

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Kushal Parshuram Koli, Parshuram Kashinath Koli & Pooja Parshuram Koli**

Residential Flat No. 604, 6th Floor, "**Radha Niwas**", Plot No. 127, Sector – R2, Village – Pushpak
Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206,
State – Maharashtra, Country – India.

Latitude Longitude - 18°59'03.3"N 73°05'34.3"E

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Valuation Prepared for:

Cosmos Bank

Kandivali (West) Branch

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



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
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

VALUATION OPINION REPORT

The property bearing Residential Flat No. 604, 6th Floor, "Radha Niwas", Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India belongs to **Kushal Parshuram Koli, Parshuram Kashinath Koli & Pooja Parshuram Koli.**

Boundaries of the property.

North	: Uran Road
South	: Internal Road
East	: Under Construction Building
West	: Ganpat Arcade Building

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 **₹ 41,71,200.00 (Rupees Forty-One Lakh Seventy-One Thousand Two 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
Chalikwar
Director**

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.27 12:50:37 +05'30'

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



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Valuation Report of Residential Flat No. 604, 6th Floor, "Radha Niwas", Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206, 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 27.12.2023 for Bank Loan Purpose
2	Date of inspection	27.12.2023
3	Name of the owner/ owners	Kushal Parshuram Koli, Parshuram Kashinath Koli & Pooja Parshuram Koli
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 604, 6th Floor, "Radha Niwas", Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India. Contact Person: Mr. Ibrahim Patel (Builder)
6	Location, street, ward no	Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206
7	Survey/ Plot no. of land	Plot No. 127, Sector – R2 of Village Pushpak Vadghar
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. = 295.00 Flower Bed Area in Sq. Ft. = 18.00 Terrace Area in Sq. Ft. = 31.00 Total Carpet Area in Sq. Ft. = 344.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 316.00

		(Area as agreement for Sale) Built Up Area in Sq. Ft. = 348.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206
14	If freehold or leasehold land	Lease 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.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Internal work is in progress
	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 MBMC norms Percentage actually utilized – Details not available

26	RENTS		
	(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	₹ 10,500.00 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.
	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 upon, the basis of arriving at the land rate	N. A.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2023 (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: <i>i. As per site measurement, the carpet area of the property is 344.00 Sq. Ft. (Including Flowerbed Area & Terrace Area), But as per agreement, the Carpet area of the property is 316.00 Sq. Ft. Hence to give proper weightage to the value of the property, Higher rate i.e. ₹ 13,200.00 per Sq. ft. is considered.</i> <i>ii. At the time of site visit, final finishing work of flat is in progress.</i>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 27.12.2023 for Residential Flat No. 604, 6th Floor, "Radha Niwas", Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India. belongs to **Kushal Parshuram Koli, Parshuram Kashinath Koli & Pooja Parshuram Koli.**

We are in receipt of the following documents:

1	Copy of agreement for Sale 22006 / 2023 dated 14.12.2023 between M/s. Ideal Builder (The Builder) and Kushal Parshuram Koli, Parshuram Kashinath Koli & Pooja Parshuram Koli (The Purchaser).
2	Copy of Commencement Certificate No. CIDCO / BP – 17471 / TPO (NM & K) / 2020 / 7769 dated 01.04.2021 issued by CIDCO
3	Copy of Occupancy Certificate No. CIDCO / BP – 17471 / TPO (NM & K) / 2020 / 10825 dated 05.06.2023 issued by CIDCO.

LOCATION:

The said building is located at Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206. The property falls in Residential Zone. It is at a travelling distance 4.1 Km. from Panvel railway station.

BUILDING:

The building under reference is having Part Ground & Part Stilt + 6 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 6th Floor is having 5 Residential Flats. The building having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage + Flower Bed Area + Terrace Area (i.e., **1BHK with WC + Bath**). **At the time of site visit, final finishing work of flat is in progress.** The residential flat is finished with Vitrified tiles flooring, Proposed Teak wood door frame with flush shutters, Proposed Powder Coated Aluminum sliding windows, Proposed Concealed electrification & Concealed plumbing etc.

