th floor of a 22-story building. The listing also mentions that 3 people shortlisted this property since last week.

This screenshot shows another property listing on the 99acres website. The listing is for a 1BHK 2Baths unit with a price of ₹1 Cr. The property is located in the Atlantis society in Panch Pakhadi, Thane. Key details include a super built-up area of 540 sq. ft., a built-up area of 500 sq. ft., and a carpet area of 466 sq. ft. The unit is on the 18th floor of a 22-story building. The listing also mentions that 1 driver and GST charges & tax are included in the price.



## Price Indicators

**₹85 Lac** | 1BHK 2Baths

Estimated (₹ 81.00 Lac)

Super Built up area: 610 sq.ft. | Built up area: 609 sq.ft. | Carpet area: 435 sq.ft.

₹ 85 Lac | @ 19,540 per sq.ft. (Registable Sale Price)

11<sup>th</sup> of 22 Floors | Main Road

1 Bedroom, 2 Bathrooms, 2 Balconies with Pooja Room

Atalanti Panch Pakhadi, Thane

North-East

1 to 5 Year Old

**₹90 Lac** | 1BHK 2Baths

Estimated (₹ 77.00 Lac)

Carpet area: 423 sq.ft.

₹ 90 Lac+ Govt Charges & Tax | @ 21.27% per sq.ft. (Registable Sale Price)

11<sup>th</sup> of 24 Floors | Others

1 Bedroom, 2 Bathrooms, 1 Balcony

Atalanti Panch Pakhadi, Thane

North

1 to 5 Year Old



### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **08<sup>th</sup> August 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.

