

### Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Balibai Bibishan Rathod & Abhishek Bibhishan Rathod

Residential Flat No. 211, 2<sup>nd</sup> Floor, Building No. B, **"Shiv Sai Awas"**, Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India

Latitude Longitude - 19°17'21.5"N 73°05'02.0"E

### Valuation Prepared for: Cosmos Bank

**Fort Branch** 

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai, PIN Code - 400001, State - Maharashtra, Country - India



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### Vastukala Consultants (I) Pvt. Ltd.

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Vastu/Mumbai/06/2024/9269/2306778 17/01-222-PANI

Date: 17.06.2024

### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 211, 2<sup>nd</sup> Floor, Building No. B, "**Shiv Sai Awas**", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India belongs to **Balibai Bibishan Rathod & Abhishek Bibhishan Rathod**.

#### Boundaries of the property.

North : Wing - A
South : Slum Area
East : Internal 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 ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand 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.

Director Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl: Valuation report in Form – 01





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# <u>Valuation Report of Residential Flat No. 211, 2<sup>nd</sup> Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India</u>

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 17.06.2024 for Banking Purpose			
2	Date of inspection	13.06.2024			
3	Name of the owner/ owners	Balibai Bibishan Rathod & Abhishek Bibhishan Rathod.			
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available			
5	Brief description of the property	Address: Residential Flat No. 211, 2nd Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India  Contact Person: Mr. Shadab (Sales Person) Contact No. 7770017793			
6	Location, street, ward no	Pipeline Road, Bhadwad Road			
7	Survey/ Plot no. of land	Survey No. 5/1, 9, 69/1/1 of Village - Bhadwad			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area			
9	Classification of locality-high class/ middle class/poor class	Middle Class			
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity			
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars			
	LAND				
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 304.00 Flowerbed Area in Sq. Ft. = 29.00 Total Carpet Area in Sq. Ft. = 333.00 (Area as per Actual Site Measurement)  Carpet Area in Sq. Ft. = 323.00 (Area as Agreement for Sale)			
		Built up Area in Sq. Ft. = 355.30			



