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CIF NO 3557 85977-12567	PAL/Take Over/NEW/Resale/Top up						
RLMS / LOS Reference No.	Tie Up No.						
Applicant Name: Kakali BISWAJIT SINAM							
Co-Applicant Name: BISWAJIT							
Contact (Resi.): 9869620729	Mobile: 9,969 86 4595						
Loan Amount: 10, ED, 1000	Tenure: (87)						
Interest Rate :	EMI:						
Loan Type: Topz cp	SBI LIFE :						
Hsg. Loan	Maxgain						
Realty	_Home Top up						
Property Location:							
Property Cost: 40 00 000	,						
Name of Developer / Vendor :							
RBO - ZONE - Branch	: KOKANBHANA (Code No) 66240						
Contact Person : Jawan Sigh	Mobile No: 7200 2012 20						
Name of RACPC Co-ordinator along wi	th Mob No.						
SEARCH - 1	21-02-2024 DATE						
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VALUATION - 1	RESIDENCE VERIFICATION OFFICE VERIFICATION						
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दुष्पम निबंधक : सष्ट दु.चि.पनवेल 2

दस्त क्रमांक : 12791/2020

नोदणी : Rean 63m

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करारनामा 2700000 1139500 1139500 1) पालिकेचे नाव:पनवेल इतर वर्णन :, इतर माहिती: सदनिका क्र.303,तिसरा मजला,लक्षदीप होमा,प्लॉट नं. 108,सेक्टर-1 वडघर,ता, पनवेल,जि. रायगड,नवी गुंबई, क्षेत्रमळ 18.90 ची. मी. कारपेट एरिया + 8. 05 ची. मी. बाल्कनी एरिया.((Plot Number : 108 ; SECTOR NUMBER : 1 ;)) 1) 18.90 ची.मीटर 1): नाव: मे. रॉयल युप च्या वतीने भागीदार हर्षद नर्सीभाई पटेल - वय:-46; पत्ता:-प्लॉट नं: -, माळा नं: -, हमारतीचे नाव: -, क्लॉक नं: -, रोड नं: बी- १२०२, व्याईट परेंग, प्लॉट नं. १२ए,श्वी, केस्टर - १९, कामोठे, ता. पनवेल, जि. रायगड-४२०२०९., महाराष्ट्र, समाटानिका तर्फ कु मु मे. रॉयल प्रच च्या वतीने भागीदार हर्षद नर्सीभाई पटेल पटेल चय:-46; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी- १२०२, व्याईट परेंग, प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी- १२०२, व्याईट परेंग, प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी- १२०२, व्याईट परेंग, प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वी- १२०२, व्याईट परेंग, प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वी- १२०२, व्याईट परेंग, प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वी- १२०२, व्याईट परेंग, प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वी- १२०२, व्याईट परेंग, प्लॉट नं:, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वी- १२०२, विस्चा ने वी- विस्चा ने अपि होसिंग होसायटी १२ राणेश लाईक शाळा. नवी मंबई ठाणे ४००७०९ .		
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1) 18.90 ची.मीटर		
पनवेल, जि. रायगढ-४१०२०९., महात 2): भाव: मान्यता देणार नंदकुमा नर्सीभाई पटेल पटेल - वय:-46; प १२०२. वर्षार्डट प्रलॅग. प्लॉट में. १२०७१	नः बा- १२०२, व्हाइट प्रतग, प्लाट न.: ११९, AHMEDNAGAR. पिन कोड: १ बाळाराम घरत यांच्या तर्फे कु गु मे. २ ती:-प्लॉट नं: -, माळा नं: -, इमारतीचे २बी: बेक्टर - १९ कामोठे: ता. प्रस्तेल	१२ए/१२बा, सक्टर - १९, कामाठ, ता. 410209 पॅन ने:-AAYFR9638P ऍपल ग्रुप च्या वतीने भागीदार ४र्षद १ नाव: े. ब्लॉक ने: े. रोड ने: बी-
राँड न: सा -१/२/७/२, भगनायस का	ऑप होसिंग सोसायटी ९. गणेश नाईक	ग नंः -, इमारतीये नाव: -, ब्लॉक नं: -, ऱ्याळा , नवी मुंबई ठाणे ४००७०९ ,
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	करारनामा 2700000 1139500 1139500 1) पालिकचे नाव:पनवेल इतर वर्णन् 108, सवटर-1, वडघर,ता, पनवेल,जि मी. बाल्कनी एरिपा.((Plot Numb 1) 18.90 धो.मीटर 1): नाव: मे. रॉयल प्रुप च्या वतीन् इमारतीचे नाव: -, ब्लॉक ने: -, रोड पनवेल, जि. रायगड-४१०२०९., महार 2): नाव: मान्यता देणार नंदकुमार नरीभाई पटेल पटेल - वय:-46; पर १२०२, व्हाईट पलॅग, प्लॉट नं, १२५/१ ८१मार्मा कोड:-41 1): नाव: काक्की बिस्वजीत सिंग् रोड नं: सी -१/१/७/२, गानगिरी का महाराष्ट्र, ठाणे. पिन कोड:-40070 23/12/2020 24/12/2020 12791/2020 81000	गावाचे नाव: वडघर करारनामा 2700000 1139500 1) पालिकचे नाव:पनचेल इतर वर्णन :, इतर माहिती: सटनिका क.303,ित 108,सनटर-1, वडधर,ता, पनचेल,जि. रायगड,नवी गुंबई. क्षेत्रमळ 18.90 मी. बाल्कनी एरिया.((Plot Number : 108 ; SECTOR NUMBER 1) 18.90 बी.मीटर 1): नाव: मो. रॉयल युप च्या वतीने भागीदार कर्षद नर्सीभाई पटेल - वय: इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: बी- १२०२, व्हाईट प्रसँग, प्लॉट नं. पनचेल, जि. रायगड-४१०२०९, महाराष्ट्र, AHMEDNAGAR. पिन कोड:- 2): नाव: मान्यता देणार नंदकुमार बाळाराम घरत यांच्या तर्फ कु मु मे. नर्सीभाई पटेल पटेल - वय:-46; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीच १२०२, व्हाईट पर्संग, प्लॉट नं. १२५५२वी, मेक्टर - ११, कामीठे, ता. पनवेल AHMEDNAGAR. पिन कोड:-410209 पॅन नं:-BEKPG5850H 1): नाव: काकळी बिस्तजीत सिंग - वय:-42; पत्ता:-प्लॉट नं:, माळ रोड नं: सी -१/२/०/२, भूग-पिग्री की ऑ्प्र होसिंग सोसायटी १, गणेया नाईक महाराष्ट्र, ठाणे. पिन कोड:-400709 पॅन तं:-CEIPS6147H 23/12/2020 24/12/2020 12791/2020

. र ही विकास <mark>घतला तपशील:-:</mark>

मुल्यांकनाची आवश्यकता नाही कारण दुस्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील दुस्तप्रकारनुसार आवश्यक नाही

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सह दुव्यम निर्मिषक वर्ग-२

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गावाचे नावः वडघर

दस्तऐवजाचा अनुक्रमांक: पवल2-12791-2020

दस्तऐवजाचा प्रकार: करारनामा

सादर करणाऱ्याचे नाव - काकळी विस्वजीत सिंग -

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Join Sr Panvel 2

सह दुय्यमे निबंधक वर्ग=र

(पनबेल-२)

ा) देवकाचा प्रकार: DHC रक्कम: रु.1800/-

डीडी धनादेश पे ऑर्डर क्रमांक: 2212202022870 दिनांक: 24/12/2020

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्र) देयकाचा प्रकार: eChallan **रक्कम: रु.२७००/-**ड्रीडी धनादेश/पे ऑर्डर क्रमांक: MH008831348202021**E दिनांक: 2**4/12/2020

वकच नाव व पत्ताः

मूळ दस्तएवज परत दिल

बुज्यम निर्वधकः , पनवेल-२ मुळ दात्एवच प्रात मिळाला

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(पनवल-२) **Defacement Amount** - Userld Delagement Date Defacement No. Romarks IGR147 0004117098202021 24/12/2020-13 12:39 (6) 353-12761



