#### PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001.U/B FLOOR. PG-3847/23-24 18-Dec-23 BOOMERANG, CHANDIVALI FARM ROAD, **Delivery Note** Mode/Terms of Payment ANDHERI-EAST 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Dated Buyer's Order No. Buyer (Bill to) COSMOS BANK- DOMBIVALI BRANCH Delivery Note Date Dispatch Doc No. Dombivali (East) Branch 005673/2304036 Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Dispatched through Destination Tilak Nagar, Dombivali (East), Taluka Kalyan, District Thane - 400605, State - Maharashtra, Country - India. GSTIN/UIN : 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27 Particulars HSN/SAC GST Amount SI Rate No. 1 **VALUATION FEE** 997224 18 % 2,000.00 (Technical Inspection and Certification Services) CGST 180.00 SGST 180.00 Total 2,360.00 Amount Chargeable (in words) FROF Indian Rupee Two Thousand Three Hundred Sixty Only Central Tax State Tax Total HSN/SAC Taxable Value Rate Amount Rate Amount Tax Amount 2,000.00 180.00 180.00 360.00 997224 9% 9% 2,000.00 180.00 360.00 Total 180.00 Tax Amount (in words): Indian Rupee Three Hundred Sixty Only Company's Bank Details ICICI BANK LTD Bank Name Remarks: 340505000531 A/c No. 005673/2304036 Mr. Resham Viren Shah & Mrs. Gopika Resham Shah - Residential Flat No. 504, 5th **THANE CHARAI & ICIC0003405** Branch & IFS Code: Foor, Wing – A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane, Thane - 421 301, State - Maharashtra, Country India. : AADCV4303R Company's PAN NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE. UPI Virtual ID : VASTUKALATHANE@icici MSME Registration No. - 27222201137 for Vastukala Consultants (I) Pvt Ltd Customer's Seal and Signature Signatory

This is a Computer Generated Invoice





CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Dombivali (East) Branch / Mr. Resham Viren Shah (5673/2304036)

Page 2 of 17

Vastu/Thane/12/2023/5673/2304036 18/19-265-PSRJ Date: 18.12.2023

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 504, 5th Foor, Wing – A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village - Kanchangaon, Dombiyali (East), Taluka - Kalyan, District - Thane, Thane - 421 301, State - Maharashtra, Country - India belongs to Mr. Resham Viren Shah & Mrs. Gopika Resham Shah.

Boundaries of the property.

North

Open Plot

South

Shankheshwar Marq

East

Open Plot / Internal Road

West

Mangalmurti Homes CHSL / 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 ₹41,75,100.00 (Rupees Forty-One Lakh Seventy-Five Thousand One 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. LT

Manoi 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: 2023.12.18 18:06:54 +05'30'



Director

Auth. Sign.

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

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 :

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Aurangabad
Pune Nanded

Rajkot Raipur 🖓

Indore 🗣 Ahmedabad 💡 Jaipur Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

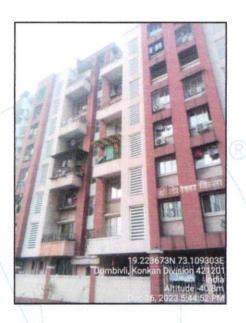
TeleFax: +91 22 28371325/24 mumbai@vastukala.org

www.vastukala.org





## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Mr. Resham Viren Shah & Mrs. Gopika Resham Shah

Residential Flat No. 504, 5th Foor, Wing - A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village - Kanchangaon, Dombivali (East), Taluka - Kalyan, District - Thane, Thane - 421 301, State - Maharashtra, Country - India.

Latitude Longitude - 19°13'25.3"N 73°06'34.2"E

#### Valuation Done for: Cosmos Bank

Dombivali (East) Branchs

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka - Kalyan, District - Thane - 400 605, 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, Tel.: 80978 82976 / 90216 25621

Our Pan India Presence at:

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Aurangabad Pune Nanded P Delhi NCR P Nashik

Ahmedabad 💡 Jaipur

Raikot Raipur 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Dombivali (East) Branch / Mr. Resham Viren Shah (5673/2304036)

Page 2 of 17

Vastu/Thane/12/2023/5673/2304036 18/19-265-PSRJ Date: 18.12.2023

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 504, 5th Foor, Wing - A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village - Kanchangaon, Dombivali (East), Taluka - Kalyan, District - Thane, Thane - 421 301, State - Maharashtra, Country - India belongs to Mr. Resham Viren Shah & Mrs. Gopika Resham Shah.

Boundaries of the property.

North Open Plot

South Shankheshwar Marg

East Open Plot / Internal Road

West Mangalmurti Homes CHSL / 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 ₹ 41,75,100.00 (Rupees Forty-One Lakh Seventy-Five Thousand One 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) PV

Manoi 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: 2023.12.18 18:06:54 +05'30'



Director

Auth. Sign.

