

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Viswanathan Sridhar**

Residential Flat No. 1301, 13<sup>th</sup> Floor, Wing – C, Building No. 1, "**Maryland Greens Co-Op. Hsg. Soc. Ltd.**",  
Greens Meadows, Near Cardinal Gracias Memorial Hospital, Bhabhola – Bangli Road,  
Village – Sandor, Vasai (West), Taluka – Vasai, District – Palghar,  
PIN – 401 201, State – Maharashtra, Country – India.

Latitude Longitude - 19°21'50.6"N 72°48'27.7"E

### Valuation Prepare for:

**Cosmos Bank**

**Vasai (West) Branch**

Maurya Shopping Centre, Shop No 16, Ground Floor, Ambadi Road, Navghar, Vasai (West) - 401 202,  
State – Maharashtra, Country – India



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 **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)

Vastu/Mumbai/12/2023/5350/2303894  
08/21-123-PRSH  
Date: 08.12.2023

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 1301, 13<sup>th</sup> Floor, Wing – C, Building No. 1, "Maryland Greens Co-Op. Hsg. Soc. Ltd.", Greens Meadows, Near Cardinal Gracias Memorial Hospital, Bhabhola – Bangli Road, Village – Sandor, Vasai (West), Taluka – Vasai, District – Palghar, PIN – 401 201, State – Maharashtra, Country – India belongs to **Mr. Vishwanathan Sridhar**.

Boundaries of the property.

North : Classic Heights Apartment  
South : Open Plot  
East : Open Plot  
West : Internal 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 **₹ 35,09,000.00 (Rupees Thirty-Five Lakh Nine Thousand 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  
Chalikwar

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.08 17:58:40 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl. Valuation Report



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Valuation Report of Residential Flat No. 1301, 13<sup>th</sup> Floor, Wing – C, Building No. 1, "**Maryland Greens Co-Op. Hsg. Soc. Ltd.**", Greens Meadows, Near Cardinal Gracias Memorial Hospital, Bhabhola – Bangli Road, Village – Sandor, Vasai (West), Taluka – Vasai, District – Palghar, PIN – 401 201,  
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 08.12.2023 for Bank Loan Purpose
2	Date of inspection	01.12.2023
3	Name of the Owner	<b>Mr. Viswanathan Sridhar</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	<b>Address:</b> Residential Flat No. 1301, 13 <sup>th</sup> Floor, Wing – C, Building No. 1, " <b>Maryland Greens Co-Op. Hsg. Soc. Ltd.</b> ", Greens Meadows, Near Cardinal Gracias Memorial Hospital, Bhabhola – Bangli Road, Village – Sandor, Vasai (West), Taluka – Vasai, District – Palghar, PIN – 401 201, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Lucky Singh (Broker) Contact No. 8668706368
6	Location, street, ward no	Bhabhola – Bangli Road
	Survey/ Plot no. of land	Survey No. 188B & Hissa No1,2,3,4 & others of Village - Sandor
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. = 334.00 Flower Bed Area in Sq. Ft. = 59.00

		<p>Dry Balcony Area in Sq. Ft. = 16.00 Total Carpet Area in Sq. Ft. = 409.00 (Area as per Actual Site Measurement)</p> <p><b>Carpet Area in Sq. Ft. = 319.00</b> <b>(Area as per Agreement for Sale)</b></p> <p>Built Up Area in Sq. Ft. = 386.00 (Area as per Mulyankan Patrak)</p>
13	Roads, Streets or lanes on which the land is abutting	Bhabhola – Bangli Road
14	If freehold or leasehold land	Free Hold
15	<p>If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.</p> <p>(i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer</p>	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	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	<p>Floor Space Index permissible - As per VVCMC norms Percentage actually utilized – Details not available</p>





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	₹ 7,000.00 Expected rental income per month
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc, or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	<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 upon, the basis of arriving at the land rate	N. A.
<b><i>COST OF CONSTRUCTION</i></b>		
41	Year of commencement of construction and year of completion	Year of Completion – 2022 (As per site information)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
<b><u>Remark:</u></b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Vasai (West) Branch to assess fair market value as on 08.12.2023 for Residential Flat No. 1301, 13<sup>th</sup> Floor, Wing – C, Building No. 1, "Maryland Greens Co-Op. Hsg. Soc. Ltd.", Greens Meadows, Near Cardinal Gracias Memorial Hospital, Bhabhola – Bangli Road, Village – Sandor, Vasai (West), Taluka – Vasai, District – Palghar, PIN – 401 201, State – Maharashtra, Country – India belongs to **Mr. Vishwanathan Sridhar**.