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Co-Applicant Name BISWATIT	5 HUH 85195757367
	63 (15/3/36)
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Name of RACPC Co-ordinator along	Mobile No 2820889976
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A/C NO :	11000000
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NAME: 1.	COLL 7818 667 7548. SBI LIFE AIC NO. 4005615,7732
2.	SBILIFE A/C NO. 9663 6 13, 14
3.	Mrs. Kakali B. Singh
CERSAI NO : ASSET ID :	Mr. Biswayit singh
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by the concerned local authority at the time of sanctioning the said plans of thereafter and shall before handing over possession of the Flat to the Allottee(s) obtain from the concerned local authority Occupation and/or Completion Certificates in respect of the said Flat. Notwithstanding anything to the contrary contained herein, the Allottees shall not be entitled to claim possession of the said Flat until the completion certificate is received from the local authority and the Allottees has/have paid all the dues payable under this agreement in respect of the said Flat to the Promoters and has/have paid the necessary maintenance amount/deposit, service tax, vat and other taxes payable under this agreement of the said Flat to the Promoters.

a) Time is essence for the Promoters as well as the Allottee(s). The Promoters shall abide by the time schedule for completing the project and handing over the Flat to the Allottee(s) and the common areas to the association of the Allottee(s) after receiving the occupancy certificate or the completion certificate or both, as the case may be. Similarly, the Allotte(s) shall make timely payments of the instalment and other dues payable by him/her/them and meeting the other obligations under the Agreement subject to the simultaneous completion of

Construction by the Promotes as provided in clause 1 (c) herein above.

[Payment Plant]

The Pomoters here by declare that the Floor Space Index available as on date in poet to be project land is 489.25 Sq. Mtrs. only. The Promoters have disclosed the Floor Space Index of 1.5 as proposed to be utilized by him on the

Shop based on the proposed construction and sale of Shop to be carried out by the Promoters of children the proposed FSI and on the understanding that the neclared proposed FSI shall belong to Promoters only.

If the Promoters tall to abide by the time schedule for completing the project and harding over the Shop to the Allottee(s) the Promoters agree to pay to the Allottee(s) who does not intend to withdraw from the project, interest as specified in the Rule, on all the amounts paid by the Allottee(s) for every month of delay, till the handing over of the possession. The Allottee(s) agrees to pay to the Promoter, interest as specified in the Rule i.e. interest as per state bank of India marginal cost of lending rate plus 2% (Two Percent) per annum with monthly rests, on all the delayed payment which become due and payable by the Allottee(s) to the Promoters under the terms of this Agreement from the date the said amount is payable by the Allottee(s) to the Promoter.

Without prejudice to the right of promoters to charge interest in terms of sub clause 4 above, on the Allottee(s) committing default in payment on due date of any amount due and payable by the Allottee(s) to the Promoters under this Agreement (including his/her/them proportionate share of taxes levied by concerned local authority and other outgoings) and on the Allottee(s)

AND WHEREAS on payment of the entire lease premium & execution of Lease Agreement, the Corporation handed over the possession of the said plot to the Original LICENSEES.

AND WHEREAS the said Original LICENSEES i.e. MR. NANDUKUMAR BALARAM GHARAT, by virtue of the Development Agreement dated 3d May 2019 has sold, transferred and assigned all their development rights, title, interest and benefits of the said plot of land in favour of the developers i.e. M/S, ROYAL GROUP Through its Partners 1) MR. HARSHAD NARSIBHAI PATEL and the same was duly stamped and registered with the Sub-Registrar of Assurances at Panvel-2, vide its Registration Receipt No. 6247 and Registration Document Serial No. PVL-2-5317-2019 dated 03/05/2019.

AND WHEREAS by an Supplementary Agreement dated 5th July 2019 between M/S. ROYAL GROUP Through its Partners 1) MR. HARSHAD NARSIBHAI PATEL and MR. NANDUKUMAR BALARAM GHARAT both the parties have divided the flats/shops to be constructed on the said plot as per the terms indicondition mentioned in the said supplementary agreement and the same was duly stamped and registered with the Sub-Registrar of Assurances at Panvel-5, vide its Registrative Receipt No. 7399 and Registration Document Serial No. PVL-5-72ct Partners at Panvel-5, vide its Registrative O5/07/2019.

And whereas by virtue of the aforesaid Agreement to Lease and Development Agreement and the supplementary agreement the Promoters are absolutely sein possessed of and well and sufficiently entitled to develop the said plot of land to

And whereas the aforesaid Agreement to Lease is with the benefit and right to construct any new building(s), permitted by the concerned local authorization

And whereas the Promoters are entitled and enjoined upon to construct the residential buildings on the project land in accordance with the recital hereinabove as per the plans sanctioned and the development permission grant. Corporation vide Commencement Certificate bearing No. CIDCO/BP-16696/TPO/(NM & K)/2019/4741 dated 11/06/2019 including such additions, modifications, revisions, alterations) therein, if any, from time to time as may be approved by the Planning Authorities. Copy of the commencement certificate is annexed herewith as "Annexure-A",

And whereas the Promoters have proposed to construct on the project land a building project known as "LAKSHADEEP HOMES" for residential/Commercial use, on OWNERSHIP BASIS to the prospective buyers.

And whereas the Allottee(s) is/are offered a Flat bearing number 303 on the 3rd floor, (hereinafter referred to as the said "Flat") in Building project called "LAKSHADEEP HOMES" (hereinafter referred to as the said "Building") being constructed of the said project, by the Promoters.

KLATA

Promoters shall have to obtain prior consent in writing of the Allottee(s) in respect of such variations or modifications which may adversely affect the Plat of the Allottee(s) except any alteration or addition required by any Government authorities or due to change in law.

- The Allottee(s) hereby agree(s) to purchase from the Promoters and the Promoters hereby agree to sell to the Allottee(s) the said Flat bearing No. 303 admeasuring 18.90 Sq. Mts. carpet area + 8.05 Sq.Mtrs of Balcony Area on the 3rd Floor of the said building project known as "LAKSHADEEP HOMES" hereinafter referred to as "THE SAID FLAT" and more particularly described in the "Second Schedule" hereunder written and as shown on the floor plan thereof hereto annexed and marked as "Annexure-C" for a lump sum price of Rs.27,00,000/- (Rupees Twenty Seven Lacs Only) being the proportionate price of the common areas and facilities appurtenant to the premises, the nature, extent and description of the common areas and facilities which are more particularly described in the Second Schedule written hereunder.
- The Allottee(s) have paid on or before execution of this agreement a sum of Rs.51,000/- (Rupees Fifty One Thousand Only) as advance payment or application fee and hereby agree(s) to pay to the Promoters the balance amount of Rs.26,49,000/- (Rupees Twenty Six Lacs Forty Nine Thousand Only) in

पं व लिला र manner-

PAYMENT SCHEDULE

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12/	On Commencement of 5th Slab	10%
8	On Contracement of Brick work & Plaster Work	10%
9.	On Commencement of Plumbing, Electrification, Sliding & Tiling etc.	05%
10.	On Possession	05%
	Total	100%
ł .		THE R. P. LEWIS CO., LANSING, MICH.

Subject to the terms of the Agreement and the Promoters abiding by the construction milestones, the Allottees shall make all payments, on demand by the Promoters, within the stipulated time as mentioned in the payment schedule through account payee cheque/demand draft or online payment in favour of M/S. ROYAL GROUP payable at Navi Mumbai.

	Section 1 section 1	मुल्याकः	। पत्रक । पाभीण क्षेत्र - बांधीर			
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सह दुय्यम् निबंधक वर्ग- हे (पनवेल-२)

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THIS AGREEMENT FOR SALE is made and entered into at l'anvel on this 2 day of December, 2020 between M/S. ROYAL GROUP through its Partner MR. HARSHAD NARSIBHAI PATEL having its office at B-1202, White Flag, Plot No. 12A/12B, Sector 19, Kamothe, Tal. Panvel, Dist. Raigad 410209, hereinafter jointly referred to as "THE PROMOTERS" (which expression shall unless it be repugnant to the context or meaning thereof shall mean and include partners or partner for the time being of the said respective firm, the survivors or survivor of them and the heirs, executors and assigns of the last surviving partner or their assigns) OF THE ONE PART. 45.

AND

MRS. KAKALI BISWAJIT SINGH age 42 Years, having PAN NO. CFIPS6147H. (AADHAR NO. 863539590542), having his/her/their address at C-1/2/0/2. Naik School , Navi Mumbai Thane, Gagangiri Co. Op HSG Soc, 9 Ganesh Maharashtra-400709 hereinafter referred to as "THE ALLOTTEE(S)" (which expression shall unless contrary to the context or meaning thereof mean and include in the case of individuals his/her/their heirs and legal representatives and in case of partnership firm the partners constituting the firm for the time being survivors or survivor of them and their respective heirs and legal repr in the case of a corporate body, its successors and assigns and in the day its trustees for the time being) OF THE SECOND PART.