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standing on the land and a lay-out plan.  PMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  PMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  Attached  Separate sheet (The Annexure to this form may be used)  Used:  Is the building owner occupied/ tenanted/ both?  Building Under Construction  If the property owner occupied, specify portion and extent of area under owner-occupation  What is the Floor Space Index permissible and Percentage actually utilized?  Floor Space Index permissible - As per Minorms			(Carpet Area + 10%)		
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    Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.    Are there any agreements of easements? If so attach a copy of the covenant.    Are there any agreements of easements? If so attach a copy of the covenant.    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.    Has any contribution been made towards development or is any demand for such contribution still outstanding    Attach a dimensioned site plan   No   MMPROVEMENTS	13	· ·	Pipeline Road, Bhadwad Road		
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  16 Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.  17 Are there any agreements of easements? If so attach a copy of the covenant.  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.  19 Has any contribution been made towards development or is any demand for such contribution still outstanding  20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.  21 Attach a dimensioned site plan  IMPROVEMENTS  22 Attach plans and elevations of all structures standing on the land and a lay-out plan.  23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  24 Is the building owner occupied, specify portion and extent of area under owner-occupation  25 What is the Floor Space Index permissible and Percentage actually utilized?  As per document  As per documents  As per documents  Information not available  Information not available  Information not available  Information not available  No  Information not available  Information not available  Information not available  Information not available  Copy of Approved Plan Document No. E.E. / B PMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  As per document	14	If freehold or leasehold land	Freehold		
(iii) Unearned increased payable to the Lessor in the event of sale or transfer  16 Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.  17 Are there any agreements of easements? If so attach a copy of the covenant  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.  19 Has any contribution been made towards development or is any demand for such contribution still outstanding  20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.  21 Attach a dimensioned site plan  IMPROVEMENTS  22 Attach plans and elevations of all structures standing on the land and a lay-out plan.  23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  24 Is the building owner occupied/ tenanted/ both?  If the property owner occupied/ specify portion and extent of area under owner-occupation  25 What is the Floor Space Index permissible and Percentage actually utilized?  As per documents  As per documents  Information not available  Information not available  Information not available  No  No  Copy of Approved Plan Document No. E.E. / B PMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  Attached  Building Under Construction  N.A.  Floor Space Index permissible - As per Minorms	15	lease, date of commencement and termination of lease and terms of renewal of lease.  (i) Initial Premium			
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Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.  19 Has any contribution been made towards development or is any demand for such contribution still outstanding  20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.  21 Attach a dimensioned site plan  IMPROVEMENTS  22 Attach plans and elevations of all structures standing on the land and a lay-out plan.  23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  24 Is the building owner occupied/ tenanted/ both?  If the property owner occupied, specify portion and extent of area under owner-occupation  25 What is the Floor Space Index permissible and Percentage actually utilized?  Information not available  Information not available  No  No  Attached  No  Copy of Approved Plan Document No. E.E. / B PMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  Attached  Floor Space Index permissible - As per Minorms	17		Information not available		
development or is any demand for such contribution still outstanding  20 Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.  21 Attach a dimensioned site plan  IMPROVEMENTS  22 Attach plans and elevations of all structures standing on the land and a lay-out plan.  23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  24 Is the building owner occupied/ tenanted/ both?  If the property owner occupied, specify portion and extent of area under owner-occupation  25 What is the Floor Space Index permissible and Percentage actually utilized?  Food Space Index permissible and Percentage actually utilized?	18	Planning Scheme or any Development Plan of Government or any statutory body? If so give	Information not available		
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IMPROVEMENTS  22 Attach plans and elevations of all structures standing on the land and a lay-out plan.  23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  24 Is the building owner occupied/ tenanted/ both?  25 What is the Floor Space Index permissible and Percentage actually utilized?  26 Copy of Approved Plan Document No. E.E. / BPMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  27 Attached  28 Building Under Construction  N.A.  29 Floor Space Index permissible and norms	20	acquisition by government or any statutory body?	No		
22 Attach plans and elevations of all structures standing on the land and a lay-out plan.  23 Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)  24 Is the building owner occupied/ tenanted/ both?  25 What is the Floor Space Index permissible and Percentage actually utilized?  26 Copy of Approved Plan Document No. E.E. / B PMAY / A / MHADA / 303 / 2021 dated 06.09.2 issued by MHADA  27 Attached  28 Building Under Construction  N.A.  29 Floor Space Index permissible and norms	21	Attach a dimensioned site plan	No		
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extent of area under owner-occupation  25 What is the Floor Space Index permissible and Percentage actually utilized?  Floor Space Index permissible - As per MI norms	24	Is the building owner occupied/ tenanted/ both?	Building Under Construction		
Percentage actually utilized? norms			N.A.		
	25		Floor Space Index permissible - As per MHADA norms percentage actually utilized – Details not available		
26 RENTS	26	RENTS			
(i) Names of tenants/ lessees/ licensees, etc N.A.		(i) Names of tenants/ lessees/ licensees, etc	N.A.		
(ii) Portions in their occupation N.A.		(ii) Portions in their occupation	N.A.		





	(iii) Monthly or annual rent /compensation /license fee, etc. paid by each	₹ 4,700.00 expected rental income per month after building completion		
	(iv) Gross amount received for the whole property	N.A.		
27	Are any of the occupants related to, or close to business associates of the owner?	N.A.		
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.		
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.		
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.		
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.		
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.		
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.		
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available		
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available		
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.		
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.		
	SALES			
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records		
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.		
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.		
	COST OF CONSTRUCTION			
41	Year of commencement of construction and year of completion	Year of commencement of construction– 2023 (As per Commencement Certificate) Year of Completion – Building Under Construction		





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.
45	Remarks:	

#### **PART II- VALUATION**

#### **GENERAL:**

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 17.06.2024 for Residential Flat No. 211, 2nd Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India belongs to Balibai Bibishan Rathod. Abhishek Bibhishan Rathod.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.11.2023 b/w. M/s. Vidisha Constructions (Promoter) and Balibai
	Bibishan Rathod & Abhishek Bibhishan Rathod (Purchaser) (6 Pages from documents)
2	Copy of Commencement Certificate Document No. E.E. / BP / PMAY / A / MHADA / 034 / 2023 dated
	12.01.2023 issued by MHADA
3	Copy of RERA Certificate No. P51700031081 dated 27.12.2023 issued by Maharashtra Real Estate
	Regulatory Authority
4	Copy of Approved Plan Document No. E.E. / BP / PMAY / A / MHADA / 303 / 2021 dated 06.09.2021
	issued by MHADA

#### LOCATION:

The said building is located at Survey No. 5/1, 9, 69/1/1 of Village – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at travelling distance of 5.3 Km. from Bhiwandi Road station.