Valuation as on 27th December 2023

The Carpet Area of the Residential Flat	:	316.00 Sq. Ft. (Area as agreement for Sale)
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Deduct Depreciation:

Year of Construction of the building	:	2023 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	New Construction
Cost of Construction	:	348.00 X 2,600.00 = ₹ 9,04,800.00
Depreciation $\{(100-10) \times 0 / 60\}$:	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	:	₹ 51,870.00 per Sq. M. i.e., ₹ 4,819.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. As building age is below 5 years
Prevailing market rate	:	₹ 13,200.00 per Sq. Ft.
Value of property as on 27.12.2023	:	316.00 Sq. Ft. X ₹ 13,200.00 = ₹ 41,71,200.00

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

Depreciated fair value of the property as on 27.12.2023	:	₹ 41,71,200.00
Total Value of the property	:	₹ 41,71,200.00
The realizable value of the property	:	₹ 37,54,080.00
Distress value of the property	:	₹ 33,36,960.00
Insurable value of the property (348.00 X 2,600.00)	:	₹ 9,04,800.00
Guideline value of the property (As per Index II)	:	₹ 18,27,484.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 604, 6th Floor, "**Radha Niwas**", Plot No. 127, Sector – R2, Village – Pushpak Vadghar, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India. for this particular purpose at **₹ 41,71,200.00 (Rupees Forty One Lakh Seventy One Thousand Two Hundred Only)** as on **27th December 2023**.

NOTES

1. I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **27th December 2023 is ₹ 41,71,200.00 (Rupees Forty One Lakh Seventy One Thousand Two 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:

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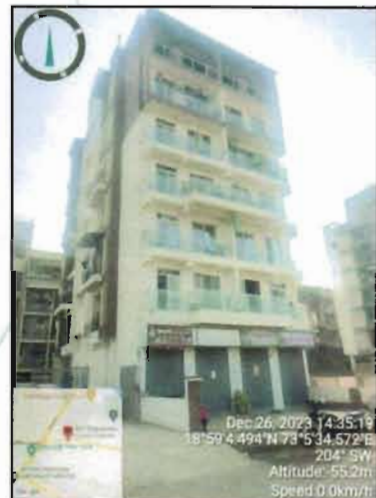
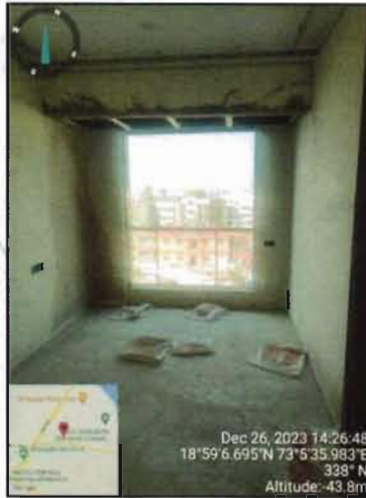
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ANNEXURE TO FORM 0-1