MR. NANDUKUMAR BALARAM GHARAT having address at Varche Owle, Tal-Panvel, Dist Raigad hereinaster reserred to as "THE CONFIRMING PARTY" (which expression shall unless contrary to the context or meaning thereof me in the case of individuals his/her/their heirs and legal representatives find in case of partnership firm the partners constituting the firm for the time see and the survivors or survivor of them and their respective heirs and legal representatives in the case of a corporate body, its successors and assigns and in the ca its trustees for the time being) OF THE THIRD PART

WHEREAS THE CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED, is a company incorporated under the Companies Act, 1956th (I of 1956) (hereinafter referred to as "THE CORPORATION") and having its registered office at Nirmal, 2nd Floor, Nariman Point, Mumbai- 400 021. The Corporation has been declared as a New Town Development Authority under the provision of Sub Section (3A) of Section 113 of the Maharashtra Regional and Town Planning Act, 1966 (Maharashtra Act No.-XXXVII of 1966) (hereinafter referred to as "THE SAID ACT") for the New Town of Navi Mumbai by the Government of Maharashtra in the exercise of its powers for the area designated as site for a New Town under Sub-Section (1) of Section 113 of the said Act;

And whereas the Allottec(s) have applied to the Promoters for allotment of a Plat bearing number 303 on the 3rd Floor in the said building project known as "LARSHADEEP HOMES" being constructed of the said Project,

And whereas the carpet area of the said Flat is 18.90 Sq. Mts. and "Carpet Area" means the net usable floor area of Plat, excluding the area covered by the external walls, areas under services shafts, exclusive balcony appurtenant to the said Shop for exclusive use of the Allottee(s) or verandah area and exclusive open terrace area appurtenant to the said Shop for exclusive use of the Allottee(s), but includes the area covered by the internal partition walls of the Flat.

And whereas the Parties relying on the confirmations, representations and assurances of each other to faithfully abide by all the terms, conditions and supulations contained in this Agreement and all applicable laws, are now willing to enter into this Agreement on the terms and conditions appearing hereafter.

And whereas prior to the execution of these presents, the Allottee(s) has/have paid to the Promoters a sum of Rs.51,000/- (Rupees Pifty One Thousand Only), being part payment of the sale consideration of the Flat agreed to be sold by the Promoters to the Allottee(s) as advance payment or application fee (the payment and receipt whereof the Promoters doth hereby admit and acknowledge) and the Allottee(s) have agree(s) to pay to the Promoters the balance of the sale consideration in the manner hereinafter appearing.

And whereas under Section 13 of the said Act the Promotes of regulity to execute a written Agreement for sale of said Shop with the Allour state being to facts these presents and also to register said Agreement under the Registration Act Co.

In accordance with the terms and conditions set out in this Agreement and as mutually agreed upon by and between the Parties, the Promoters hereby exercises and the Allottee(s) hereby agree(s) to purchase the said Flat.

Now therefore this Agreement witnesseth and it is hereby agreed by and between the parties hereto as follows:

"LAKSHADEEP HOMES" consisting of Ground/Stilt + 4 storied upper floors on the project land in accordance with the plans, designs and specifications approved by the concerned local authority and which have been seen and approved by the Allottee(s) with only such variations and modifications as the Promoters may consider necessary or as may be required by the concerned local authority/Government to be made in any of the Premises, provided that the

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And whereas the state Government has acquired land within the delineated area of Navi Mumbai and vested the same in the Corporation by an Order duly made in that behalf as per the provisions of Section 113 of the said Act;

And whereas by virtue of being the Development Authority the Corporation has been empowered under Section 118 of the said Act to dispose off any land acquired by it or vested into it in accordance with the proposal approved by the State Government under the said Act;

AND WHEREAS an AGREEMENT TO LEASE dated 13th December 2018 executed between the CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD., of the ONE PART AND MR. NANDUKUMAR BALARAM GHARAT [Hereinaster referred to as the "THE ORIGINAL LICENSEE"] of the OTHER PART, therein called "THE LICENSEES" as per the terms and conditions mentioned in the said Agreement to Lease.

AND WHEREAS the said Original LICENSEES before execution of the said Agreement to Lease had effected the payment of Rs. 60/-{Rupees Sixty Only} being Lease rent for the period of 60 (sixty) years at the rate of Rs. 1/-{Rupees One only} per the letter from the Corporation being the premium agreed to be paid by the letter from the Corporation. Therein contained and agreed to grant a lease in lavour of ["THE ORIGINAL LICENSEES" a terms of 60 Years of all that place parcel of and bearing Plot No. 108, Sector No. -1, Village - Vadghar, Tal.

Panvel, Dist Raigad, Navi Mumbai, Containing by measurement 490 Sq. Mtrs.

Panvel, Dist Raigad, Navi Mumbai, Containing by measurement 490 Sq. Mtrs.

Tespectively or the reabouts and more particularly described in the First Schedule hereunder written[more particularly described in the "The Said Plot" therein written] on the leason; at and on the terms and conditions therein contained and handed over the possession the same. Whereas the same is duly registered before the Sub-Registration December at Panvel -3 vide its Registration Receipt No. 17368 under Registration December 18 Serial No. PVL-3-14588-2018 dated 15/12/2018.

AND WHERIAS as per the said Agreement to Lease, Except for land(s) already is possession of the Corporation, the remaining private land(s), required for the project, we have a for acquisition before 01.01.2014 under the erstwhile land Acquisition Act 1894, (hereinafter referred to as "LA ACT, 1894") by the state Government.

AND WHEREAS the right to fair Compensation and Transparency in land Acquisition Rehabilitation and Resettlement Act 2013 (hereinafter referred to as the "LARR ACT, 2013") came into force w.c.f. 01.01.2014 replacing the LA Act 1894. Although the land for the project was notified under the LA Act 1894, awards under section 11 of the LA Act 1894 have not been declared for certain lands as on 01.01.2013, the determination of compensation for such lands shall be conformity with the LARR Act, 2013.

And whereas the state Government has acquired land within the delineated area of Navi Mumbai and vested the same in the Corporation by an Order duly made in that behalf as per the provisions of Section 113 of the said Act;

And whereas by virtue of being the Development Authority the Corporation has been empowered under Section 118 of the said Act to dispose off any land acquired by it or vested into it in accordance with the proposal approved by the State Government under the said Act;

AND WHEREAS an AGREEMENT TO LEASE dated 13th December 2018 executed between the CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD., of the ONE PART AND MR. NANDUKUMAR BALARAM GHARAT (Hereinaster reserved to as the "THE ORIGINAL LICENSEE") of the OTHER PART, therein called "THE LICENSEES" as per the terms and conditions mentioned in the said Agreement to Lease.

AND WHEREAS the said Original LICENSEES before execution of the said Agreement to Lease had effected the payment of Rs. 60/-{Rupees Sixty Only} being Lease rent for the period of 60 (sixty) years at the rate of Rs. 1/-{Rupees One only} per the letter from the Corporation being the premium agreed to be paid by the lease in Local Payment Licensees to the Corporation. Therein contained and agreed to grant a lease in Lavour of "THE ORIGINAL LICENSEES" a terms of 60 Years of all that phase parcel of and bearing Plot No. 108, Sector No. -1, Village - Vadghar, Tal. Panvel. Dist Raighd, Navi Mumbai, Containing by measurement 490 Sq. Mtrs. respectively or the cabouts and more particularly described in the First Schedule hereunder written(more particularly described in the "The Said Plot" therein written) on the leasurement and on the terms and conditions therein contained and handed over the possession. The same, Whereas the same is duly registered before the Sub-Registration Doctor at Serial No. PVL-3-14588-2018 dated 15/12/2018.

AND WHEREAS as per the said Agreement to Lease, Except for land(s) already is possession of the Corporation, the remaining private land(s), required for the project, we will for acquisition before 01.01.2014 under the erstwhile land Acquisition Act 1894, (hereinafter referred to as "LA ACT, 1894") by the state Government.