#### **BUILDING:**

The building under reference is having Proposed Stilt + 14 Upper Floors. It will be R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The Proposed walls will be having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building will be used for residential purpose. 2nd Floor is having 11 Residential Flats. 3 Lifts will be provided in building.

#### **Residential Flat:**

The residential flat under reference is situated on the 2nd Floor. The composition of residential flat consists of 1 Bedroom + Living Room + Kitchen + Bath + W.C. + Flowerbed Area. (i.e. 1 BHK Flat). The residential flat is finished with Proposed Vitrified Tiles flooring, Proposed Teak Wood door framed with flush door, Proposed Proposed Powdered Coated Aluminum sliding windows & Proposed Concealed plumbing & Proposed Concealed electrification.





# At the time of inspection Building was under construction, extent of completion as under Stage of Construction

If under construction, extent of completion

Foundation	Completed	RCC Plinth	Completed
Ground	Completed	Full Building RCC	Completed upto 12 <sup>th</sup> Slab
Internal Brick Work	Completed upto 10 <sup>th</sup> Floor	External Brick Work	Completed upto 10 <sup>th</sup> Floor
Total	52% Work Completed		

#### Valuation as on 17th June 2024

The Carpet Area of the Residential Flat	:	323.00 Sq. Ft.	
The Built-up Area of the Residential Flat	:	355.30 Sq. Ft.	

#### **Deduct Depreciation:**

Year of Construction of the building	:	Building Under Construction
Expected total life of building		60 Years (After completion) Subject to proper,
/3		preventive periodic maintenance & structural repairs
Age of the building as on 2024		Building Under Construction
Cost of Construction		355.30 Sq. Ft. X₹ 2,700.00 = ₹ 9,59,310.00
Depreciation	$\vee$	N.A., as the building is under construction
Guideline rate obtained from the Stamp Duty Ready		₹ 43,100.00 per Sq. M.
Reckoner for new property	V	i.e. ₹ 4,004.00 per Sq. Ft.
Prevailing market rate		₹ 7,000.00 per Sq. Ft.
Value of property as on 17.06.2024	•	323.00 Sq. Ft. X ₹ 7,000.00 = ₹ 22,61,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Total Value of the property as on 17.06.2024		₹ 22,61,000.00	
The realizable value of the property	:	₹ 20,34,900.00	
Distress value of the property	:	₹ 18,08,800.00	
Insurable value of the property	:	₹ 9,59,310.00	
Guideline value of the property	:	₹ 14,22,621.00	

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 211, 2<sup>nd</sup> Floor, Building No. B, "Shiv Sai Awas", Mouje – Bhadwad, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State - Maharashtra, Country – India for this particular purpose at ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only). As per site inspection, 52% of construction work is completed as on 17<sup>th</sup> June 2024.



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#### **NOTES**

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 17<sup>th</sup> June 2024 is ₹ 22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only). As per site inspection, 52% of construction work is completed. 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:





#### **ANNEXURE TO FORM 0-1**

#### **Technical details**

#### Main Building

		recillical details	Maill Building		
1.	No. of floo	rs and height of each floor	Proposed Stilt + 14 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 co	nstruction	Building Under Construction		
4	Estimated	future life	60 Years (After Completion) Subject to proper, preventive periodic maintenance & structural repairs		
5		nstruction- load bearing frame/ steel frame	Proposed R.C.C. Framed Structure		
6	Type of for	undations	R.C.C. Foundation		
7	Walls		Proposed All external walls are 9" thick and partition walls are 6" thick.		
8	Partitions		Proposed 6" thick brick wall		
9	Doors and	Windows	Proposed Teak Wood door framed with flush door, Proposed Powdered Coated Aluminium sliding windows		
10	Flooring		Proposed Vitrified Tiles flooring		
11	Finishing		Proposed Cement plastering		
12	Roofing and terracing		R.C.C. Slab		
13	Special ard	chitectural or decorative features,	No		
14	(i)	Internal wiring – surface or conduit  Class of fittings: Superior/	Proposed Concealed electrification  Proposed Concealed plumbing		
15	Sanitary in	Ordinary/ Poor.	Proposed		
13	(i)	No. of water closets	rioposed		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv) No. of sink				
16	Class of fittings: Superior colored / superior white/ordinary.		Proposed Ordinary		
17	Compound wall Height and length Type of construction		Proposed 6'.0" High, R.C.C. column with B. B. masonry wall		
			L		