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

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: Aurangabad Pune 

 ↑ Thane Nanded P Delhi NCR **Nashik** 

Ahmedabad 9 Jaipur

P Rajkot Raipur 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

www.vastukala.org

# Valuation Report of Residential Flat No. 504, 5th Foor, Wing – A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane, Thane – 421 301, 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 18.12.2023 for Bank Loan Purpose			
2	Date of inspection	16.12.2023			
3	Name of the owner/ owners	Mr. Resham Viren Shah & Mrs. Gopika Resham Shah			
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. 504, 5th Foor, Wing – A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane, Thane – 421 301, State – Maharashtra, Country – India.  Contact Person: Mr. Resham V. Shah (Owner) Contact No. 9819209234			
6	Location, street, ward no	Plot No. A, Behind R.B.T. School, Khambalpada Bhoirwadi, Village – Kanchangaon, Dombiva (East), Taluka – Kalyan, District – Thane			
7	Survey/ Plot no. of land Think. Innovo				
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. = 399.00 Open Terrace Area in Sq. Ft. = 47.00			



		Total Carpet Area in Sq. Ft. = 446.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 409.00 Pocket Terrace Area in Sq. Ft. = 58.00 Total Carpet Area in Sq. Ft. = 467.00 (Area as per Agreement for sale)
		Built Up Area in Sq. Ft. = 560.00 (Area as per Agreement + 20%)
N 15 B		All the above areas are within 4% 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	Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane
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.	To the same as f
	(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.
	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	e building owner occupied/ tenanted/ both?	Vacant		
		e property owner occupied, specify portion extent of area under owner-occupation	Fully		
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – As per KDMC 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	₹ 8,500.00 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	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			N. A.		
30			N. A.		
31	1919/1999/		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	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	ls a	ny dispute between landlord and tenant	N. A.		





	regarding rent pending in a court of rent?			
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.		
II,	SALES			
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 up on, the basis of arriving at the land rate	N. A		
	COST OF CONSTRUCTION	- A		
41	Year of commencement of construction and year of completion	Year of Completion – 2015 (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, Dombivali (East) Branch to assess fair market value as on 18.12.2023 for Residential Flat No. 504, 5<sup>th</sup> Foor, Wing – A, **"Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd."**, Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane, Thane – 421 301, State – Maharashtra, Country – India belongs to **Mr. Resham Viren Shah & Mrs. Gopika Resham Shah.** 

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

1	Copy of Agreement for sale dated 12.12.2023 (14 Pages from Documents) Between Mr. Bhagesh Ekna			
	Gavli (The Transferor / Seller) and Mr. Resham Viren Shah & Mrs. Gopika Resham Shah (The			
16.1	Transferees / Purchasers).			
2	Copy of Commencement Certificate No. KDMC / NRV / BP / DV / 2012 - 2013 / 32 / 39 dated 20.03.2014			
	issued by Kalyan Dombivli Municipal Corporation.			
3	Copy of Occupancy Certificate No. KDMC / NRV / CC / DV / 102 dated 30.07.2015 issued by Kalya			
	Dombivli Municipal Corporation.			





#### LOCATION:

The said building is located at Plot No. A, Old Survey No. 101 Part and New Survey No. 29/1, 29/2, 29/3, 29/4, 29/5 of Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.5 KM. from Dombivali railway 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 building external condition is good. The building is used for residential purpose. 5<sup>th</sup> Floor is having 4 Residential Flat. Building is having 1 lift.

#### Residential Flat:

The residential flat under reference is situated on the 5<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bath & WC + Passage + Cupboard Area + Pocket Terrace Area. (i.e., 2 BHK with Bath & WC + Pocket Terrace Area). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters door, Powder Coated Aluminum sliding windows & Concealed electrification & Plumbing etc.

#### Valuation as on 18th December 2023

The Carpet Area of the Residential Flat	:	467.00 Sq. Ft.
V-1		

#### **Deduct Depreciation:**

Value of property as on 18.12.2023	:	467.00 Sq. Ft. X ₹ 9,300.00 = ₹ 43,43,100.00
Prevailing market rate	:	₹ 9,300.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 66,443.00 per Sq. M. i.e., ₹ 6,173.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	10	₹70,490.00 per Sq. M. i.e., ₹ 6,549.00 per Sq. Ft.
Amount of depreciation	:	₹ 1,68,000.00
Depreciation {(100-10) X 8 / 60}	1	12.00%
Cost of Construction	:	560.00 × 2,500.00 = ₹ 14,00,000.00
Age of the building as on 2023	;	8 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2015 (As per Occupancy Certificate)

