

R.G. DIWANJI

B.E. (CIVIL), M.I.E. (INDIA), F.I.V., M.A.C.I., M.I.S.S.E.

Mumbai Office : Office No. 302, Third Floor, "The Central Building",
Shell Colony Road, Next to Jenny Photo Studio, Chembur (East), Mumbai 400071.

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Thane Office : Flat No. 6, First Floor, "Devkinandan" Bldg.,
Noori Baba Road, Near Makhamali Talao, Panchpakhadi,
Thane (W), District Thane - 400601 | Tel.: 022-25430997

Ref No: VS/D&A/RGD/2019-20/OCT-047

Date: 9th October, 2019

To,
The Asst. Gen. Manager,
Union Bank of India,
Branch: Airoli
Blacksmith Tower I, Ground Floor,
Plot No. 14, Sector 6, Airoli,
Navi Mumbai, District Thane – 400708
Tel No. 022- 27693409, 27693410
Email: cbsairoli@unionbankofindia.com

Subject: Valuation Report of Property located at Airoli, Navi Mumbai, District Thane for Mortgage Loan Proposal with Bank.

Name of Client : Mr. Rabindra U. Sahu & Mrs. Janaki R. Sahu

Respected Sir,

Please find the Valuation Report in Bank's prescribed format.

Description of the Property : Flat No. 301, Third Floor alongwith Stilt Car Parking Space No. 2, "Pearl" Co-Op. Hsg. Soc. Ltd. (Soc. Regn. No. NBOM/CIDCO /HSG/(TC)/ 5812/JTR/2014-2015), Plot No. 121, Sector No. 8 A, G.E.S., Opposite Vibgyor International School, Airoli, Navi Mumbai, District Thane – 400 708.

Fair Market Value of Property as on date	: Rs. 68,00,000/- (Rupees Sixty Eight Lakh(s) Only)
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This Report contains 21 Nos. of pages including photographs, Location Map, extracts from Agreement, Building Commencement Certificate, Building Occupancy Certificate, Electricity Bill & Maintenance Bill etc.

Thanking You,

Yours Faithfully,
FOR DIWANJI & ASSOCIATES


S. N. GOLE
(CHIEF VALUER)




R. G. DIWANJI
(PANEL VALUER)



Format - C

UNION BANK OF INDIA

[Branch: Airoli, Navi Mumbai, District Thane – 400708]

VALUATION REPORT

(IN RESPECT OF RESIDENTIAL FLAT)

(To be filled in by the Approved Valuer)

Name & Address of Valuer

DIWANJI AND ASSOCIATES

(Mr. R. G. DIWANJI)

Office No. 302, Third Floor, "The Central" Building,

Shell Colony Road (Station Road),

Next to Jenny Photo Studio,

Chembur (East), Mumbai – 400071

Tel. No.022 - 25246448 & 8655108989 / 8655552316

Email : rgdiwanjivaluers@gmail.com

I.	<u>GENERAL</u>	
1.	Purpose for which the valuation is Made	: To ascertain the Fair Market Value as on date of property for Mortgage Loan Proposal with Union Bank of India, Branch: Airoli, Navi Mumbai, District Thane – 400708
2.	a) Date of Inspection	: 07/10/2019
	b) Date on which the valuation is made	: 09/10/2019
	c) Persons accompanying / available at the site/at the time of visit / inspection / valuation	: The property was inspected in the presence of Mr. Rabindra U Sahu, the owner of the property.
3.	List of Documents produced for perusal.	
	<ul style="list-style-type: none"> • Agreement for Sale dated 31/12/2012 between M/s Aashutosh Enterprises (The Developer) & Mr. Rabindra U Sahu & Mrs. Janaki R. Sahu (The Purchasers), registered at The Sub-Registrar's Office, Thane – 3 having Sr. No. TNN3-150-2013. (Agreement Value Rs. 32,00,000/- & Govt. Market Value Rs. 20,05,000/- in the year 2012) • Registration Receipt No. 157 dated 07/01/2013. • Extract of Index I & II dated 07/01/2013. • Building Commencement Certificate bearing No. NMMC/TPD/BP/Case No. A-15416/4618/2012 dated 21/08/2012 issued by Navi Mumbai Municipal Corporation. • Building Occupancy Certificate bearing No. जा.क्र./नरवि/भोप्र/प.क्र.बी – 7493/4244/2013 dated 12/08/2013 issued by Navi Mumbai Municipal Corporation. 	