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

1	Copy of Agreement for sale dated 01.12.2023 Between Edwin Dominic Ferreira (The Transferor) & Mr. Viswanathan Sridhar (The Transferee's).
2	Copy of Commencement Certificate No. VVCMC / TP / RDP / VP – 5793 / 146 / 2018 – 19 dated 03.11.2018 issued by Vasai Virar City Municipal Corporation.
3	Copy of RERA Certificate No. P99000003902 dated 09.09.2021.

### LOCATION:

The said building is located at Survey No. 188B & Hissa No1,2,3,4 & others of Village - Sandor. The property falls in Residential Zone. It is at a walking distance 6.3 Km. from Vasai railway station.

### BUILDING:

The building under reference is having Stilt + 14<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 building external condition is good. The building is used for residential purpose. 13<sup>th</sup> Floor is having 6 Residential Flats. The building is having 2 lifts.

### Residential Flat:

The residential flat under reference is situated on the 13<sup>th</sup> Floor. The composition of residential flat is Living Room + 1 Bedroom + Kitchen + W.C. + Bath + Flower Bed Area + Dry Balcony Area (i.e., **1BHK + W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with solid flush doors, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.

**Valuation as on 25<sup>th</sup> September 2023**

The Carpet Area of the Residential Flat	:	319.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	Year of Completion – 2022 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	01 Years
Cost of Construction	:	386.00 X 2,600.00 = ₹ 10,03,600.00
Depreciation $\{(100-10) \times 00 / 60\}$	:	N.A. As building age is below 5 years
Amount of depreciation	:	N.A. As building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 52,800.00 per Sq. M. i.e., ₹ 4,905.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. As building age is below 5 years
Prevailing market rate	:	₹ 11,000.00 per Sq. Ft.
<b>Value of property as on 08.12.2023</b>	:	<b>319.00 Sq. Ft. X ₹ 11,000.00 = ₹ 35,09,000.00</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)

Depreciated fair value of the property as on 08.12.2023	:	₹ 35,09,000.00
Total Value of the property	:	₹ 35,09,000.00
The Realizable value of the property	:	₹ 31,58,100.00
Distress value of the property	:	₹ 28,07,200.00
Insurable value of the property (386.00 X 2,600.00)	:	₹ 10,03,600.00
Guideline value of the property (386.00 X 4,905.00)	:	₹ 18,93,330.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1301, 13<sup>th</sup> Floor, Wing – C, Building No. 1, "Maryland Greens Co-Op. Hsg. Soc. Ltd.", Greens Meadows, Near Cardinal Gracias Memorial Hospital, Bhabhola – Bangli Road, Village – Sandor, Vasai (West), Taluka – Vasai, District – Palghar, PIN – 401 201, State – Maharashtra, Country – India for this particular purpose at **₹ 35,09,000.00 (Rupees Thirty-Five Lakh Nine Thousand Only)** as on **08<sup>th</sup> December 2023**.

## **NOTES**

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **08<sup>th</sup> December 2023 is ₹ 35,09,000.00 (Rupees Thirty-Five Lakh Nine Thousand 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 owner 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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An ISO 9001:2015 Certified Company [www.vastukala.org](http://www.vastukala.org)