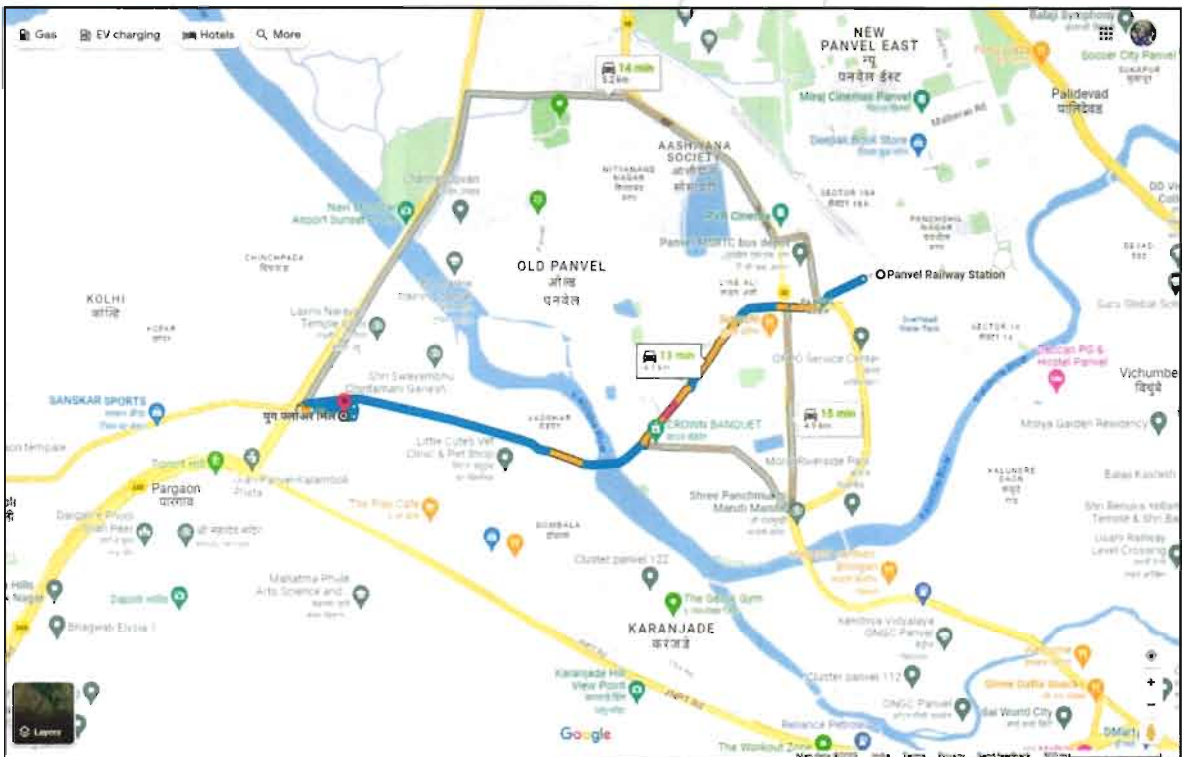
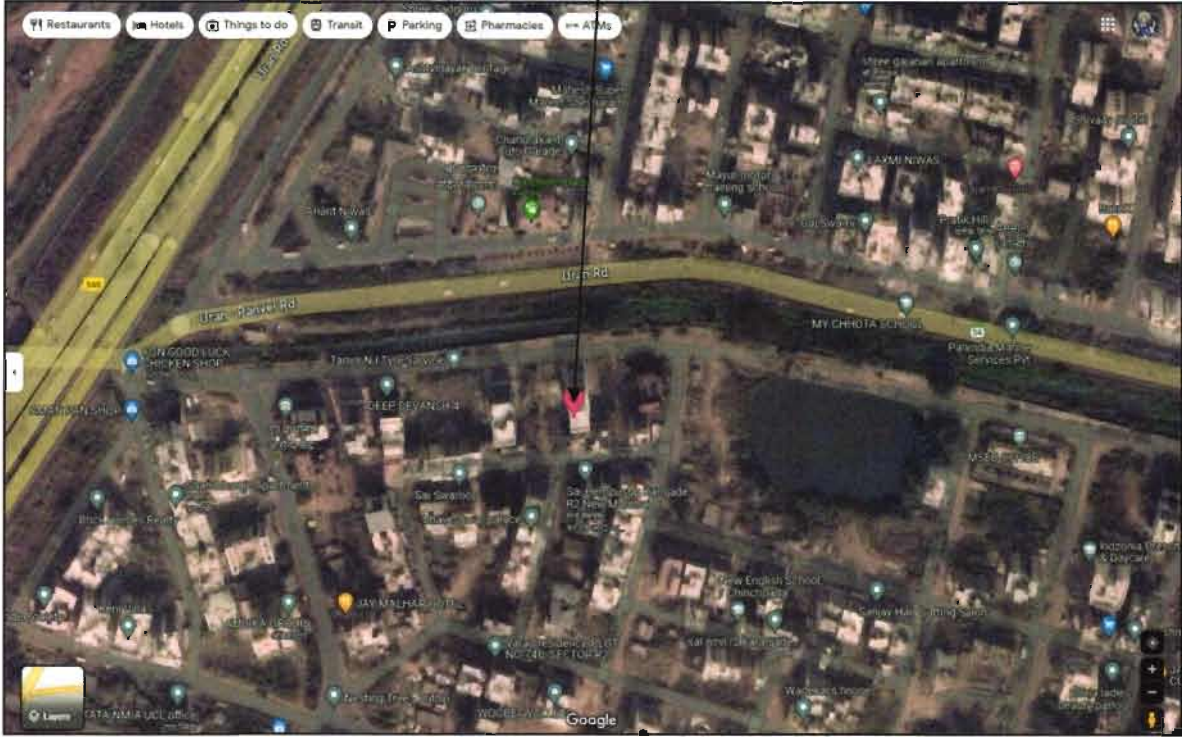
Technical details		Main Building
1.	No. of floors and height of each floor	Part Ground & Part Stilt + 6 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6 th Floor
3	Year of construction	2023 (As per Occupancy Certificate)
4	Estimated future life	60 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	Proposed Teak wood door frame with safety doors, Proposed Powder Coated Aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Proposed Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Proposed Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Proposed 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	Not Provided
18	No. of lifts and capacity	1 Lift
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 - 18°59'03.3"N 73°05'34.3"E

Note: The Blue line shows the route to site from nearest railway station (Panvel – 4.1 Km.)

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 Rates User Manual Clear Feedback

Year: 20232024 Language: English

Selected District: पालघाट
Select Taluka: पुणे जिल्हा
Select Village: वडघर
Vibhag Number: 6

Assessment Type	Assessment Range	Rate (Flat)
ह्याचेवरील जमिनी	0-0.00	4850
भाबकभाडील विक्रीसाठी	0-0.00	5680
खोला-पडवण	0-0.00	0
बाग-पडवण	0-0.00	0
बाग-पडवण	0-0.00	0
बाग-पडवण	0-0.00	0
सप्लिक	0-0.00	49400
पुणे	0-0.00	68500
		1224

Stamp Duty Ready Reckoner Market Value Rate for Flat	49,400.00			
Increase by 05% on Flat Located on 6 th Floor	2,470.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	51,870.00	Sq. Mtr.	4,819.00	Sq. Ft.

