

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owners: **Mr. Nandaji Hanmant Shinde & Mrs. Sunita Nandaji Shinde**

Residential Flat No. 205, 2<sup>nd</sup> Floor, "**Shree Ramkrishna Residency**", Plot No. 254, Sector No. R3,  
Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad,  
PIN Code – 410 206, State - Maharashtra, Country – India

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Latitude Longitude - 18°59'10.6"N 73°05'45.2"E

### 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 :

- |           |            |           |        |
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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

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 205, 2<sup>nd</sup> Floor, "Shree Ramkrishna Residency", Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State - Maharashtra, Country – India belongs to **Mr. Nandaji Hanmant Shinde & Mrs. Sunita Nandaji Shinde**.

### Boundaries of the property.

North	:	Road & Ganesh Krupa CHSL
South	:	Open Plot
East	:	Road
West	:	Under Construction 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 **₹ 38,30,400.00 (Rupees Thirty Eight Lakh Thirty Thousand Four 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

**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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.27 11:29:43 +05'30'

Auth. Sign.



### Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot  
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**Regd. Office :** B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
**Mumbai - 400 072, (M.S.), INDIA**  
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Valuation Report of Residential Flat No. 205, 2<sup>nd</sup> Floor, "Shree Ramkrishna Residency", Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 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 27.02.2023 for Bank Loan Purpose
2	Date of inspection	24.02.2024
3	Name of the owner/ owners	<b>Mr. Nandaji Hanmant Shinde &amp; Mrs. Sunita Nandaji Shinde</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Residential Flat No. 205, 2 <sup>nd</sup> Floor, "Shree Ramkrishna Residency", Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State - Maharashtra, Country - India.  <b>Contact Person:</b> Mr. Adwin Pal (Tenant)
6	Location, street, ward no	Off Uran – Panvel Road
	Survey/ Plot no. of land	Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai.
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 Flowerbed Area in Sq. Ft. = 19.00 Total Carpet Area in Sq. Ft. = 353.00 (Area as per Actual Site Measurements)  <b>Carpet Area in Sq. Ft. = 263.00</b> <b>Enclosed Balcony Area in Sq. Ft. = 41.00</b> <b>Total Carpet Area in Sq. Ft. = 304.00</b> (Area as per Agreement for Sale)

		Built Up Area in Sq. Ft. = 334.40 (Carpet Area as per Agreement + 10%)
13	Roads, Streets or lanes on which the land is abutting	Off Uran – Panvel Road
14	If freehold or leasehold land	Leasehold
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	Leasehold CIDCO As per Agreement to Lease
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?	Tenant Occupied - Mr. Adwin Pal
	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?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Adwin Pal

	(ii)	Portions in their occupation	Fully Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 8,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not available
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>COST OF CONSTRUCTION</b>		
41	Year of commencement of construction and year of completion	Year of commencement of construction – 2020 (As per Commencement Certificate) 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.
<b>Remark:</b>		

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 27.02.2023 for Residential Flat No. 205, 2<sup>nd</sup> Floor, "**Shree Ramkrishna Residency**", Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State - Maharashtra, Country - India belongs to **Mr. Nandaji Hanmant Shinde & Mrs. Sunita Nandaji Shinde**.

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

1	Copy of Agreement for Sale dated 29.10.2021 between M/s. Ambika Group (the Promoter) And Mr. Nandaji Hanmant Shinde & Mrs. Sunita Nandaji Shinde (the Allotee).
2	Copy of RERA Certificate No. P52000027300 dated 08.09.2021 issued by Maharashtra Real Estate Regulatory Authority
3	Copy of Commencement Certificate Document No. CIDCO / BP – 17574 / TPO (NM & K) / 2020 / 7543 dated 16.10.2020 issued by CIDCO
4	Copy of Occupancy Certificate Document No. CIDCO / BP-17574 / TPO (NM & K) / 2020 / 10525 Unique Code : 20200402102289602 dated 20.03.2023 issued by CIDCO

**LOCATION:**

The said building is located at Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a walking distance of 3.4 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 external condition is Good. The building is used for residential purpose. 2<sup>nd</sup> Floor is having 5 Residential Flats. The building is having 1 lift.