(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 18.12.2023		₹ 43,43,100.00 - ₹ 1,68,000.00 = ₹ 41,75,100.00	
Total Value of the property	:	₹ 41,75,100.00	





Valuation Report Prepared For: Cosmos Bank / Dombivali (East) Branch / Mr. Resham Viren Shah (5673/2304036) Page 8 of 17

The realizable value of the property	:	₹ 37,57,590.00	
Distress value of the property	:	₹ 33,40,080.00	
Insurable value of the property (560.00 X 2,500.00)	:	₹ 14,00,000.00	
Guideline value of the property (560.00 X 5,274.00)	:	₹ 29,53,440.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 504, 5<sup>th</sup> Foor, Wing – A, "Shree Shankheshwar Villa Co-Op. Hsg. Soc. Ltd.", Plot No. A, Behind R.B.T. School, Khambalpada, Bhoirwadi, Village – Kanchangaon, Dombivali (East), Taluka – Kalyan, District – Thane, Thane – 421 301, State – Maharashtra, Country – India for this particular purpose at ₹41,75,100.00 (Rupees Forty One Lakh Seventy Five Thousand One Hundred Only) as on 18<sup>th</sup> December 2023.

#### **NOTES**

- 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 18<sup>th</sup> December 2023 is ₹ 41,75,100.00 (Rupees Forty One Lakh Seventy Five Thousand One 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.
- 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

#### Technical details

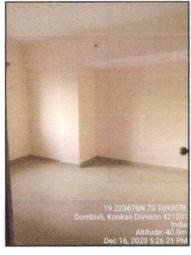
#### Main Building

1.	No. of flo	oors and height of each floor	Part Ground + Part Stilt + 7th Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 5th Floor		
3	Year of construction		2015 (As per Occupancy Certificate)		
4	Estimate	ed future life	52 Years Subject to proper, preventive periodic maintenance & structural repairs		
5	7.07	construction- load bearing CC frame/ steel frame	R.C.C. Framed Structure		
6	Type of f	foundations	R.C.C. Foundation		
7	Walls		All external walls are 9" thick and partition walls are 6" thick.		
8	Partition	S	6" thick brick wall		
9	Doors ar	nd Windows	Teak wood door frame with flush Shutter door, Aluminium sliding windows		
10	Flooring		Vitrified flooring		
11	Finishing		Cement plastering, POP finishing		
12	Roofing	and terracing	R.C.C. Slab		
13		architectural or decorative features,	No American September 1		
14	(i)	Internal wiring – surface or conduit Class of fittings: Superior/ Ordinary/ Poor.	Concealed electrification  Concealed plumbing		
15	Sanitary (i) (ii) (iii) (iv)	installations  No. of water closets  No. of lavatory basins  No. of urinals  No. of sink	As per Requirement		
16		fittings: Superior colored / superior	Ordinary Ordinary		
17	Compou Height a		Not Provided		
18		ts and capacity	1 Lift provided		
19		ound sump – capacity and type of	R.C.C tank		
20	Over-head tank Location, capacity Type of construction		R.C.C tank on terrace		
21		no. and their horse power	May be provided as per requirement		
22	Roads a	nd paving within the compound nate area and type of paving	Cement concrete in open spaces, etc.		
23		disposal – whereas connected to	Connected to Municipal Sewerage System		



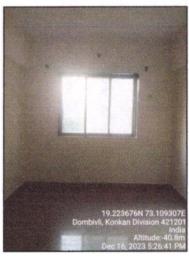
public sewers, if septic tanks provided, no. and capacity

## Actual site photographs





















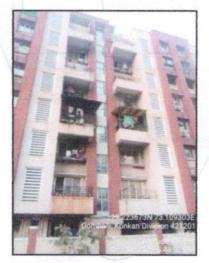


## Actual site photographs









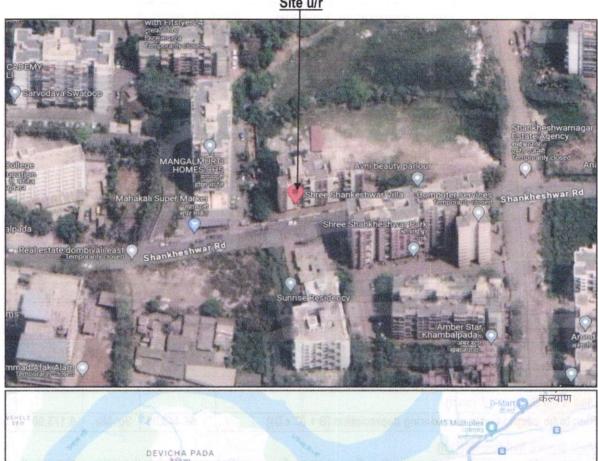


Think.Innovate.Create



## Route Map of the property

Site u/r





Latitude Longitude - 19°13'25.3"N 73°06'34.2"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 3.5 KM.)