- Society Share Certificate No. 09 dated 21/08/2015 having shares from 081 to 090 on the name of Mr. Rabindra U Sahu & Mrs. Janaki R. Sahu.
- Electricity Bill dated 25/04/2013.
- Maintenance bill cum receipt dated 15/07/2019.
- Stilt Car Parking allotment Letter dated 15/08/2013 issued by Aashutosh Enterprises .

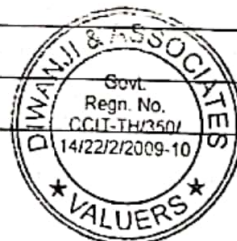
4.	Name of the owner(s) and his/their address(es) with Phone No. (Details of share of each owner in case of joint ownership)	: The property is jointly owned by Mr. Rabindra U Sahu & Mrs. Janaki R. Sahu (Contact No.: 93243 06590)
5.	Brief description of the property	: The Property under Valuation is 1 BHK Residential Flat with attached Terrace on Third floor of the Residential Building. The Building in which the said Flat is situated is consist of Stilt + 7 Upper floors Building. The Flat is totally admeasuring 33.987 sqm i.e. 366 sft Built up Area & 4.5 sqm i.e. 48 sft of attached Terrace Area as per the agreement. The Flat is having internal specifications such as Vitrified Ceramic tiles flooring, Powder coated Aluminum frame glazed sliding windows, Wooden frame with solid core flush doors with additional safety door at main entrance, Concealed Wiring with good quality electrical fittings, Concealed plumbing with good quality sanitary fixtures, Ceramic tiles flooring in bathroom with glazed tiles dado on walls, Granite Kitchen Platform with glazed tiles dado on walls, Good Quality Paint Internally etc. The said Building was constructed in the Year 2013 or thereabout . The Building is having amenities such as Good Elevation, Lift, Car Parking Space, Garden, Children's Play Area, Security Services etc.
6.	<u>Location of the property</u>	
a)	Plot No./ Survey No.	: Plot No. 121, Sector No. 8A
b)	Door No./ Flat No.	: Flat No. 301, Third Floor
c)	T.S. No./ Village	: Village Airoli
d)	Ward/Taluka	: Taluka Thane.
e)	Mandal / District	: District Thane
f)	Date of Issue and validity of Layout of Approved Map / Plan	: Building Occupancy Certificate bearing No. जा.क्र./नरवि/ भोप्र/प्र.क्र.बी - 7493/4244/2013 dated 12/08/2013 is issued by Navi Mumbai Municipal Corporation.
g)	Approved Map /Plan issuing Authority	: Building Occupancy Certificate issued by Navi Mumbai Municipal Corporation
h)	Whether genuineness or authenticity of approved Map / Plan is verified	: Since the Competent Authority has issued Occupancy Certificate it confirms that the Building has been completed as per approved Plan.



i)	Any other comments by our empanelled valuers on authentic of approved plan	Refer Sr. No. h (6).
7.	Postal address of the property	: Flat No. 301, Third Floor, " Pearl " Co-Op. Hsg. Soc. Ltd., Plot No. 121, Sector No. 8A, G.E.S., Opposite Vibgyor International School, Airoli, Navi Mumbai, District Thane – 400 708.
	Nearby Landmark	: Opposite Vibgyor International School
8.	<u>City/Town</u>	} It is a Residential Area.
	Residential area	
	Commercial area	
	Industrial area	
9.	<u>Classification of the area</u>	
	i) High/Middle/Poor	: Middle Class.
	ii) Urban/Semi-Urban/Rural	: Urban Area
10.	Coming under Corporation limit/ Village Panchayat/ Municipality	: The area falls under limits of Navi Mumbai Municipal Corporation
11.	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under Agency area/ scheduled area/cantonment area	: No.
12.	<u>Boundaries of the property</u>	(Documented)
	On or towards North	: By Proposed 11 mtrs wide road
	On or towards South	: By Plot No.118
	On or towards East	: By Plot No.122
	On or towards West	: By Plot No. 120 & 119
13.	<u>Dimensions of the site</u>	
	North	} Refer Sr. No. 13 (a) & (b) Below.
	South	
	East	
	West	
a)	As per the Deed	: A) Documented Built Up Area of the Flat = 33.987 sqm i.e. 366 sft B) Documented Terrace Area = 4.5 sqm i.e. 48 sft
b)	Actuals	: Measured Carpet Area of the Flat as per the Provision of Maharashtra Municipalities Act 1965 = 389 sft & Area of Terrace = 45 sft.