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18	No. of lifts and capacity	Proposed 3 Lifts	
19	Underground sump – capacity and type of construction	Proposed R.C.C tank	
20	Over-head tank	Proposed R.C.C tank on terrace	
	Location, capacity		
	Type of construction		
21	Pumps- no. and their horse power	Proposed May be provided as per requirement	
22	Roads and paving within the compound approximate area and type of paving	Proposed Cement concrete in open spaces, etc.	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Proposed Connected to Municipal Sewerage System	



## **Actual site photographs**















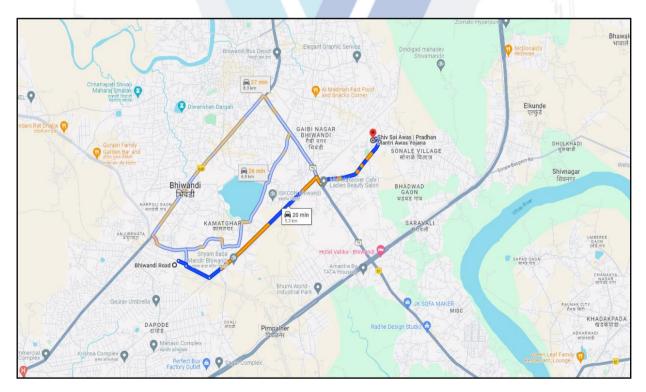
Since 1989



## **Route Map of the property**

Site,u/r





### Latitude Longitude - 19°17'21.5"N 73°05'02.0"E

Note: The Blue line shows the route to site from nearest railway station (Bhiwandi Road – 5.3 Km.)



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## **Ready Reckoner Rate**

DIVISION / VILLAGE : BHADVAD Commence From 1st April 2024 To 31st March 2025								
Type of Area	Type of Area Urban Local Body Type							
Local Body Name	Local Body Name Rhiwandi Nizampur City Municipal Corporation							
Land Mark	Ward No. 13/36) Bhadvad City. Survey No.							
			R	ate of Land + Buil	lding in ₹ per so	ų. m. Built-Up		
Zone	Zone Sub Zone Land Residential Office Shop Industria							
7	7 7/70 8000 43100 48900 53900 48900							
Survey No. 1, 2, 3, 4, 4A,	Survey No. 1, 2, 3, 4, 4A, 5, 6, 7, 8, 9, 11, 12, 13, 17, 18, 24, 38, 43, 46, 47, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 62, 67, 69, 70, 71A, 71C, 71B, 72C,							

**Survey No.** 1, 2, 3, 4, 4A, 5, 6, 7, 8, 9, 11, 12, 13, 17, 18, 24, 38, 43, 46, 47, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 62, 67, 69, 70, 71A, 71C, 71B, 72C, 74, 75, 76, 77, 78, 85, 86, 87

Stamp Duty Ready Reckoner Market Value Rate for Residential Flat	43,100.00			
No increase by Flat Located on 2 <sup>nd</sup> Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	43,100.00	Sq. Mt.	4,004.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	8,000.00			
The difference between land rate and building rate (A – B = C)	7		7.1	
Depreciation Percentage as per table (D)	-		7)	
Rate to be adopted after considering depreciation [B + (C x D)]	-	Sq. Mt.	-	Sq. Ft.

#### Multi-Storied building with Lift

For residential premises / commercial unit / Unit on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate	
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors	
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors	
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors	

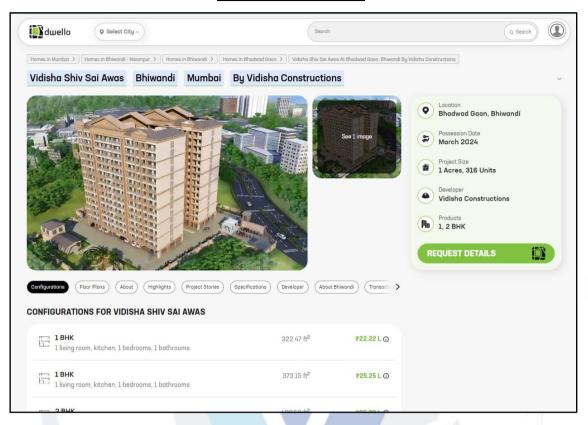
#### <u>Table – D: Depreciation Percentage Table</u>