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सूची क्र.2

दुष्णम निर्मयक : सह दु नि,पनवेल 2

तस जगाक : 12791/2020

नीदणी : Reon 63m

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. १८% - १०% इ.स.च्या १८% व्यापालेकार ते	1139500
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रन दे कत्या प्रकाराचे व किया - हे हुंदरनामा विकासा देश इस अब कक्ष	1): नाव: काकळी बिस्वजीत सिंग - वय:-42; पत्ता:-प्लॉट नें:, माळा नें: -, इगारतीये नाव: -, ब्लॉक ने: - रोड ने: सी -१/२/७/२, गंगनगिरी कॉ ऑप होसिंग सोसायटी ९, गणेश नाईक शाळा , नवी मुंबई ठाणे ४००७०९ , महाराष्ट्र, ठाणे. पिन कोठ:-400709 प्रेंस नें:-CEIPS6147H
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2011 July Meb	81000
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ागर घेततना त<mark>पशील:-:</mark>

मुल्यांकनाची आवश्यकता नाही कारण दस्ताप्रकारनुसार आवश्यक नाही कारणाचा तपथील दस्तप्रकारनुसार आवश्यक नाही

क रताना निवडलेला अनुखेद :- (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

सह द्रय्यम निर्मिषक वर्ग-२

6)

51

committing three defaults of payment of instalments, the Promoters shall at their own option, may terminate this Agreement:

Provided that, Promoters shall give notice of 15 (Fifteen) days in writing to the Allottee(s) by Registered Post AD at the address provided by the Allottee(s) and mail at the e-mail address provided by the Allottee(s) of his intention to terminate this Agreement and of the specific breach or breaches of terms and conditions in respect of which it is intended to terminate the Agreement. If the Allottee(s) fails to rectify the breach or breaches mentioned by the Promoters within the period of notice then at the end of such notice period, promoters shall be entitled to terminate this Agreement.

Provided further that upon termination of this Agreement as aforesaid, the Promoters shall refund to the Allottee(s) after deducting 10% [Ten Percent] of the total Agreement value of the Premises and the total interest payable due to delayed payments of the previous installments till the date of cancellation by the Promoters to the Allottee(s) as agreed liquidated damages within a period of thirty days of the termination, the instalments of sale consideration which may till then have been paid by the Allottee(s) to the Promoters.

The fixture and fittings with regards to flooring and sanitary fittings amenities like one or more lift with particular brand to be provided by the Promoters in the Flat and the said building are those that are set out in the "Third Schedule" mentioned hereunder.

The Promoters shall give possession of the Flat to the Allotton's ithing before December 2022. If the Promoters fail or neglect to give possession while Flat to the Allottee(s) on account of reasons beyond their control and of their agents by the aforesaid date then the Promoters shall be liable of demind to refund to the Allottee(s) the amounts already received by them the respect of the Flat with interest at the same rate as may mentioned in the clause 11 herein above from the date the Promoters received the sum till the date the same rate and interest thereon is repaid.

Provided that the Promoters shall be entitled to reasonable extension of time for giving delivery of Flat on the aforesaid date, if the completion of building in which the Flat is to be situated is delayed on account of

- i) War, civil commotion or act of God;
- ii) Any notice, order, rule, notification of the Government and/or other public or competent authority/court.
- The Promoters, upon obtaining the occupancy certificate from the competent authority and the payment made by the Allottee(s) as per the agreement shall offer in writing the possession of the Flat to the Allottee(s) in terms of this

- the remaining provisions of this Agreement shall remain valid and enforces as applicable at the time of execution of this Agreement.
- wherever in this Agreement it is stipulated that the Allottee(s) has/have make any payment, in common with other Allottee(s) in Project, the same ship be in proportion to the carpet area of the Flat to the total carpet area of all the Flat in the Project.
- Both Parties agree that they shall execute, acknowledge and deliver to the othe such instruments and take such other actions, in additions to the instrument and actions specifically provided for herein, as may be reasonably required order to effectuate the provisions of this Agreement or of any transaction contemplated herein or to confirm or perfect any right to be created transferred hereunder or pursuant to any such transaction.

The mocution of this Agreement shall be complete only upon its execution the Promoters through its authorized signatory at the Promoter's Office, or some plan place, which may be mutually agreed between the Promoters as the Miotteets, in Panvel after the Agreement is duly executed by the Allotteet which the Promoters or simultaneously with the execution the said Agreement shall be registered at the office of the Sub-Registrar. Hence this Agreement shall be registered to have been executed at Panvel, Raigad.

The Alberta and/or Promoters shall present this Agreement as well as the conveyance as a summent of lease at the proper registration office for registration within the time that prescribed by the Registration Act and the Promoters will attend such office and admit execution thereof.

That all natices to be served on the Allottee(s) and the Promoters a intemplated by this Agreement shall be deemed to have been duly served sent to the Allottee(s) or the Promoters by Registered Post A.D and notified Email ID at their respective addresses specified below:

M/S. ROYAL GROUP

having its office at B-1202, White Flag, Plot No. 12A/12B, Sector 19, Kamothe, Tal. Panvel, Dist. Raigad 410209.

Notified Email ID: royalgroup208@gmail.com

MRS. KAKALI BISWAJIT SINGH

having his/her/their address at C-1/2/0/2, Gagangiri Co. Op HSG Soc, 9 Ganesh Naik School, Navi Mumbai, Thane, Maharashtra-400709. It shall be the duty of the Allottee and the promoter to inform each other of an change in address subsequent to the execution of this Agreement in the about address by Registered Post failing which all communications and letters poste at the above address shall be deemed to have been received by the promoter the Allottee, as the case may be.

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lund

- That in case there are Joint Allottees all communications shall be sent by the Promoters to the Allotteets) whose name appears first and at the address given by him/her which shall for all intents and purposes to consider as properly served on all the Allottees.
- The charges towards stamp duty and Registration of this Agreement for sale 461 shall be borne and paid by the Allotteeisl only.
- 47) Any dispute between parties shall be settled amicably. In case of failure to settle the dispute amicably, which shall be referred to the RERA Authority as per the provisions of the Real Estate (Regulation and Development) Att and Regulations, there under.
- 48) That the rights and obligations of the parties under or arising opposition Agreement shall be construed and enforced in accordance with the law for the time being in force and the courts at Panvel will have the jux schemen los this Agreement
- That the party of the Third Part has no objection and claim or will. transaction and confirms the same by signing on this himself/through his attorney.

FIRST SCHEDULE Description of the Property

All that piece and parcel of Land under the erstwhile to fair Compensation ransparency in land Acquisition Rehabilitation and Resettlement, Act, bearing Plot lo. 108, Sector No. 1, Village - Vadghar, Tal. Panvel, Dist. Raignd, Navi Mumbai

SECOND SCHEDULE

Description of the Property

Right, title, interest and ownership of Flat bearing No. 303 admessuring 8.90 Sq. Mts. carpet area + 8.05 Sq.Mtrs of Balcony Area on the 3rd Floor of the aid building project known as "LAKSHADEEP HOMES" consisting of Stilt + Four pper Floors, to be constructed on Plot No. 108, Sector No. 1, Village - Vadghar,

THIRD SCHEDULE (LIST OF AMENITIES)

1. CONSTRUCTION :

- a) R.C.C. farmed structure with bricks/blocks masonry.
- b) Well- planned construction to enable al rooms to get sufficient light and

2. PLASTER:

One a notice to the Corporation for completion of development work up to plinth level, at

loast 7 days before the commencement of the further work.

- 2(b) Give written notice to the Corporation regarding completion of the work.
- 2(c) Obtain Occupancy Certificate from the Corporation.
- 2(d) Permit authorized officers of the Corporation to enter the building or premises for which the permission has been granted, at any time for the purpose of ensuring the building control Regulations and conditions of this certificate.
- 3 The Certificate shall remain valid for period of 1 year from the date of its issue, thereafter revalidation of the same shall be done in accordance with provision of Section 48 of MRTF Act-1966 and as per regulations no. 16.1(2) of the GDCRs 1975.
- 4. The conditions of this certificate shall be binding not only on the applicant but also on its successors and/or every person deriving title through or under him.
- 5. A certified copy of the approved plan shall be exhibited on site.
- either in whole or in part at the absolute discretion of the Corporation for breach of any of the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the permission covered by the Commencement Certificate Systematics and the conditions attached to the conditions attac
- The entry Building shall be provided with underground and over head water tank. The adpacts of the entry shall be as per norms fixed by CIDCO. In case of high rise buildings underground and over head water tank shall be provided as per the fire fighting requirements. CIDCO. The applicant shall seek approval of the EE (Water Supply) of CIDCO in respect of capacity of domestic water tanks. The applicant shall seek approval of the Fire Officer of Citics in respect of capacity of water tanks for the fire fighting purpose.
- 8. You shall approach Executive Engineer, M.S.E.B. for the power requirements, location of transformer, if any, etc.