14.	Extent of the site	: A) Documented Built Up Area of the Flat = 366 sft B) Documented Attached Terrace Area of the Flat = 48 sft
15.	Longitude and latitude & Co-Ordinates of the Flat	: <u>Longitude</u> : 72°59'51.9E & <u>Latitude</u> : 19°08'36.3N
16.	Extent of the site considered for Valuation	: Same as Sr. No. 14 above.
17.	Whether occupied by the owner/ Tenant? If occupied by tenant since how long? Rent received per month.	: The Property was occupied by the owner at the time of inspection.
II APARTMENT BUILDING		
<u>Sr. No.</u>	<u>Description</u>	<u>Remarks</u>
1.	Nature of the Apartment	: Residential Building.
2.	<u>Location</u>	
a)	T.S. no./ Plot No.	: Plot No. 121, Sector No. 8A
b)	Block No./ Flat No.	: Refer Sr. No. 6(b) of I.
c)	Ward No.	: Not applicable.
d)	Village/Municipality/ Corporation	: The area falls under limits of Navi Mumbai Municipal Corporation.
e)	Door No. Street or Road (Pin Code)	: Airoli, Navi Mumbai, District Thane – 400 708.
3.	<u>Description of the Locality</u> Residential /commercial/Mixed	: The Property is located in Airoli, Navi Mumbai, District Thane. It is located 2 to 3 Kms away from Airoli Railway Station & it is abutted on Sector 8A Road. The area is well developed and having basic infrastructure facilities such as good approach roads, water supply, electricity, sewage and storm water drainage system, telecommunication facility, street lighting etc. The basic civic amenities such Market, Banks, Schools and Hospitals etc. are available within 2 to 3 Kms distance from the property. The area falls under the limits of Navi Mumbai Municipal Corporation. The area is well connected with all parts of Navi Mumbai, Mumbai & Thane District by good network of Roads and Railways. Transportation means such as Buses & Rickshaws are available.
4.	Year of Construction	: The Building is constructed in the year 2013 or thereabout.
5.	Number of Floors	: It is a Stilt + 7 Upper floors Building.
6.	Type of Structure	: RCC frame structure.
7.	Number of Dwelling units in the Building	: Total 28 Nos. of Flats in the Building.
8.	Quality of Construction	: Good.
9.	Appearance of the Building	: Good.





10.	Maintenance of the Building	:	It is well maintained & from internal macroscopic observation of the subject flat it appears in good condition.
11.	<u>Facilities available</u>	:	
a)	Lift	:	1 No. of Lift is available in Building.
b)	Protected Water Supply	:	Municipal water supply is available.
c)	Underground Sewerage	:	Connected to U/G Sewage Drainage System.
d)	Car Parking –Open/Covered	:	Still Car parking space is available in the Building.
e)	Is Compound wall existing ?	:	Yes, the Building is bounded by 5 ft height masonry compound wall.
f)	Is pavement laid around the Building?	:	The open area around the Building is provided with cement concrete paver blocks.
III	FLAT /PREMISES		
1.	The floor in which the flat /Gala is situated.	:	The Flat is located on Third floor.
2.	Door No. of the flat	:	Refer Sr. No. 6(b) of I.
3.	<u>Specifications of the property</u>	:	
a)	Roof	:	R.C.C. Slab.
b)	Flooring	:	Vitrified Ceramic tiles flooring.
c)	Doors	:	Wooden frame with solid core flush doors with additional safety door at main entrance.
d)	Windows	:	Powder coated aluminium frame glazed sliding windows.
e)	Fittings	:	Concealed Wiring with good quality electrical fittings, Concealed plumbing with good quality sanitary fixtures
f)	Finishing	:	Good Quality Paint Internally.
4.	House Tax	:	} Property tax will be as per standard norms of competent authority.
	Assessment No.	:	
	Tax paid in the name of	:	
	Tax amount	:	
5.	Electricity Service Connection No.	:	Meter No. 05374821856
	Meter Card is in the name of	:	Mr. Rabindra U Sahu & Mrs. Janaki R. Sahu
6.	How is the maintenance of the Flat?	:	The Flat is good maintained.
7.	Sale Deed executed in the name of	:	Mr. Rabindra U Sahu & Mrs. Janaki R. Sahu
8.	What is the undivided area of land as per Sale Deed?	:	Not specified in Agreement.
9.	What is the plinth area of the flat?	:	Documented <u>Built Up Area</u> of the Flat = 366 sft
10.	What is the Floor Space Index (Approx.)	:	Permissible FSI will be as per D. C. Rules of Local Competent Authority.