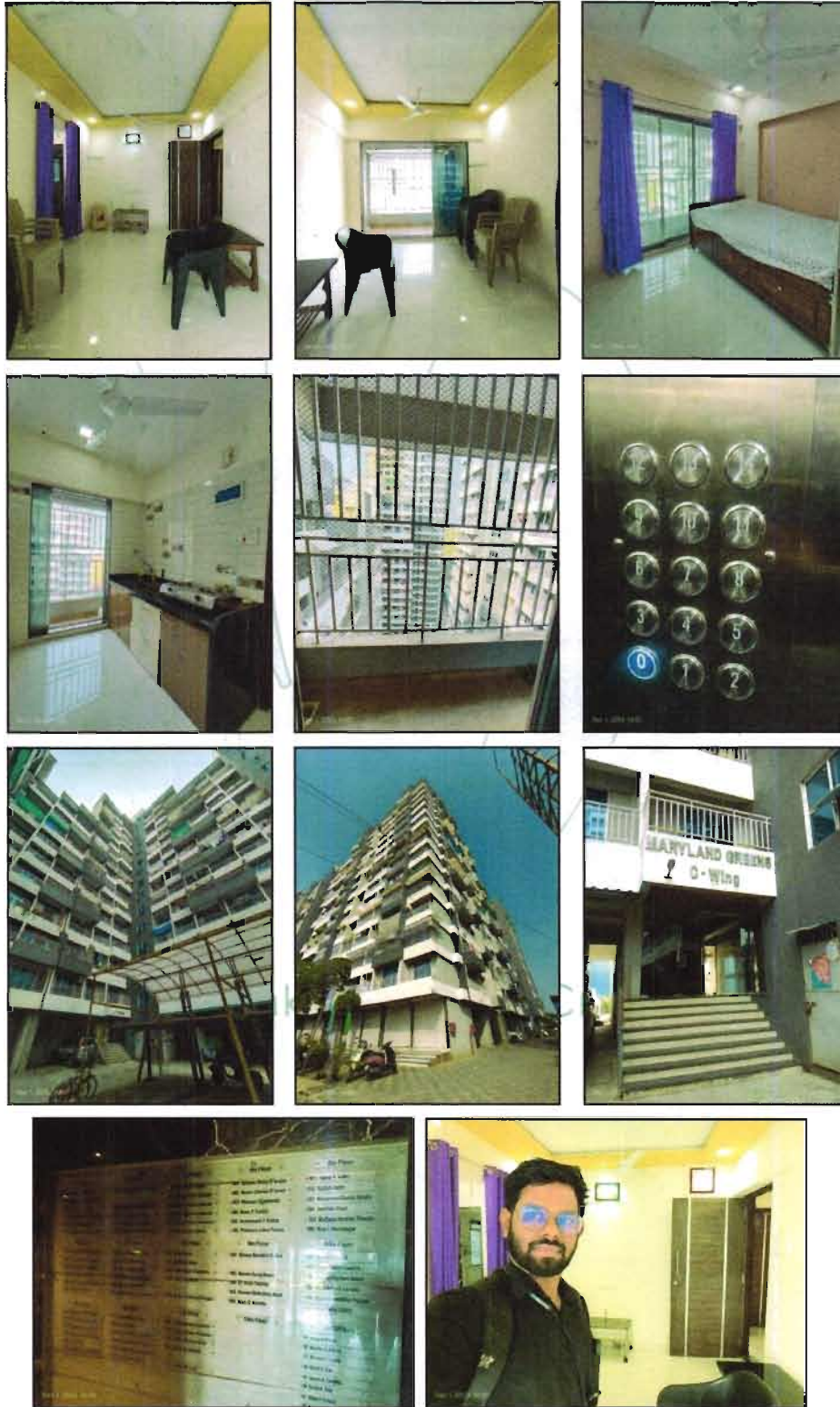




**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 14 <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 13 <sup>th</sup> Floor
3.	Year of construction	Year of Completion - 2022 (As per site information)
4.	Estimated future life	59 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, Powder Coated Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finished
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	Yes
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls
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	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