Document consider by PATE SETHILESH JANAHOHAM residents page Cornel come

Name : PATIL MOTILES!
JANARDIAN
Designation (IDCO)
Organization (IDCO)

Reference No. : CIDCO/BP-16696/TPO(NM & K)/2019

9 As per Govt of Maharashtra memorandum vide no. Dated 19th July, 1994 for all buildings following addition

- As soon as the development permission for obtained by the Owners/Developer, he shall inst place on site indicating following details;
- a) Name and address of the owner/developer, Archit
- b) Survey Number/City survey Number, Plot Number along with description of its boundaries.
- Order Number and date of grant of development issued by the Planning Authority or any other auti
- d) Number of Residential flats/Commercial Units witi
- e) Address where copies of detailed approved plans
- ii) A notice in the form of an advertisement, giving shall be published in two widely circulated newst

of MR IP Act- 1956 and vide Provision No. TPi

Water Harvesting snam apply.

4 ASIST

construction / reconstruction / additions on plots his shall have one or more Rain Water Harvesting struderaller for spedule (enclosed).

specifications different from those in Schedule, so water Harveship using ensured in each case.

741 Date: 11/6/2019

3P/4393/1504/C4-287/94, UD-11/Rb anditions shall apply.

- construction or re-development
- a 'Display Board' on the conspicuo

and Contractor.

ector & Node of Land under reference

rmission or re-development permission ity.

reas.

ill be available for inspection.

If the detailed mentioned in (i) above ers one of which should be in region

it of Maharashtra, under Section -15 132001/2133/CR-230/01/UD-11,date following additional condition of Ra

of Housing Society allo neighbor and session of the session of the

in water Harvesting Structures of

Document settled by PATE METHLESH JANAFOHAN synthesis programmer

Name: PATIL MONLES
JANARDYAN
Designation
Planner
Organization: CIDCO

Page 2 of 12

Reference No.: CIDCO/BP-16696/TPO(NM & K)/2019/4741

Date: 11/6/2019

COMMENCEMENT CERTIFICATE

Permission is hereby granted under section - 45 of the Maharashtra Regional and Town Planning Act. 1966 (Maharashtrakxxvii) of 1966 to M/s Shri. Nandukumar Balaram Gharat , House No .233 E, Varche Owale, Post-Pargaon, Tai -Panvel, Dist-Raigad. for Plot No. 108 , Unit No. 1 , Sector 01 , Node Pushpak (New) . As per the approved plans and subject to the following conditions for the development work of the proposed Residential [Resi+Comm] + Mercantile / Business (Commercial) [Resi+Comm] in 1Ground Floor + 4Floor Net Builtup Area [Residential [Resi+Comm] = 665.63, Mercantile / Business (Commercial) [Resi+Comm] = 67.74 Total BUA = 733.37] Sq m.

Nos. Of Residential Units :- 32, Nos. Of Mercantile / Business (Commercial) Units :- 5

A. This Commencement Certificate is valid up to plinth level only. The further order will be given lafter the plinth is inspected and plinth Completion Certificate is issued.

B Applicant Should Construct Hutments for labors at site.

This Earlicate is liable to be revoked by the Corporation if

The development work in respect of which permission is granted under this certificals is not in accordance with the Sanctioned plans.

1(b) Any of the conditions subject to which the same is granted or any of the restrictions impos

me Mahaping Director is satisfied that the same is obtained by the applicant through raud or Misrepreselts from and the applicant and/or any person deriving title under him, in such an exemt small to reemed to have carried out the development work in contravention of section 43% is the Maharashtra Regional and Town Planning Act- 1966.

The applicant shalls

Name: PATIL M. ALESH
JANARDIAN N
Designation of sociate

Organization : CIDCO

Date: 11/6/2019

10

Shri, Nandukumar Balaram, Gharat House No. 2 - 3 %, ...

ASSESSMENT ORDER NO. 2019/4586

Sub Payment of New Development Charges for Residential + Mercantile / Business (Commercial) (building on Plot No. 108, Unit No. 1, Sector 01 at Pushpak(New) / New Mumbos

Ref. : 1. Your Architects Online Application dated 17.05.2019

2. Agreement to leave on 13012 2016

3 CILXXXACLS SQNMIA)/2019/ 1550 DATED 15.05.2019(Old Construction Demolition)

Year Proposal No . CIDCO/8P-16696/TPO(NM & K)/2019 dated 17 May, 2019

ORDER OF ASSESSMENT OF DEVELOPMENT CHARGES.

(AS PER MAHARASHTRA REGIONAL & TOWN PLANNING (AMENDED) ACT 2010)

1) Name of Assessee : Shri Nandukumar Balaram, Gharat

2) Location Plot No. 108, Unit No. 1, Sector 01 at Pushpak(New), New Jo

3) Plot Use : Residential + Mercantile / Business (Commercial)

4) Plot Area : 480.25

5) Fermasible FSI :15

6) Rates as per ASR : 13600

For	mula -			
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otal built (17)		(es:7)10/25 (4) (4)		
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Unio 1019 04 021 02 1815 01 is for this New Development Permission for

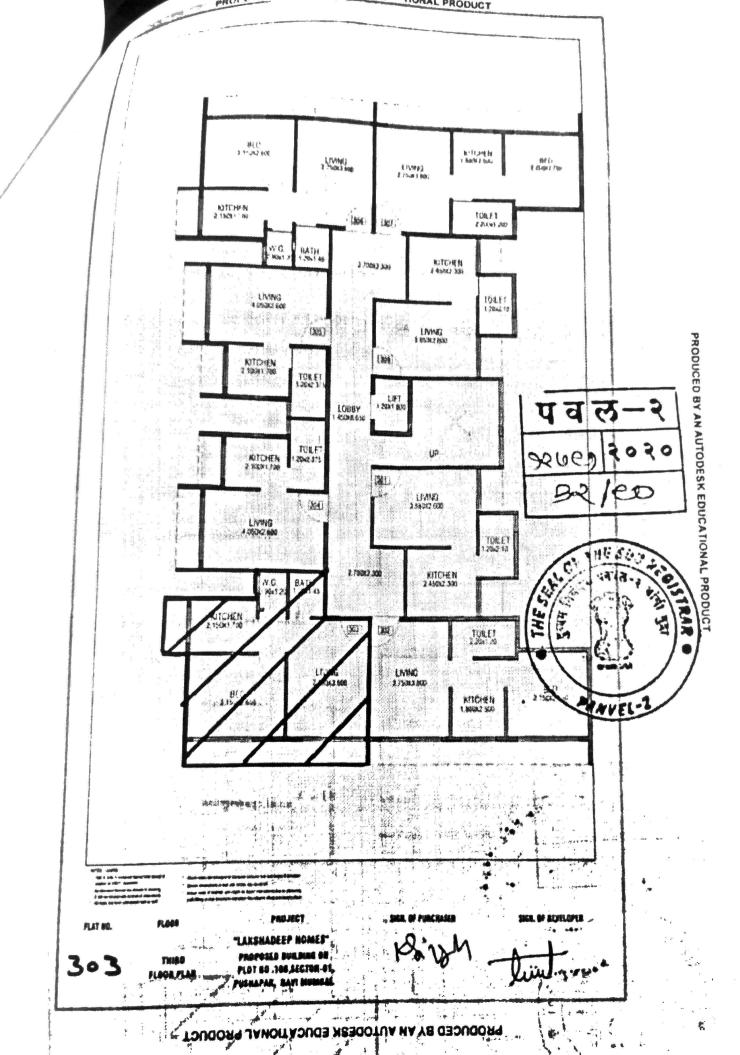


Document certified by PATE MEDILES ANAPOHAN STREET, ANAPOHAN STREET, ANAPOHAN

Name: PATIL MARILESI
JANARDIAN
Designation
Planner
Organization: CIOCO

Page 1 of 12;

PRODUCED BY AN AUTODESK EDUCATIONAL PRODUCT



WHEREOF the parties hereto have hereunto set and subscribed their N HITNESS hands and scals on this day, month and year first hereinabove written. SIGNED, SEALED & DELIVERED the within named "THE PROMOTERS"