11.	What is the Carpet Area of the flat?	: Measured Carpet Area as per the Provision of Maharashtra Municipalities Act 1965 = 389 sft & Area of Terrace = 45 sft.
12.	Is it Posh/I Class/Medium/Ordinary?	: Middle Class
13.	Is it being used for Residential or Commercial purpose?	: Residential purpose.
14.	Is it Owner occupied or let out?	: The Flat was occupied by the owner at the time of inspection.
15.	If rented, what is the monthly rent?	: Not applicable.
IV.	<u>MARKETABILITY</u>	
1.	How is the marketability?	: The Flat is situated in well developed area. Civic amenities such as Schools, Colleges, Markets, Banks, Shops and Hospitals etc. are available nearby. There is good demand for residential premises. Hence, it has good marketability.
2.	What are the factors favouring for an extra Potential Value?	: Nothing specific.
3.	Any negative factors are observed which affect the market value in general?	: Nothing specific.
V.	<u>RATE</u>	
01	After Analyzing the comparable sale instance, what is the composite rate for a similar flat with same specifications in the adjoining locality? (Alongwith details / reference of atleast two latest deals / transactions with respect to adjacent properties in the Areas)	: Rs. 15,000/- to Rs. 16,000/- per sft on Built Up Area
02	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details)	: Not applicable.
03	<u>Break-up for the Rate</u>	
i)	Building + Services	: Refer Sr. No. 1 of Part VII below.
ii)	Land + Others	: Value of land is not considered separately as this is ownership type of tenement. Value is based on composite rate of land & construction.
04	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	: Govt. Market Rate for New Residential Flat in this locality is Rs. 93,800/- per sqm for Stamp Duty Purpose as per Ready Reckoner for year 2019-20.
VI	<u>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</u>	
a)	Depreciated building rate	: Adopted Depreciated Market Rate for valuation.



b)	Replacement cost of the flat with Services	:	Documented Built Up Area of the Flat = 366 sft Considering the type and quality of construction, specifications of building materials used, internal height etc. a Replacement Rate of Rs. 2,500/- per sft is adopted. Hence, <u>Replacement Cost</u> of Premises for Insurance Purpose = Built up Area x Replacement Rate = 366 sft x Rs. 2,500/- = Rs. 9,15,000/- Say ~ Rs. 9,00,000/- (Rupees Nine Lakh(s) Only)
c)	Age of the Building	:	The Building is reportedly 6 years old.
d)	Life of the building estimated	:	Total Life of the Building estimated is 60 Years. The Building is 6 Years old & balance life of the Building is 54 Years under normal circumstances with proper & regular maintenance & this opinion is based on macroscopic inspection of the subject property.
e)	Depreciation percentage assuming the salvage value as 10%	:	} Adopted Depreciated Market Rate for valuation.
f)	Depreciated Ratio of the building	:	
g)	Total Composite Rate arrived for valuation	:	Refer Sr. No. 1 of Part VII below.
h)	Depreciated Building Rate	:	Not applicable.
i)	Rate of Land & other	:	Adopted Composite Market Rate Method.
j)	Total Composite Rate	:	Refer Sr. No. 1 of Part VII below.
VII)	DETAILS OF VALUATION		
1.	Fair Market value of the property	:	A) Documented <u>Built Up Area</u> of the Flat = 366 sft B) Documented attached Terrace Area of the Flat = 48 sft <u>Factors Considered:</u> The Location, Internal condition of the premises & amenities/ facilities available, grade & age of building, current demand & supply of real estate properties etc. (The Prevailing Market Rates in vicinity of subject property for similar type of properties having similar amenities and facilities, similar specification is in the range of 15,000/- to Rs.16,000/- per sft on Built Up Area) Considering loading factor, location, age, grade, demand & supply and its present condition in our opinion a rate of Rs.15,500/- per sft for Flat & Rs. 7,500/- per sft for Terrace is fair and reasonable for the subject premises. The Lumsum Value of Stilt Car parking space is considered as Rs.8,00,000/-