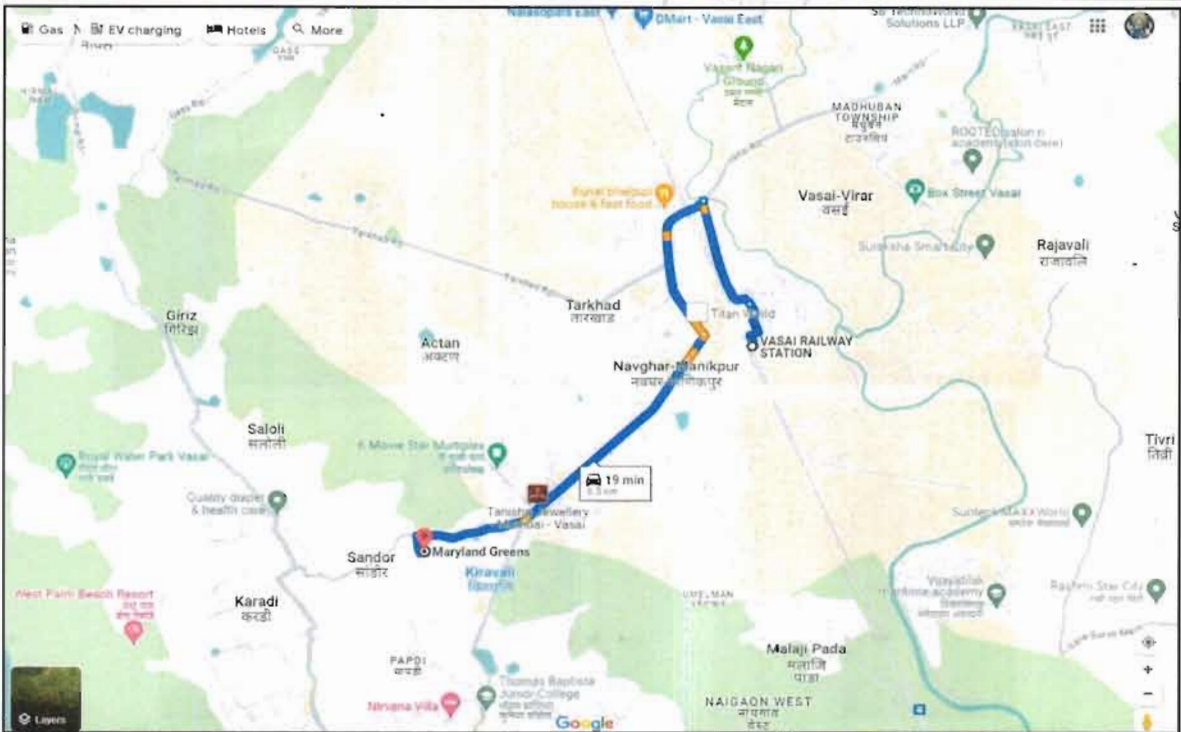
## Actual site photographs





## Route Map of the property


Site u/r



Latitude Longitude - 19°21'50.6"N 72°48'27.7"E


Note: The Blue line shows the route to site from nearest railway station (Vasai – 6.3 Km.)

## Ready Reckoner Rate



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

नोंदणी व मुदोंक  
विभाग  
महाराष्ट्र शासन



**Valuation For Urban Area**

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**Location Details**

Select Type:  Development Agreement  Tenant Occupied  Other

Division Name:  [Help on Division](#)

District Name:  Taluka Name:  Village/Zone Name:  SubZone Name:

Open Land	Residence	Office	Shop	Industry	Unit
5800	48000	58600	62400	56600	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	48,000.00			
Increased by 10% on Flat Located on 13 <sup>th</sup> Floor	4,800.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>52,800.00</b>	<b>Sq. Mtr.</b>	<b>4,905.00</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:

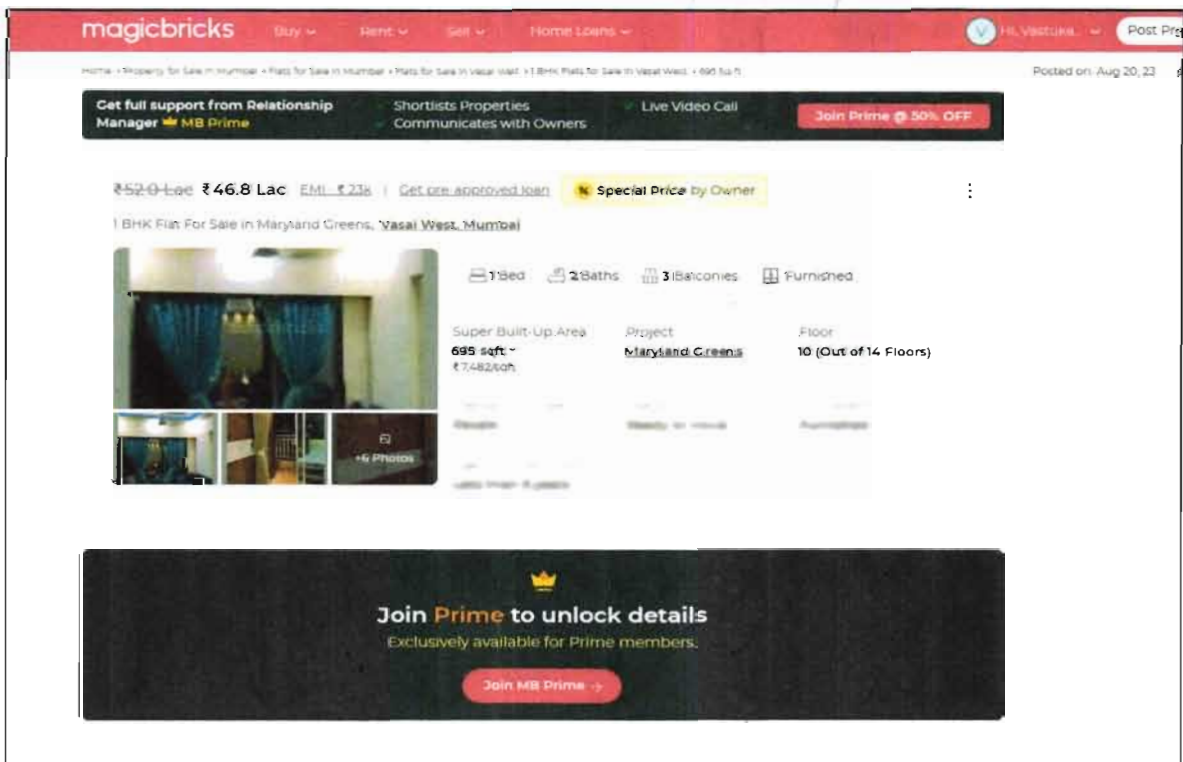
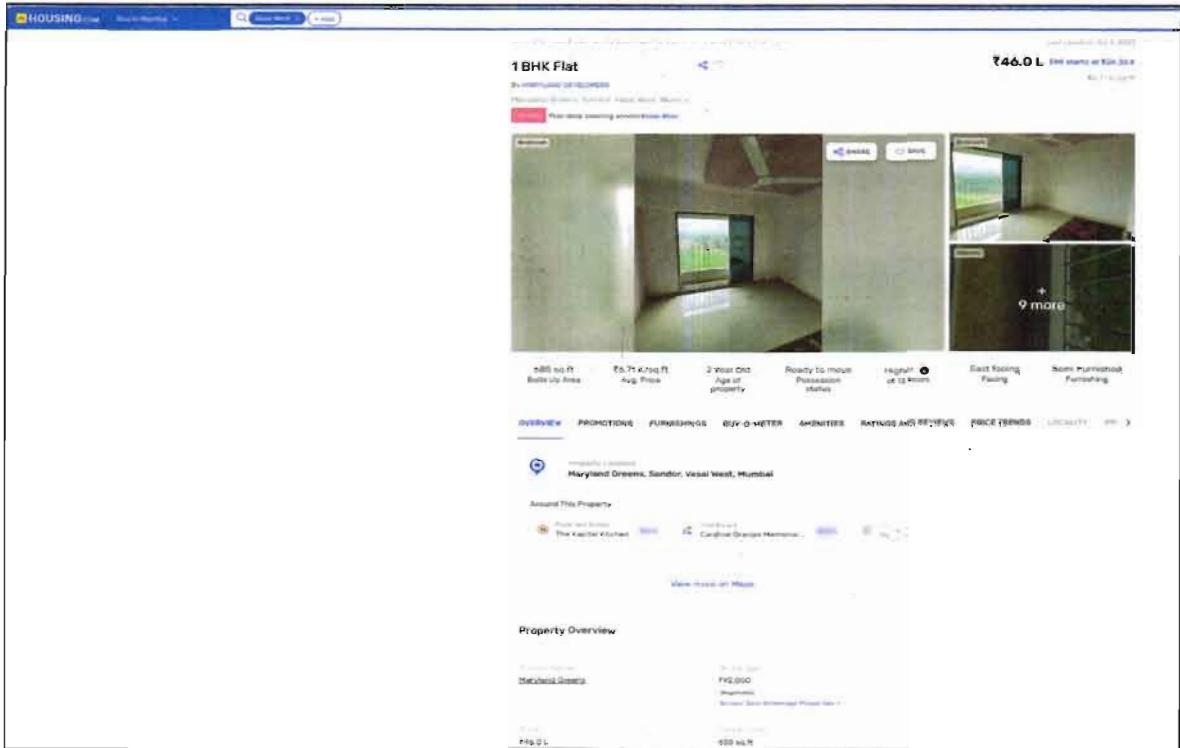
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21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