M/S. ROYAL GROUP

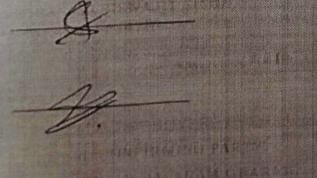
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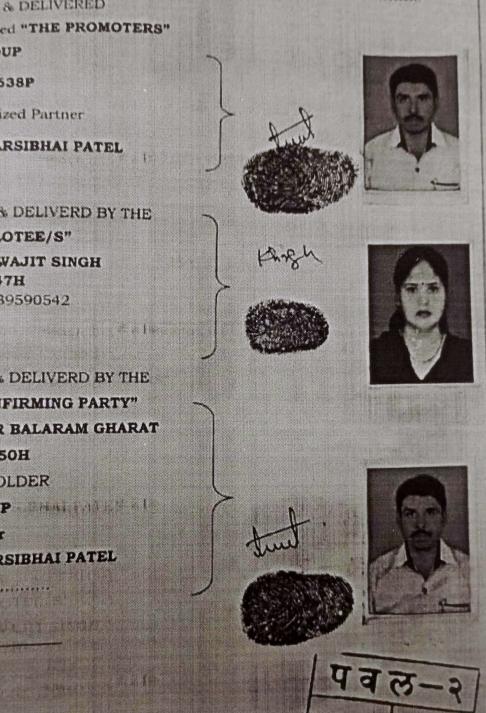
through its Authorized Partner

MR. HARSHAD NARSIBHAI PATEL

SIGNED, SEALED & DELIVERD BY THE Within named "ALLOTEE/S" MRS. KAKALI BISWAJIT SINGH PAN NO. CFIPS6147H ADHAR NO. 863539590542

GNED, SEALED & DELIVERD BY THE Vithin named "CONFIRMING PARTY" IR. NANDUKUMAR BALARAM GHARAT AN NO. BEKPG5850H hrough his POA HOLDER I/S. ROYAL GROUP hrough its Partner R. HARSHAD NARSIBHAI PATEL the presence of







ADV.TANPURE TAI MUGUTRAO (Advocate High Court)

Additional Office No. 13, Varad Vinayak Complex., Plot No. 04, Sector-05, New Panvel, Panvel, Raigad

TITLE CLEARANCE CERTIFICATE

Sub: Title Clearance Certificate with respect to Plot No. 108, Sector No. 1, At. Pushpak- Vadghar, Post & Tal. Panvel, Dist. Raigad, Navi Mumbai 410206.

TO WHOMSOEVER IT MAY CONCERN

THIS IS TO CERTIFY that I have taken search as per request made by my client making application to Sub Registrar Office, Panvel by Receipt No. 10341 dated 12/07/2019 for 13 years i.e. from 2006 to 2019 in respect of the property which is described as follows:

1) DESCRIPTION OF PROPERTY:

All that piece and parcel of Land known as Plot No. 108, Sector No. 1, At. Pushpak Vadghar, Post & Tal. Panyel, Dist. Raigad, Nan Mendon 30, 410206.

2) DOCUMENTS:

i)

For the purpose of investigation of title of the said Plot, I also perused the Copies of following documents:

between the CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD., of the ONE PART AME. NANDUKUMAR BALARAM GHARAT of the Other Part hereinafter referred to as "THE ORIGINAL LICENSEES" OTHER PART, therein called "THE LICENSEES" the said Original Licensees which was registered before the Sub-Registrar of Assurance at Panvel 1 vide its Registration Receipt No. 17368 under Registration Document Serial No. PVL-3-14588-2018 dated

Suns

ADV. TANPURE TAI MUGUTRAO
(ADVOCATE HIGH COURT)
MAHI868/2014
SHOP NO 13, VARAD VINAYAK
PLOTUCIO SECTOROS, NEW PANVEL (EL

2010 No. : CIDCO/BP-16696/TPO(NM & K)/2019/4741

Date 11/6/2019

SCHEDULE

RAIN WATER HAHVESTING

Water Harvesting in a building includes storage or recharging into ground of rain water falling the terrace or any paved or unpaved surface within the building site

The following systems may be adopted for harvesting the rain water drain from the terrace and

- Open Well of a minimum 1.00 mt. dia. And 6 mt. in depth into which rain water may be channelled and allowed after filtration for removing silt and floating material. The well shall be provided with ventilating covers. The water from the open well may be used for nonpotable domestic purposes such as washing, flushing and for watering the garden etc.
- Rain water harvesting for recharge of ground water may be done through a bore well around which a pit of one metre width may be excavated up to a depth of at least 3.00 mt. and refilled with stone aggregate and sand. The filtered rain water may be channelled to the refilled pit for recharging the bore well.
- An impervious surface/ underground storage tank of required capacity may 1:11 in the setback or other open space and the rain water may be channelled to the stugge tank. The storage tank shall always be provided with ventilating covers in the land to the of the soltably placed so that the rain water may be drawn off to domestic, washing gardening and such other purposes. The storage tanks shall be provided with Co.

- The surplus rain water after storage may be recharged into ground through percolation pits or trenches or combination of pits and trenches. Depending on the geomorphic topographical condition, the pits may be of the size of 1.2 mt. width X j mt. to 2.5 mt.depth. The trenches can be of 0.6 mt. width X 2 to 6mg light 1. mtdepth. Terrace water shall be channelled to pits or trenches. Such be back filled with filter media comprising the following materials."
 - The Experience 40 mm stone aggregate as bottom layer up to 50% of the deplif

Organization TOINGO



Maharashtra Real Estate Regulatory Authority

REGISTRATION CERTIFICATE OF PROJECT FORM 'C'

[See rule 6(a)]

s registration is granted under section 5 of the Act to the following project under project registration number 1000322009

LAKSHADEEP HOMES, Plot Bearing / CTS / Survey / Final Plot No. PLOT NO 1083 Vadghar (CT), Panvel, Dart. 410206:

Royal Group having its registered office / principal place of business at Tehsil. Panvel. District Raigarh, Pin

his registration is granted subject to the following conditions, namely.

- The promoter shall enter into an agreement for sale with the allottees,
 - The promoter shall execute and register a conveyance deed in favour of the allottee or the association of the aboltees, as the case may be, of the apartment or the common areas as per Rule 9 of Maharashtra Real Estate (Regulation and Development) (Registration of Real Estate Projects, Registration of Real Estate Agents, Rates of interest and Disclosures on Website) Rules, 2017;

The promoter shall deposit seventy percent of the amounts realised by the promoter maintained in a schedule bank to cover the cost of construction and the land cost to be used in as per sub- clause (D) of clause (I) of sub-section (2) of section 4 read with Rule 5

That entire of the amounts to be realised hereinafter by promoter for the real e from time to time, shall be deposited in a separate account to be maintained in a scheduled back. cost of construction and the land cost and shall be used only for that purpose, since De estimate the project is less than the estimated cost of completion of the project.

- The Registration shall be valid for a period commencing from 25/08/2019 and ending with renewed by the Maharashtra Real Estate Regulatory Authority in accordance with segul
- The promoter shall comply with the provisions of the Act and the rules and regulation at there under

That the promoter shall take all the pending approvals from the competent authorities

If the above mentioned conditions are not fulfilled by the promoter, the Authority may take necessary action against the promoter including revoking the registration granted herein, as per the Act and the rule and regulations under

Maharashtra Real Esta REGISTRATION CERT

FORM |See rule

is registration is granted under section 5 of the Act to the

igath, 410208; Plot Bearing / CTS / Survey /

- Royal Group having its registered office / principal place
- This registration is granted subject to the following conditions, n
 - The promoter shall enter into an agreement for sale with the The promoter shall execute and register a conveyance of alkottees, as the case may be, of the apartment or the compactation and Development) (Registration of Real Estate

of Interest and Disclosures on Website) Rules, 2017,

The promoter shall deposit seventy percent of the amounts of maintained in a schedule bank to cover the cost of construction as per sub- clause (D) of clause (I) of sub-section (2) of section

That entire of the amounts to be realised hereinafter by prome from time to time, shall be deposited in a separate account to a cost of construction and the land cost and shall be used only for the project is less than the estimated cost of completion of the project.