**Residential Flat:**

The residential flat under reference is situated on the 2<sup>nd</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Flowerbed Area (i.e. **1 BHK + WC + Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with safety doors, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing, Cement plastering with POP Finished.

**Valuation as on 27<sup>th</sup> February 2024**

<b>The Carpet Area of the Residential Flat</b>	<b>:</b>	<b>304.00 Sq. Ft.</b>
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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 2024	:	1 Year
Cost of Construction	:	334.40 Sq. Ft. X ₹ 2,800.00 = ₹ 9,36,320.00
Depreciation	:	N.A. as the age of the building below 5 years
Amount of depreciation	:	Nil
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 49,400.00 per Sq. M. i.e. ₹ 4,589.00 per Sq. Ft.
Prevailing market rate	:	₹ 12,600.00 per Sq. Ft.
<b>Value of property as on 27.02.2023</b>	<b>:</b>	<b>304.00 Sq. Ft. X ₹ 12,600.00 = ₹ 38,30,400.00</b>

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

<b>Total Value of the property as on 27.02.2023</b>	<b>:</b>	<b>₹ 38,30,400.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 34,47,360.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 30,64,320.00</b>
<b>Insurable value of the property (334.40 Sq. Ft. X 2,800.00)</b>	<b>:</b>	<b>₹ 9,36,320.00</b>
<b>Guideline value of the property (334.40 Sq. Ft. X 4,589.00)</b>	<b>:</b>	<b>₹ 15,34,562.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 205, 2<sup>nd</sup> Floor, "**Shree Ramkrishna Residency**", Plot No. 254, Sector No. R3, Pushpak Node, Village - Vadghar, Navi Mumbai, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State - Maharashtra, Country - India for this particular purpose at **₹ 38,30,400.00 (Rupees Thirty Eight Lakh Thirty Thousand Four Hundred Only) as on 27<sup>th</sup> February 2024.**

## **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 **27<sup>th</sup> February 2024** is **₹ 38,30,400.00 (Rupees Thirty Eight Lakh Thirty Thousand Four 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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**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 2 <sup>nd</sup> Floor.
3.	Year of construction	Year of Completion – 2023 (As per Occupancy Certificate)
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 safety door, Powder Coated Aluminium 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	No
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	Provided 6'.0" High, R.C.C. column with B. B. masonry wall
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



	Decimal	DMS
Latitude	18.986378	18°59'10" N
Longitude	73.095946	73°5'45" E
2024-02-23(Fri) 02:07(PM)		



	Decimal	DMS
Latitude	18.98597	18°59'9" N
Longitude	73.09576	73°5'44" E
2024-02-23(Fri) 02:10(PM)		



	Decimal	DMS
Latitude	18.985938	18°59'9" N
Longitude	73.09575	73°5'44" E
2024-02-23(Fri) 02:18(PM)		



	Decimal	DMS
Latitude	18.985938	18°59'9" N
Longitude	73.09575	73°5'44" E
2024-02-23(Fri) 02:10(PM)		



	Decimal	DMS
Latitude	18.986121	18°59'10" N
Longitude	73.095718	73°5'44" E
2024-02-23(Fri) 02:10(PM)		



	Decimal	DMS
Latitude	18.986121	18°59'10" N
Longitude	73.095718	73°5'44" E
2024-02-23(Fri) 02:10(PM)		



	Decimal	DMS
Latitude	18.986121	18°59'10" N
Longitude	73.095718	73°5'44" E
2024-02-23(Fri) 02:10(PM)		



	Decimal	DMS
Latitude	18.986358	18°59'10" N
Longitude	73.095809	73°5'44" E
2024-02-23(Fri) 02:09(PM)		