		<p>Hence, Fair Market Value of premises as on date = (Built Up Area of Flat x Market Rate Adopted) + (Area of Open Terrace x Rate Adopted) + Lumsum Value of Stilt Car parking Space = (366 sft x Rs. 15,500/-) + (48 sft x Rs. 7,500/-) + Rs.8,00,000/- = Rs. 56,73,000/- + Rs. 3,60,000/- + Rs.8,00,000/- = Rs. 68,33,000/- Say ~ Rs. 68,00,000/- (Rupees Sixty Eight Lakh(s) Only)</p>
<p>2.</p>	<p>Fair Market Value of property as on date</p>	<p>: The Market Value obtained in this report is defined as follows: Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion. (As defined by the International Valuation Standards Committee, London.) Thus, the characteristics of the 'Market Value's are –</p> <ol style="list-style-type: none"> It is a free will sale. It is an estimated amount and not a predetermined or an actual sale price. It is time-specific as on the given date. It depends on 'purpose of valuation. Buyer & Seller are actuated by business principles. They are unrelated and are acting independently. Asset would be exposed to the market in the most appropriate manner to effect its disposal at the best price possible. <p>= Rs. 68,00,000/- (Rupees Sixty Eight Lakh(s) Only)</p>
<p>3.</p>	<p>Forced / Distress Sale Value as on date</p> <div data-bbox="379 1713 619 1951" style="text-align: center;">  <p>DIWANJI & ASSOCIATES Govt. Regn No. CCIT-TH/350/14/22/2/2009-10 ★ VALUERS ★</p> </div>	<p>: It means the amount, which may reasonably be expected to be obtained from the sale of a property in which one or more characteristics of the definition of market value are not satisfied. The seller may be an unwilling seller and the buyer may be motivated by the knowledge of the disadvantage the seller suffers from. Past Experience has shown that generally in forced / distress sale conditions the values fetched are about 10% to 40% (or sometimes even more) below the market value. In our opinion, considering the characteristics of assets under valuation and present market trends, the reduction factor of 20% will be appropriate. We are discounting the above market value by 20%.</p> <p>Hence, Forced / Distress Sale value as on date = Fair Market Value as on date x 0.80 = Rs. 68,00,000/- x 0.80 = Rs. 54,40,000/- Say ~ Rs. 54,00,000/- (Rupees Fifty Four Lakh(s) Only)</p>

Summary

SR. No.	DESCRIPTION	QTY. (SFT)	RATE PER SFT (Rs.)	ESTIMATED VALUE (Rs.)
01.	Present Value of the Flat (Car Parking, if provided)			Refer Sr. No. 1 of Part VII above.
02.	Wardrobes			
03.	Showcases/almirahs			
04.	Kitchen arrangements			
05.	Superfine finish			
06.	Interior Decorations			
07.	Electricity deposits/Electrical fittings etc.,			
08.	Extra collapsible gates/grill works etc.,			
09.	Potential Value, if any			
10.	Others			

As a result of my appraisal & analysis it is my considered opinion that the present Fair Market Value of property of the above property as on date in the prevailing condition with aforesaid specifications is Fair Market Value as on date Rs. 68,00,000/- (Rupees Sixty Eight Lakh(s) Only). The Book Value of above Property as of 31/12/2012 is Rs. 32,00,000/- (Rupees Thirty Two Lakh(s) Only) & Forced / Distress Sale Value as on date is Rs. 54,00,000/- (Rupees Fifty Four Lakh(s) Only).

Remarks

- A. The valuation is based on the site visit & the information given by the party/bank.
- B. The valuation is subject to clear and marketable title etc.
- C. Valuer's scope is to give opinion about the intrinsic / realizable value of the property. Many times inflated erroneous areas are mentioned in the documents. Emphasis of this report is on the value of property and title verification of the property.
- D. This valuation report will remain valid only for the purpose for which it is made. Market value obtained in this report is defined below – Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion (As defined by the International Valuation Standards Committee, London).
- E. The opinion about valuation is true and correct to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.
- F. Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc if any, are not considered in the valuation. We have assumed that the assets are free of encumbrances.



FORM - E
DECLARATION

I hereby declare that –

- The information furnished in my Valuation Report dated 09/10/2019 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the Property valued.
- We have inspected the Property on 07/10/2019 & monitored the Valuation. The work is not sub contracted to any other Valuer.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- I abide by the Code of Conduct for empanelment of valuer in the' Bank.
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the partner of the company, who is competent to sign this valuation report.