The Registration shall be valid for a period commencing from 2:

Reference No : CIDCO/BP-16696/TPO(NM & K)/2019/4741

Date: 11/6/2019

SCHEDULE

BAIN WATER HARVESTING

Rain Water Harvesting in a building includes storage or recharging into ground of rain water falling on the terrace or any paved or unpaved surface within the building site.

- 1 The following systems may be adopted for harvesting the rain water drain from the terrace and the paved surface.
 - Open Well of a minimum 1.00 mt. dia. And 6 mt, in depth into which rain water may be channelled and allowed after filtration for removing silt and floating material. The well shall be provided with ventilating covers. The water from the open well may be used for non-potable domestic purposes such as washing, flushing and for watering the garden etc.
- around which a pit of one metre width may be excavated up to a depth of at least 3.00 mt. and refilled with stone aggregate and sand. The filtered rain water may be channelled to the refilled pit for recharging the bore well.

The Contract of other open space and the rain water may be channelled to the storage tank of required capacity may be constructed in the seconds of other open space and the rain water may be channelled to the storage tank of the contract of the storage tank of the contract of the storage tank of the contract of the storage tanks shall be provided with an overflow.

or trenches or combination of pits and trenches. Depending on the geomorphological and topographical condition, the pits may be of the size of 1.2 mt. width X 1.2 mt. length X 2 mt. to 3.5 x septh. The trenches can be of 0.6 mt. width X 2 to 6mt. length X 1.5 to 2 mt. depth. Texas witer shall be channelled to pits or trenches. Such pits or trenches shall be be back filled with aller media comprising the following materials.

bottom layer up to 50% of the depth.

Document certified by PATE NETHILESH JANARDHAN smithlesh partitioned come

Name : PATIL M. ILESH JANARDIAN Designation ociate

Cinco

STELLAN TENTINENT



भारत सरकार GOVT. OF INDIA

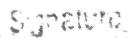
KAKALI BISWAJIT SINGH

ANIL SINGHA ROY

18/11/1978

Central Account Number

CFIPS6147H







Details of the property under consideration:

Name of Owner: Mr. Kakali Biswajit Singh

Residential Flat No. 303, 3rd Floor, **"Lakshadeep Homes"**, Plot No. 108, Sector - 1, Village - Vadghar, Taluka - Panvel, District - Raigad, State - Maharashtra, Country – India.

Latitude Longitude: 18°58'40.7"N 73°05'26.3"E

Valuation Done for:

State Bank of India
RACPC Belapur Branch

Estate Department Corporate Centre, 4th Floor, CIDCO Tower No. 4, Railway Station Building, C.B.D. Belapur, Navi Mumbai - 400 614, State - Maharashtra, Country - India.

Vastukala Consultants (I) Pvt. Ltd. Mumbai • Delhi NCR • Aurangabad • Nanded



Vastu/Mumbai/01/2021/018694/34108 11/04-92-NIKP

Date: 11.01.2021

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 303, 3rd Floor, "Lakshadeep Homes", Plot No. 108. Sector - 1, Village - Vadghar, Taluka - Panvel, District - Raigad, State - Maharashtra, Country - India belongs to Mr. Kakali Biswajit Singh.

Boundaries of the property.

North Road

South Plot No. 109 Fast Open Plot

West 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 for this particular purpose at ₹ 29,00,000.00 (Rupees Twenty Nine Lakh Only). As per site inspection 64% construction work is completed.

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

Sharadkumar Chalikwai Chal B. Chalikwar

DN cn Sharadkumar B Chalikwar o=Vastukala Consultants (I) 'Pvt. Ltd., olu, email=sharad@vastukala org, c=IN Date 2021 01 12 12 11 58 +05'30'

Director

Sharadkumar B. Chalikwar

C.M.D.

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME/TCC/2017-18/942/178

Encl: Valuation report.

 Delhi NCR -Mumbai -

121, 1" Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

Tel.: +91 22 28371325

Fax: +91 22 28371324 mumbai@vastukala.org

L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon,

Haryana - 122018, INDIA Mobile: +91 9216912225

+91 9819670183 delhincr@vastukala.org

Nanded

28, S.G.G.S. -Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA

Tel.: +91 2462 244288 +91 2462 239909 nanded@vastukala.org Aurangabad

WH2010

Plot No. 106, N-3, CIDCO, Aurangabad - 431 005. (M.S), INDIA

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Vastukala Consultants (I) Pvt. Ltd.

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093

To, The Branch Manager, State Bank of India

RACPC Belapur Branch Estate Department Corporate

Centre, 4th Floor, CIDCO Tower

No. 4. Railway Station Building,

C.B.D. Belapur, Navi Mumbai -

400 614. State - Maharashtra, Country - India..

VALUATION REPORT (IN RESPECT OF FLAT)

	Gener				
1.	Purpo	se for which the valuat	ion is made	1	To assess Realizable value of the property for Housing
					Loan Purpose.
2.	a)	Date of inspection		:	09.01.2021
	b)	Date on which the v	aluation is	:	11.01.2021
	,	Made			
3.	List of	documents produced	for perusal	;	 i) Copy of Index - II dated 23.12.2020. ii) Copy of Approved Building Plan dated 11.06.2019 Documents Number - CIDCO / BP - 16696 / TPO (NM & K) / 2019 / 4741issued by CIDCO.
4.	Name	e of the owner(s) and h	nis / their address	:	Mr. Kakali Biswajit Singh.
(es) with Phone no. (details of share of each owner in case of joint ownership)			of share of each		Address: Residential Flat No. 303, 3 rd Floor "Lakshadeep Homes", Plot No. 108, Sector - 1 Village - Vadghar, Taluka - Panvel, District - Raigad State - Maharashtra, Country – India
			701		Contact Person: Mr. Harshad Patel (Site Manager) Mobile No. 9022130630 Sole Ownership
		the second	reporty (Including	+-	The property is a Residential flat No. 303 is located of
5.		description of the p	Toperty (Including		3rd floor. The composition of flat is 1 Bedrooms + Livir
	Leas	ehold / freehold etc.)			Room + Kitchen + W.C. + Bath. The property is at 6
					Km. distances from nearest railway station Pany
					Junction.
					At the time of inspection building was und
					construction.
				\top	
	If I In	der Construction, exte	nt of completion as	s un	der:
		undation	Completed		RCC Plinth Completed
			Completed		RCC Work for Floors Completed
	Par	t Ground + Part Stilt	Completed		Charlets in John City

	Inter	Internal Brick Work Completed			External Brick Work	Completed	
	Tota	al	64% wo	rk		- Compileted	
			completed				
6.	Locat	Location of property					
	a)	a) Plot No. / Survey No.			Plot No. 108, Sector - 1		
	b)	Door No.			Residential Flat No. 303		
	c)	T.S. No. / Village			Village - Vadghar		
	d)	Ward / Taluka		:	Taluka - Panvel		
	e)	Mandal / District			District - Raigad		
	f)	Date of issue and validity of layout of				No. CIDCO / BP - 16696 / TP	
	approved map / plan g) Approved map / plan issuing authority				41 Dated 11.06.2019 issued b		
				CIDCO.			
	h)		eness or authenticity	1		building plan Downloaded from	
		of approved map	/ plan is verified		1000	approval no. CIDCO / TPO (BF	
					/ 1286 Dated 03.11.2015 issued by CIDCO. REF		
		A my athan a	amananta hu	-	Regn. Number of the project P52000022009. No		
	i)	,	omments by our		INO		
		approved plan	uers on authentic of				
7.	Post	Postal address of the property			Posidential Flat No.	303, 3rd Floor, "Lakshadee	
1.	POS	tal address of the pr	operty	,	Homes", Plot No. 108,	, Sector - 1, Village - Vadgha	
					100	t - Raigad, State - Maharashtra	
				_	Country – India		
8.		/ Town		:	New Panvel		
		idential area		:	Yes		
	_	nmercial area		ļ:	No		
	Indu	ustrial area		1	No		
9.	Cla	ssification of the are	a	:			
	.,	igh / Middle / Poor		1:	Middle Class		
	/	Jrban / Semi Urban ,		1:	Urban		
10.		•	ration limit / Village	:	Village = Vadghar		
		nchayat / Municipalit		4	Panvel Municipal Corporation.		
11.			er any State / Central		No		
			., Urban Land Ceiling	- 1			
		,	gency area/ scheduled				
40		a / cantonment area		+			
12.		undaries of the prop	erty	+	Road		
	No	rth		:	Road		
	So	uth		:	Plot No. 109		
	Ea	st		:	Open Plot	MEHLIMA	
	We	est		:	Road	TEV Consultants	
1	1						