**Table – D: Depreciation Percentage Table**

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



# Price Indicators



# Price Indicators

**magicbricks** Buy Rent Sell Home Loans

Home > Property for sale in Mumbai > Flats for sale in Mumbai > Flats for sale in Vasai West > 1 BHK Flats for sale in Vasai West > 407 sq.ft

Posted on Sep 04, 23 Property ID: 52922433

Get priority access & benefits with **MB Prime** Unlock exclusively Reserved Owner Properties **Join Prime 20% OFF**

Contact Owner **Viraj Lemos** - 919600000000 **Request Photos**

**₹ 40.0 Lac** EMI: ₹ 18k | **Get pre-approved loan**

1 BHK Flat For Sale in Maryland Greens, Vasai West, Mumbai

1 Bed, 1 Bath, 3 Balconies, Furnished

Carpet Area: **418 sqft** (₹ 4.58/sqft) | Project: **Maryland Greens** | Floor: **3 (Out of 7 Floors)**

Transaction Type: **New Property** | Status: **Ready to Move** | Facing: **West**

Furnished Status: **Furnished** | Type Of Ownership: **Co-operative Society** | Age Of Construction: **Less than 5 years**

Newly Constructed Property

Contact Owner Request Photos Last contact made 44 days ago

**More Details**

Price Breakup: ₹ 40 Lac

Booking Amount: ₹ 50000

Address: Maryland Society, Bhabola Naka, Besides Mcdonalds Vasai West, Vasai West, Mumbai - Mira Road and Beyond, Maharashtra

**commonfloor.com** Mumbai Buy Location or Budget or Project Name POST PROPERTY

**Maryland Greens** By Maryland Greens in Vasai West **₹39 L onwards** Request a Call Back

OVERVIEW LOCATION BUY RENT

1, 2 BHK Area: 650 - 990 sq.ft (56.27 - 91.11 sq.yd)

Price Range: ₹ 39 L - 59.40 L

Property Type: Apartment | Launched Date: Aug-2017

REERA ID: PRC03883800

I am looking for:  Home Loan  Painting Service  Interior Design Service **REQUEST CALL BACK**

**Unit Configuration**

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans   Live-in Tour
1 BHK Apartment (Availability: Sold out)	650 sq.ft (66.39 sq.yd)	NA	₹ 39 L	NA
2 BHK Apartment (Availability: Sold out)	990 sq.ft (101.14 sq.yd)	NA	₹ 59.40 L	NA

Maximum: 100/1000 Characters. Minimum: 10 Characters. Only English and Hindi characters are allowed. (Last updated on: 20 Nov 2017)



**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> December 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 knowledgeable 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 ₹ 35,09,000.00 (Rupees Thirty-Five Lakh Nine Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.08 17:58:52 +05'30'

Auth. Sign.

Director

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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