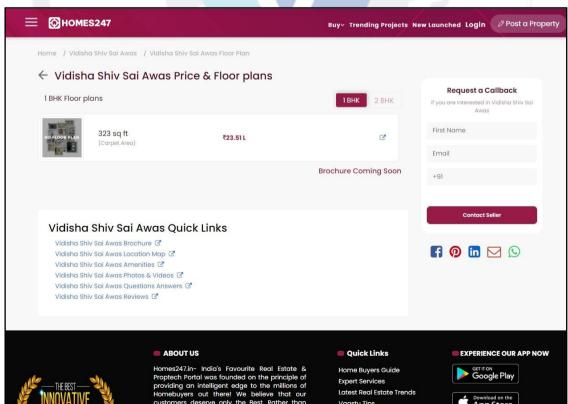
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	



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## **Price Indicators**





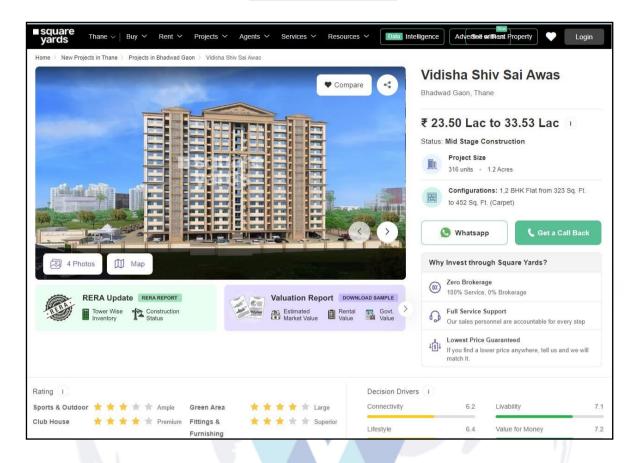


Since 1989





### **Price Indicators**







## **Sales Instance**

/24, 3:19 PM	igr_17408		
740881 11-01-2024 lote:-Generated Through eSearch Module,For original report please ontact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. भिवंडी 1 दस्त क्रमांक : 17408/2023 नोदंणी : Regn:63m	
	गावाचे नाव: भादवड		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	2311000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	1421825.9		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:भिवंडी-निजामपूर मनपइतर वर्णन :, इतर माहिती: मौजे भादवड तालुका भिवंडी येथील सर्वे नं. 5/1,9,69/1/1 या जागेवरील 'शिव साई आवास' प्रोजेक्ट मधील बिल्डींग नं. बी पहिला मजला सदनिका नं. 108 क्षेत्र 29.99 चौ.मी. कारपेट(रेरा प्रोजेक्ट)( ( Survey Number : 5/1, 9, 69/1/1 ; ) )		
(5) क्षेत्रफळ	29.99 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-मे. विदिशा कन्स्ट्रक्शन्स तर्फे भागीदार अभिषेक विनोद द्विवेदी तर्फे कबुली जबाब देण्याकरीता कु.मु. म्हणुन भरतकुमार एल. जैन वय:-45 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: घर नं. 1210/0, पहिला मजला, शफिक कंपाऊंड, नवी बस्ती, कल्याण रोड, भिवंडी, जिल्हा ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421302 पॅन नं:-AASFV3342G		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सुमन किरण चव्हाण उर्फ सुमनदेवी रामकुमार जैस्वार वय:-30; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: शिवसाई चाळ, एल.बी.एस. रोड, शिवमहाराष्ट्र नगर, विक्रोळी वेस्ट, टागोर नगर, मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400083 पॅन नं:-BNTPJ4934K 2): नाव:-किरण नारायण चव्हाण वय:-29; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: शिवसाई चाळ, एल.बी.एस. रोड, शिवमहाराष्ट्र नगर, विक्रोळी वेस्ट, टागोर नगर, मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400083 पॅन नं:-AZZPC8274G		
(9) दस्तऐवज करुन दिल्याचा दिनांक	19/12/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	19/12/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	17408/2023		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	47300		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23110		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:	मुल्यांकनाची आवश्यकता नाही कारण द्स्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील द्स्तप्रकारनुसार आवश्यक नाही		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		





An ISO 9001: 2015 Certified Company

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

This exercise is to assess Fair Market Value of the property under reference as on 17th June 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 knowledgeably and for self-interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

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

#### **UNDER LYING ASSUMPTIONS**

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





#### **DECLARATION OF PROFESSIONAL FEES CHARGED**

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

#### **VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹22,61,000.00 (Rupees Twenty Two Lakh Sixty One Thousand Only). As per site inspection, 52% of construction work is completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Casamas Emp. No. H.O. (Cros.)

Cosmos Emp. No. H.O./Credit/67/2019-20