Amendical I	Report Prepared For ISBL RACPC Belapur Branch / Mr. Kaki			
13	Dimensions of the site	- 1	L. A. as property under coppartment building.	onsideration is a flat in an
			Α [В
			As per the Deed	Actuals
	Nexth			-
	North			-
	South			-
	1.181			-
	11(0)	-	Carpet Area in Sq. Ft. = 31	1.00
14.	Extent of the site		Flowerbed Area = 49.00	
		- 1	(Area as per Measurement)	
			Carpet Area in Sq. Ft. = 2	
			Balcony Area = 87.00	
			Total Carpet Area = 290.0	00
			(Area as per Agreement f	
			Built up Area Sq. Ft. = 348	00
			(Total Carpet Area + 20%)	
			18°58'40.7"N 73°05'26.3"E	
14.1	Latitude, Longitude & Co-ordinates of flat	•		
15.	Extent of the site considered for Valuation	1	Carpet Area in Sq. Ft. = 2	203.00
	(least of 13A& 13B)		Balcony Area = 87.00	00
			Total Carpet Area = 290.	for Sala)
			(Area as per Agreement	
16	Whether occupied by the owner / tenant? If	*	Building Under Construction	on
	occupied by tenant since how long? Rent			
	received per month.			
	APARTMENT BUILDING			
	Nature of the Apartment	*	Residential	
1.	1	:		
2.	Location	:	Plot No. 108, Sector - 1	
	C.T.S. No.	1	-	
	Block No.	+	-	
	Ward No.	+	Village – Vadghar	
	Village / Municipality / Corporation		CIDCO	
		+	Residential Flat No. 303	
	Door No., Street or Road (Pin Code)	1	Residential Residential	
3.	Description of the locality Residential I		Residential	
	Commercial / Mixed		D. H. H Lle day Constant	otion
4.	Year of Construction	1:	Building Under Construct	A upper floore
5.	Number of Floors	:	Part Ground + Part Stilt	
	Type of Structure			e
6.	Number of Dwelling units in the building	1:	8 flats on 3 rd floor	
7.	Number of Dwelling drifts at the	1:	Building Under Constru	iction
8.	Quality of Construction	1	Building Under Constru	ICT TUNSULTAN
9.	Appearance of the Building	+	11 1 0 1	
10.	Maintenance of the Building	-	Suitaining Street Parister	
11.	Facilities Available			S HE TO THE TO

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Lift

15

IV

If rented, what is the monthly rent?

MARKETABILITY

How is the marketability?

	Protected Water Supply		Municipal Water supply		
	Underground Sewerage	:	Connected to Municipal Sewerage System		
	Car parking - Open / Covered	:	Car Parking Space		
	Is Compound wall existing?	1	Yes		
	Is pavement laid around the Building	:	Yes		
	15 pavement faid dround the Banang				
III	FLAT				
1	The floor in which the flat is situated	:	3rd Floor		
2	Door No. of the flat		Residential Flat No. 303		
3	Specifications of the flat	;			
	Roof	:	R.C.C. Slab		
	Flooring	:	Proposed Vitrified flooring		
	Doors	;	Proposed Teak Wood door frame with Flush doors		
	Windows	:	Proposed Aluminum sliding windows		
	Fittings	:	Proposed Concealed plumbing with C.P. fittings.		
			Electrical wiring with Concealed.		
	Finishing	1	Proposed Cement Plastering and POP false ceiling		
4	House Tax	:			
	Assessment No.		Details not available		
	Tax paid in the name of :		Details not available		
	Tax amount :	:	Details not available		
5	Electricity Service connection No. :	:	Details not available		
	Meter Card is in the name of :	:	Details not available		
6	How is the maintenance of the flat?	:	Building Under Construction		
	Sale Deed executed in the name of	:	Mr. Kakali Biswajit Singh		
8	What is the undivided area of land as per Sale Deed?	:	Details not available		
		-	D. 14 Area Ca. Et = 248.00		
9	What is the plinth area of the flat?		Built up Area Sq. Ft. = 348.00		
			(Total Carpet Area + 20%)		
10	What is the floor space index (app.)	:	As per local norms		
11	What is the Carpet Area of the flat?	1	Carpet Area in Sq. Ft. = 311.00		
	Willat is the Garpot from 5. and		Flowerbed Area = 49.00		
			(Area(as per:Measurement)		
	· · · · · · · · · · · · · · · · · · ·		Carpet Area in Sq. Ft. = 203.00		
			Balcony Area = 87.00		
			Total Carpet Area = 290.00		
			(Area as per Agreement for Sale)		
4.0	Is it Posh / I Class / Medium / Ordinary?	1:	Middle Class		
12	IS IL POSIT / T Class / Wodiani / Cranss.				
4.0	Is it being used for Residential or Commercial		Residential purpose		
13					
	purpose?	+	D. III. Land Construction		
14	Is it Owner-occupied or let out?		Building Under Construction		
1 7	If sected, what is the monthly rent?		₹ 6,000.00 Expected rental income par month		

₹ 6,000.00 Expected rental

Normal

2 lifts

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2 V	What are the factors favouring for an extra	iI	Located in developing area			
	Potential Value? Any negative factors are observed which					
a	affect the market value in general?	1	No			
	Rate	:				
in si ac re tra	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / ransactions with respect to adjacent properties in the areas)	;	₹ 9,000.00 To ₹ 11,000.00 per Sq. Ft. Rate On Carpet Area.			
	properties in the areas) Assuming it is a new construction, what is the	:	₹ 10,000.00 per Sq. Ft.			
ac ur sp ur	adopted basic composite rate of the flat under valuation after comparing with the pecifications and other factors with the flat under comparison (give details).		(10,000.00 per sq. r a			
	Break – up for the rate	:				
	Building + Services	:	₹ 2,300.00 per Sq. Ft.			
	. Land + others	:	₹7,700.00 per Sq. Ft.			
	Suideline rate obtained from the Registrar's	: !	₹ 39,500.00 per Sq. M.			
	ffice (an evidence thereof to be enclosed)	<u> </u>	i.e. ₹ 3,670.00 per Sq. Ft.			
	n case of variation of 20% or more in the	:	It is a foregone conclusion that market value is always			
	aluation proposed by the Valuer and the Guideline value provided in the State Govt.	1	more than the RR price. As the RR Rates area Fixed by			
	otification or Income Tax Gazette	'	respective State Government for computing Stamp Duty / Rgstn. Fees. Thus the differs from place to place and			
	otification or income fax Gazette is if it is a state of the state of	'	Location, Amenities per se as evident from the fact than			
Juc	Stillication on variation has to be given	'	even RR Rates Decided by Government Differs.			
DE	OMPOSITE RATE ADOPTED AFTER EPRECIATION					
	epreciated building rate	:				
	eplacement cost of flat with Services (v(3)i)	:	₹ 2,300.00 per Sq. Ft.			
	e of the building	:	Building Under Construction			
	e of the building estimated	:	60 years (After Completion) Subject to proper, preventive periodic maintenance & structural repairs			
salv	preciation percentage assuming the lyage value as 10%	11	Building Under Gonstruction			
Dep	preciated Ratio of the building	;				
Tota	tal composite rate arrived for Valuation	:				
	preciated building rate VI (a)	:	₹ 2,300.00 per Sq. Ft.			
	te for Land & other V (3) ii	:	₹ 7,700.00 per Sq. Ft.			
	tal Composite Rate	:	₹ 10,000.00 per Sq. Ft.			
Pan	As per Site Inspection Actual Tot	ial (
Ren	Remarks - As per Site Inspection, Actual Total Carpet Area 360.00 Sq. Ft (Including Flowerbed Area) more than Total Carpet Area 290.00 Sq. Ft. (Including Balcony Area) mentioned in the documents provide to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate i.e. 10,000/- per Sq. Ft. on Carpet Area is considered.					



Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	290.00 Sq. Ft.	10,000.00	29,00,000.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
	Total / Realizable value of the property			29,00,000.00
	Insurable value of the property	8,00,400.00		
	Guideline rate of the property (348.00 X ₹ 3,67		12,77,160.00	

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 9,000.00 to ₹ 11,000.00 per Sq. Ft. Rate Carpet Area Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 10,000.00 per Sq. Ft. for valuation.