Date : 09/10/2019
Place : Chembur (East), Mumbai – 400 071
Visited by : Mr. Johnson Thomas
Entered by : Mr. Vijay S. Wargaonkar



R.S. Diwanji
R. G. DIWANJI
PANEL VALUER

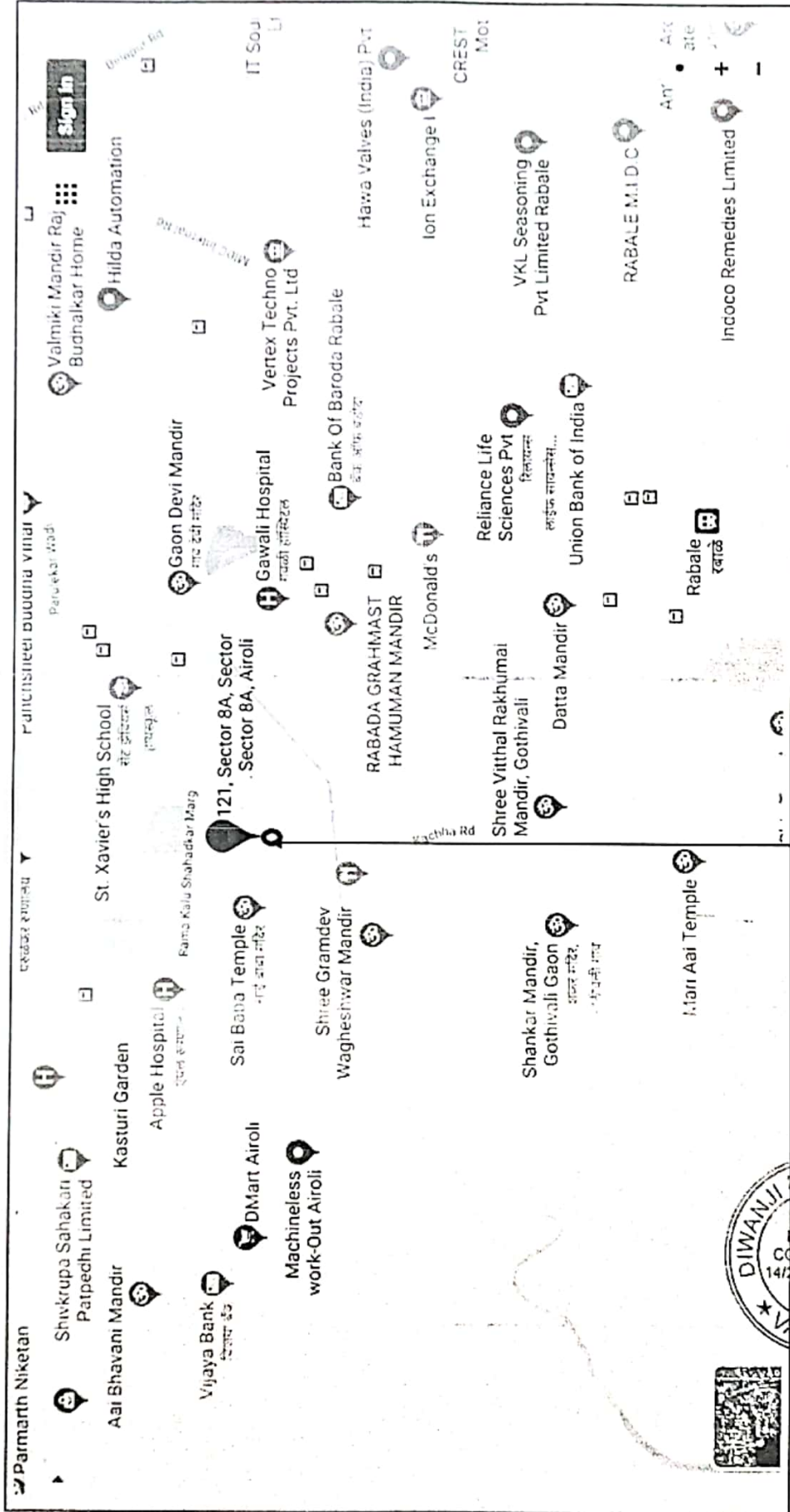
For: Mr. Rabindra U Sahu & Mrs. Janaki R. Sahu dated 09/10/2019.

The undersigned have inspected the property detailed in the valuation Report dated on 11/10/19 we are satisfied that the and reasonable value of the property is Rs. 68,00,000/- (Rs. Sixty Eight lakhs Only) by the approved valuer is realistic.