## Route Map of the property


Site u/r



**Latitude Longitude - 18°59'10.6"N 73°05'45.2"E**


**Note:** The Blue line shows the route to site from nearest railway station (Panvel – 3.4 Km.)

## Ready Reckoner Rate



Department of Registration and Stamp  
Government of Maharashtra

नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन



**Annual Statement of Rates Ver. 2.0**  
( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )

Home
Valuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: Raigad

Select Taluka: Panvel

Select Village: Vadaghar

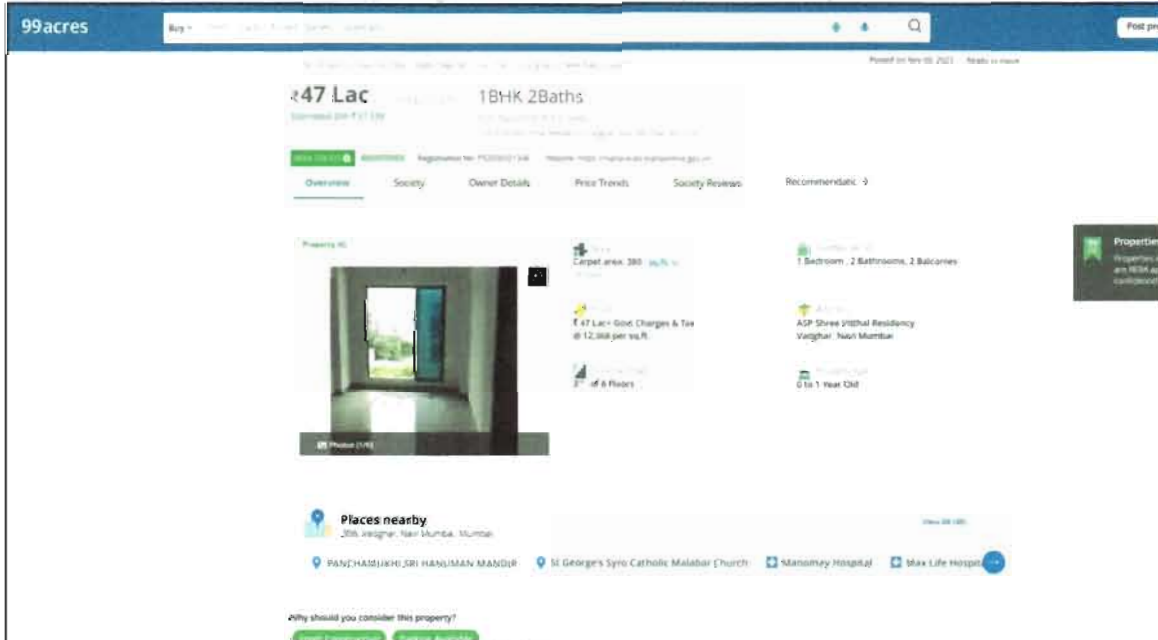
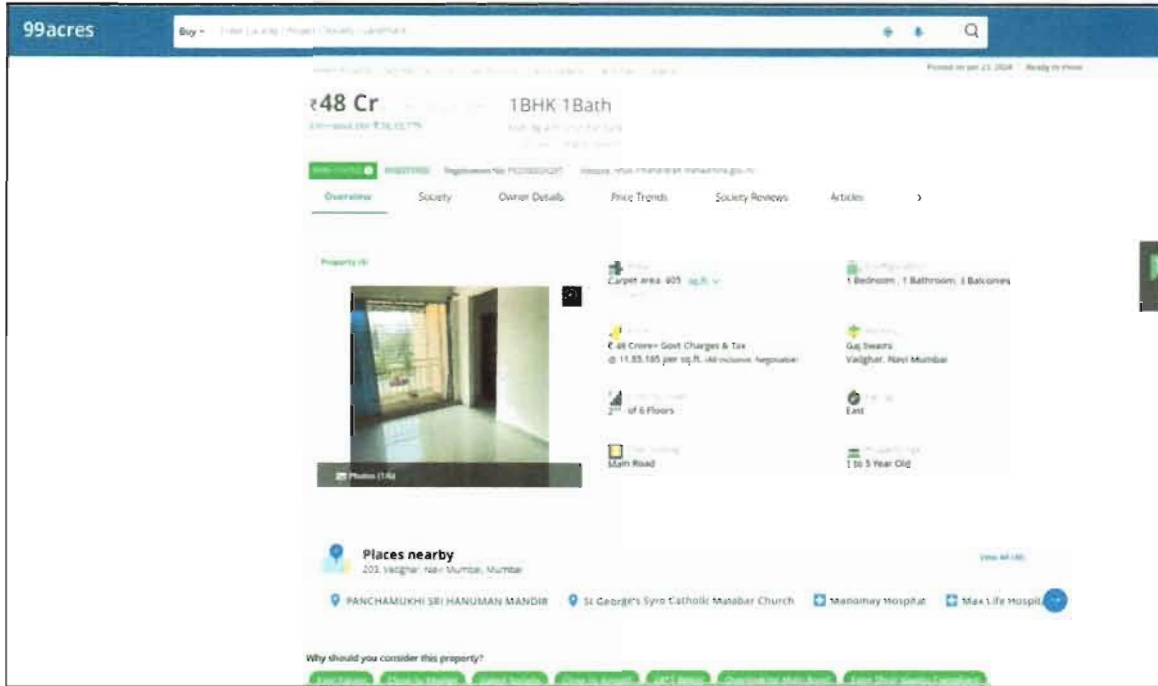
Vibhag Number: 6