## Ready Reckoner Rate



Rate to be adopted after considering depreciation [B + (C x D)]	66,443.00	Sq. Mtr.	6,173.00	Sq. Ft.
(Age of the Building – 8 Years)				
Depreciation Percentage as per table (D) [100% - 8%]	92%			
The difference between land rate and building rate (A – B = C)	50,590.00			
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	19,900.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	70,490.00	Sq. Mtr.	6,549.00	Sq. Ft.
Increase by 5% on Flat Located on 5th Floor	3,710.00			
Stamp Duty Ready Reckoner Market Value Rate for Flat	74,200.00			

#### 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

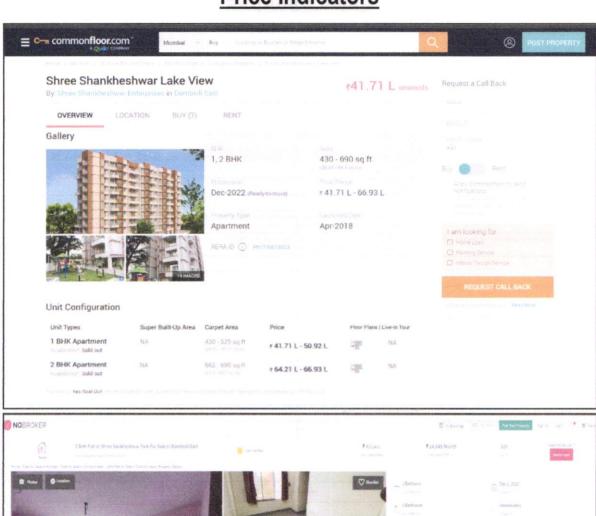
#### Table - D: Depreciation Percentage Table

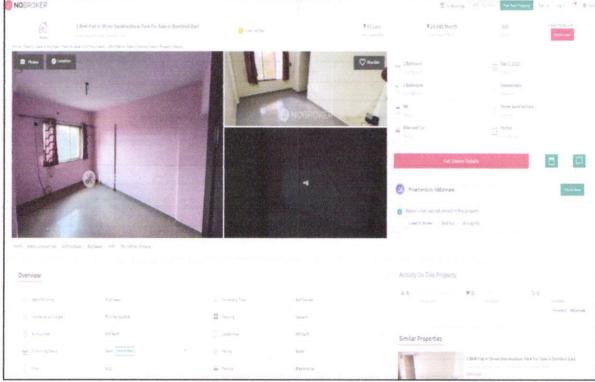
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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





## Sales Instance

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सम्बद्धाः विद्यास्य अर्थे हे हे सोह <sup>†</sup> सू हरे.	CMBN		
भूगान गेरीना र कावण अन्यम	्योषियं नावन्याः प्रोक्षेत्रीयः प्रतः इस मीली विभाग १८६ स. २००. मेर्व संस्थात य रांग हुन स्ति १०० वैनविन स्ति १८० विद्यालये मेर्वास्थात व रांग है नाव प्रतः केष्या । १८० विद्यालया मेर्या विभाव स्थाप केष्या । १८० विद्यालया स्थाप केष्या । १८० विद्यालया स्थाप । १८० विद्यालया		
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अवन्त्री विद्य हुई हेक्कर असे हेम्र			
त्त्रोत हम द्वार भेम् देवार अवत्त्रे य वेद देवाँ राजात सुरूप वेद और अवन मेंच्ये या र	क मा विकास में का ता महिन कर के किए के किए के किए के मानवार कर का किए के किए के मानवार के किए आहात है कि आहात सामक के किए मानवार में बोदा किए को कि कहात का का मोट कर के किए के किए के किए के किए के किए का किए किए किए का किए का किए का किए का किए का किए का किए किए का किए किए का किए किए का का किए का का किए का का किए का का किए का क		
इस्तेत हम किन क्षानी कि केटी राज्यत सुन्यर के और अनल जीती या ज	्या न्या सामानी नार हा नारी र जात र प्रत्योत्तर , सीत र सेवर (स्वर ११-०) का स्वेत असेत करना सुर्वित नातु की सेवीआपात है र आसामान त सामान निकासी नार शासामान करने र प्रत्योत्तर , सीतर , सेवर ११-०) का स्वेत असेत सुर्वित नारू १९०० के सीति आसामान		
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#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 18th 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 knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

#### UNDER LYING ASSUMPTIONS

- 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.
- 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 ₹ 41,75,100.00 (Rupees Forty One Lakh Seventy Five Thousand One Hundred 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: 2023.12.18 18:07:05 +05'30'

Director

Auth. Sign.

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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