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

HOUSING.COM Buy in Next Minutes

Home / New Mumbai / Panel / Krishna Imperial

Krishna Imperial
By KRISHNA ENTERPRISES RAJODASH
Locality: Panchsah, Panel: New Mumbai

₹40.0 L - 75.67 L | ₹12.55 K/sq.ft
EMI starts at ₹21.76 K

Price includes everything except stamp. See More

Contact Developer

Project Images: 1, 2 BHK Apartments Configurations, Jun. 2026 Possession Starts, ₹12.55 K/sq.ft Avg. Price, 271.00 sq.ft. - 455.00 sq.ft. (Carpet Area) Sizes

Overview/Home | More About Project | About Project | Recommended Properties | Floor Plan | Tour This Project

Krishna Imperial Overview

Aweasome! Most viewed project in this area

NOBROKER

1 BHK Flat in Shee Gagan For Sale in Parel

₹38 Lacs
₹21,779/Month
650 sq.ft

1 Bedroom
1 Bathroom
2 Balcony
Car

Jun 18, 2023
Immediately
Shee Gagan
Full

Price trends by REEstimate

Report what was not correct in this property

Activity On This Property


Similar Properties

Overview

Apartment Building	Under Construction	Ownership Type	Self Owned
Maintenance Charge	₹1.3 Per Sq.Ft/M	Flooring	Whitewash
Built-up Area	670 Sq.Ft	Covered Area	280 Sq.Ft

Price Indicators

NOBROKER
My Bookings
Find Your Property
Sign Up



1 BHK Flat in Sai Pride For Sale in Karsanjade

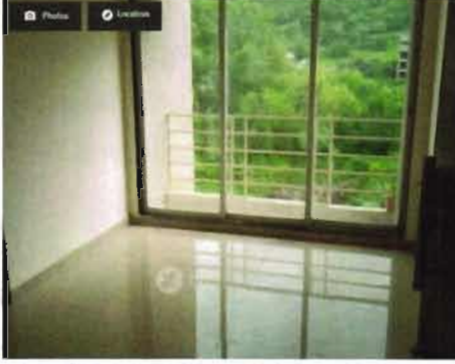
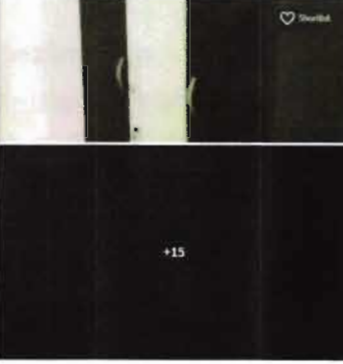
Home / Flats for Sale in Mumbai / Property Details

Loan Verified

₹ 44 Lacs

₹ 25,218/Month

590

1 Bedroom

1 Bathroom

2

Car

Nov 17, 2023

Immediately

Sai Pride

Home

Get Owner Details

Price trends by NB Estimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Overview


Age of Building	1-2 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.5 Per Sq. Ft/M	Flooring	NA
Buildup Area	590 Sq. Ft	Carpet Area	230 Sq. Ft

Activity On This Property

116 0 0

Similar Properties

NOBROKER
My Bookings
Find Your Property
Sign Up



1 BHK Flat in Sunny Arcade For Sale in Pansol


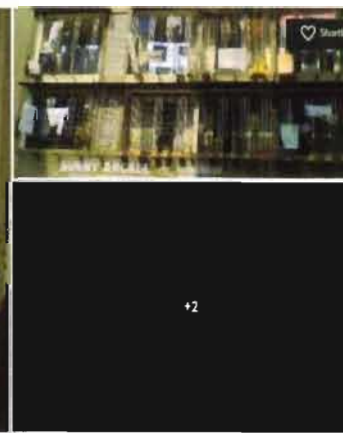
Home / Flats for Sale in Mumbai / Flats for Sale in Pansol / Sunny Arcade For Sale in Pansol - Property Details

Loan Verified

₹ 42 Lacs

₹ 24,072/Month

630

1 Bedroom

1 Bathroom

2

Car

Aug 6, 2023

Immediately

Sunny Arcade

Home

Get Owner Details

Price trends by NB Estimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Overview

Age of Building	< 3 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.8 Per Sq. Ft/M	Flooring	Marble Tiles
Buildup Area	630 Sq. Ft	Formalizing Status	Unfurnished Formal View

Activity On This Property

85 0 0

Similar Properties

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **27th 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:

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 **₹ 41,71,200.00 (Rupees Forty One Lakh Seventy One Thousand Two Hundred Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.27 12:50:58 +05'30'

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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