Manager/
Office in Charge of Advance Department
Date: _____

LOCATION MAP



Location of the property



Office No. 157
 Date: 07/01/2013
 Regn. 39M

पारता क्र.: 157 दिनांक: 07/01/2013

180-2013

नीतिनी मी
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 पुण्याची संख्या: 67

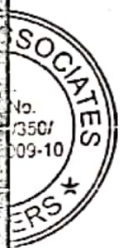
एकूण: ₹. 31340.00

Joint Sub Registrar Thano 3

मोबलता: ₹.32000000.

By Demand Draft रकम: ₹.30000/-
 दिनांक: 31/12/2012
 Union Bank Of India

पुण्याची संख्या: ₹. 1340/-



सूची क्र.2
 दिनांक: 07/01/2013
 Regn.39M

पारता क्र.: 1) शिवी

1) निदेशाचा प्रकार
 क्रमांक
 3200000
 2005000
 2) मालकी मजदारी शुद्ध मजपाहलर करीत : इतर मालिके: मजदारी नं. 301, किराया मजदारी, पार. पारि नं. 121, सल्ल 88, शिवी, नवी मुंबई, पिन 33 087
 3) प्लॅट किटिंग मज - 4 500 ची प्लॅट टॅक्स
 4) शिवी
 5) 33.98 ची शिवी

6) प्रकरणी शिवी शुद्धी देण्यात येईल तेव्हा.
 7) दस्तऐवज मजदारी
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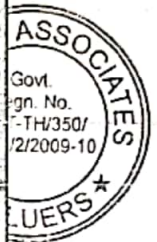


3
 Corporation has handed over the possession of a plot bearing no. 121, situated at Sector No.-8A, Alroli, Navi Mumbai administered by S25.52 sq. mtr. thereabouts and more particularly described in the scheduled hereunder referred (hereinafter referred to as "The Said Plot").

4. By virtue of Tripartite Agreement dated 21/12/2009, executed between the Original Licensee and M/S. AASHUTOSH ENTERPRISES through its Partners 1. SHRI SANTOSH MARUTI DEVKAR 2. SHRI RAJU @ PRAVIN MANGILAL JAIN as the New Licensee & CIDCO LTD being the confirming party, the Original Licensee has sold and transferred his leasehold rights of the said plot to M/S. AASHUTOSH ENTERPRISES through its Partners 1. SHRI SANTOSH MARUTI DEVKAR 2. SHRI RAJU @ PRAVIN MANGILAL JAIN & as per ~~provision~~ made by Corporation for the transfer of the plots, the Corporation has transferred the leasehold rights of the said Plot, on the name of M/S. AASHUTOSH ENTERPRISES through its Partners 1. SHRI SANTOSH MARUTI DEVKAR 2. SHRI RAJU @ PRAVIN MANGILAL JAIN & granted the lease of the said Plot to the developer.

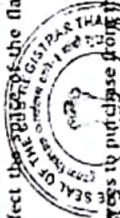
5. The Developer is seized and possessed of the said land bearing Plot no. 121, Sector No.-8A, at Alroli, Navi Mumbai administered by S25.52 sq. mtr. thereabouts and more particularly described in the scheduled hereunder referred.

6. The Developer with intent to develop the said Plot by constructing building thereon have got the permission from the Municipal Corporation and has obtained the necessary permissions from the concerned authorities of the corporation/MHAC and also prepared plans, specifications, elevations and drawings of the building proposed to be constructed by him (Developer).

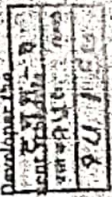


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 NOW IT IS HEREBY AGREED, DECLARED AND RECOVERED BY BOTH BETWEEN THE PARTIES HERETO AS UNDER:

1. The Developer shall under normal conditions construct a Building Known as "PEARL" on the said property more particularly described in the Schedule hereunder written in accordance with the plans, designs, specifications approved and/or to be approved by the competent authority from time to time which have been seen and approved by the Purchaser and the Purchaser has also agreed that The Developer may make only such variations and modifications therein as the Developer may consider necessary or as may be required by the concerned local authority/Government, which may adversely affect the interest of the flat allotted to the Purchaser.