Assesment Type	Assesment Range	Rate Rs/-	Unit
जिरायत शेण जमीन	0-1.25	3124900	हेक्टर
जिरायत शेण जमीन	1.26-2.50	3427900	हेक्टर
जिरायत शेण जमीन	2.51-5.00	3780800	हेक्टर
जिरायत शेण जमीन	5.01-7.50	4157900	हेक्टर
जिरायत शेण जमीन	7.51-10.00	4428800	हेक्टर
जिरायत शेण जमीन	10.01-12.50	4455100	हेक्टर
जिरायत शेण जमीन	12.51-च्या पुढे	4898900	हेक्टर
निवासी	0-0.00	49400	चौरस मीटर

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## Price Indicators



## Price Indicators

**99acres** Buy • Filter Locality • Project • Society • Location

₹55 Lac ₹12,291/sq.ft. 1BHK 1Bath

Estimated EMR ₹43,308

REGISTRY RECORD NOT AVAILABLE Website: <https://mahatrust.mahatrust.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Review

Videos (1) Property (11) Society (27)

Carpet area: 425 sq.ft.

12 of 12 Floors

₹55 Lac + Govt Charges & Tax @ 12,291 per sq.ft.

Satjanthi Om Namah Shivay Kalash Karanjade, Navi Mumbai

Places nearby: 201 Karanjade, Navi Mumbai, Mumbai

Panvel Junction, Khandeshwar Station, Exalbenza Shopping Plaza, Orion Mall, Utan Panvel road, Deshpande Ki

**99acres** Buy • Filter Locality • Project • Society • Location

₹49 Lac ₹12,250/sq.ft. 1BHK 1Bath

Estimated EMR ₹38,176

REGISTRY RECORD NOT AVAILABLE Website: <https://mahatrust.mahatrust.gov.in/>

Overview Owner Details Price Trends Registry Record Explore Locality Recome

Carpet area: 400 sq.ft.

11 of 11 Floors

₹49 Lac + Govt Charges & Tax @ 12,250 per sq.ft. (negotiable)

Indraprashta Apartment Karanjade, Navi Mumbai

Places nearby: Karanjade, Navi Mumbai, Mumbai

Khandeshwar metro station, Khandeshwar Shiva Temple, St George's Syro Catholic Malabar Church, Hdfc bank ATM

Why should you consider this property?

Close to Market, Close to Airport, Located in Prime Area, Full Power Available, Property in Exclusive Society, Fully Furnished

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

This exercise is to assess **Fair Market Value** of the property under reference as on **27<sup>th</sup> February 2024**.

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 neighbourhood 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 ₹ 38,30,400.00 (Rupees Thirty Eight Lakh Thirty Thousand Four 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: 2024.02.27 11:30:13 +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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