2. The Purchaser hereby agrees to purchase from the Developer and the Developer hereby agrees to sell to the Purchaser a flat bearing no. 301 on 3rd floor of the proposed building on plot no. 121 at Sector no.-8A, Alroli, GES, Navi Mumbai administered by 33.987*4.500 sq. mtr. (Terrace) BUILT UP area (i.e. sq. ft. Carpet area plus proportionate share in common passages, staircase, walls, lofts, common open terrace, recessed space below windowsills and the undivided interest in the common area and facilities) in the Building known as "PEARL" (hereinafter referred to as the said premises) for a Total price of Rs.3200000/- (RUPEES THIRTY TWO LAKhs ONLY). The purchaser hereby agrees to pay to the Developer the said amount of the Purchase price as per the payment schedule as set out hereunder.



Handwritten signature and date.

SCHEDULE I

All that piece and parcel of land known as plot no. 121 in Alroli GES, lying and being at Alroli, Navi Mumbai, conforming by admeasuring 575.52 sq. mtrs. or thereabout and a building to be constructed of Gr. + 7 floor will be known as "PEARL" ON Plot no. 121, sector-8A, in Alroli GES, Taluka Thane, and district Thane, Registration District Thane and Registration Sub District-Thane.

SCHEDULE II

Flat/Shop bearing no. 301 on the 3rd floor, admeasuring about 33.987+4.500 (Terrace) in sq. mtrs. or thereabouts in the building naming as "PEARL" to be constructed on Plot No. 121 situated at Sector no.-8A, Alroli, Navi Mumbai, and bounded as follows.

THAT IS TO SAY

ON OR TOWARDS THE NORTH : Proposed 11.0 Mtr. Wide Road

ON OR TOWARDS THE SOUTH : Plot No.118

ON OR TOWARDS THE EAST : Plot NO. 122

ON OR TOWARDS THE WEST : Plot No.120 & 119

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नवी मुंबई नगरपालिका

111 FLOOR, TAJARA BUSINESS CLUB,
NAVI MUMBAI, 400 111,
TELE. No. 2737 70 98
FAX. 2737 32 88

आ.क्र./प्रमाण/दि.प.क्र./स.क्र./स.क्र. - 148/1011/2011
दिनांक :- 09/10/2011

प्लॉट नं. - 121, सेक्टर नं. 8A, नवी मुंबई, तालुका थाने, जिल्हा थाने.
प्लॉट नं. 121, सेक्टर नं. 8A, नवी मुंबई, तालुका थाने, जिल्हा थाने.
प्लॉट नं. 121, सेक्टर नं. 8A, नवी मुंबई, तालुका थाने, जिल्हा थाने.

प्लॉट नं. 121, सेक्टर नं. 8A, नवी मुंबई, तालुका थाने, जिल्हा थाने. या प्लॉट व त्यास लागू असलेल्या सर्व नियमांनुसार ही भूखंडाची मालकी हक्काची कायदा अन्वयेत अंदाजित करण्यात आले आहे. या अंदाजात कोणत्याही प्रकारची त्रुटी होऊ शकते. या अंदाजात कोणत्याही प्रकारची त्रुटी होऊ शकते. या अंदाजात कोणत्याही प्रकारची त्रुटी होऊ शकते.

प्लॉट नं. 121, सेक्टर नं. 8A, नवी मुंबई, तालुका थाने, जिल्हा थाने. या प्लॉट व त्यास लागू असलेल्या सर्व नियमांनुसार ही भूखंडाची मालकी हक्काची कायदा अन्वयेत अंदाजित करण्यात आले आहे. या अंदाजात कोणत्याही प्रकारची त्रुटी होऊ शकते. या अंदाजात कोणत्याही प्रकारची त्रुटी होऊ शकते.



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AIROLI PEARL CO-OP. HOUSING SOCIETY LTD.

Reg. No. NBOM/CIDCO/HSG/(TC)/S812/ITR/2014-2015
 PLOT NO. 121, SECTOR 8A, AIROLI, NAVI MUMBAI - 400 708.

Share Certificate

Member Register No. 09

Certificate No. 09

This is to certify that Mr. Rabindra U. Sahu

Mrs. Janaki R. Sahu

is/are the Registered Holder/s of FLAT NO 301

fully paid - up shares Numbered 081 to 090

of/inclusive of Rupees 50/- each of the above named

AIROLI PEARL CO-OP. HOUSING SOCIETY LTD.

Subject to the Bye-laws therein



Given under the common seal of
 The said society this 21st day of A

500/-

Chairman

Secretary

