

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org Buyer (Bill to) STATE BANK OF INDIA- RACPC BELAPUR Estate Department Corporate Center, 4th Floor, CIDCO Tower No. 4, Railway Station Building, C.B.D Belapur, Navi Mumbai- 400614 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Invoice No. PG-5520/22-23 Dated 4-Mar-23 Delivery Note Mode/Terms of Payment Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. 29935 / 45868 Delivery Note Date Dispatched through Destination Terms of Delivery
---	--

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,500.00
	CGST			225.00
	SGST			225.00
Total				₹ 2,950.00

Amount Chargeable (in words) E. & O.E

Indian Rupee Two Thousand Nine Hundred Fifty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,500.00	9%	225.00	9%	225.00	450.00
Total	2,500.00		225.00		225.00	450.00

Tax Amount (in words) : **Indian Rupee Four Hundred Fifty Only**

Company's Bank Details

Bank Name : **State Bank of India**
 A/c No. : **32632562114**
 Branch & IFS Code : **MIDC Andheri (E) & SBIN0007074**



UPI Virtual ID : vastukala@icici

Remarks:

Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir -
 Residential Flat No. 501, 5th Floor, "Bhagirathi Tower",
 Village - Khari, Kalwa (West), Thane - 400605, State -
 Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO
 BE CLEARED WITHIN 45 DAYS OR INTEREST
 CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

for **Vastukala Consultants (I) Pvt Ltd**

Ratool
 Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

Think.Innovate.Create An ISO 9001:2015 Certified Company www.vastukala.org



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir**

Residential Flat No. 501, 5th Floor, “**Bhagirathi Tower**”, Village – Khari, Kalwa (West),
Thane – 400605, State – Maharashtra, Country – India.

Latitude Longitude: 19°12'23.7"N 73°00'08.9"E

Think.Innovate.Create

Valuation Done for:

State Bank of India

RACPC Belapur

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.



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Regd. Office : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 501, 5th Floor, “**Bhagirathi Tower**”, Village – Khari, Kalwa (West), Thane – 400605, State – Maharashtra, Country – India belongs to **Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir**.

Boundaries of the property.

North : Om Hari Balaji Apartment
South : Vedant Park
East : Bali Resident
West : Internal 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 **₹ 94,72,000.00 (Rupees Ninety Four Lakh Seventy Two 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.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

MANOJ BABURAO CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Encl: Valuation report.

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=BA, o=VASTUKALA & CO(PS), EMAIL=81996471@GMAIL.COM, ou=CDMAA,
2.5.4.20199228a6a6b6c99862a55a8f0c3f0b31131d42
3115299171180562, postalCode=400093, st=Maharashtra,
serialNumber=43a5a5a6a6b6c99862a55a8f0c3f0b31131d42
#399b28f2e29a3d70e20a, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.03.09.09:37:11 +05'30'

Auth. Sign.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane Nanded Indore Raipur
Delhi NCR Nashik Ahmedabad Jaipur

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
 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)

I	General	
1.	Purpose for which the valuation is made	: To assess value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 24.02.2023
	b) Date on which the valuation is made	: 04.03.2023
3.	List of documents produced for perusal	:
	1. Copy of Agreement for Sale dated 16.03.020. 2. Copy of Occupancy Certificate No. 2008 / TMC / TDD / 42 dated 09.08.2019 issued by Thane Municipal Corporation. 3. Copy of Approved Plan No. 2008 / TMC / TDD / 42 dated 09.08.2019 issued by Thane Municipal Corporation.	
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir Address: Residential Flat No. 501, 5 th Floor, "Bhagirathi Tower", Village – Khari, Kalwa (West), Thane – 400605, State – Maharashtra, Country – India. Contact Person: Mr. Amar Vinayak Bhoir (Owner) Contact No. 771898591 Joint Ownership (Details of ownership share not available)
5.	Brief description of the property (Including Leasehold / freehold etc.)	The property is a Residential Flat is located on 5 th floor. The composition of Flat is 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Dry Balcony & Balcony Area + Cupboard Area + Passage (i.e., 2BHK + 2 Toilets). The property is at 2.9 Km. travelling distance from nearest railway station Kalwa.
6.	Location of property	:
	a) Plot No. / Survey No.	: Gut No. 6, Hissa No. 1 & 2 of Village – Khari
	b) Door No.	: Residential Flat No. 501
	c) C. T.S. No. / Village	: Village – Khari

	d)	Ward / Taluka	:	Taluka – Thane
	e)	Mandal / District	:	District – Thane
	f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate received, we assumed that the construction is as per approved plan.
	g)	Approved map / plan issuing authority	:	
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.
7.		Postal address of the property	:	Residential Flat No. 501, 5 th Floor, “ Bhagirathi Tower ”, Village – Khari, Kalwa (West), Thane – 400605, State – Maharashtra, Country – India.
8.		City / Town	:	Kalwa (West), Thane
		Residential area	:	Yes
		Commercial area	:	No
		Industrial area	:	No
9.		Classification of the area	:	
	i)	High / Middle / Poor	:	Middle Class
	ii)	Urban / Semi Urban / Rural	:	Urban
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Khari Thane Municipal Corporation
11.		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.		Boundaries of the property		As per actual site As per document
		North	:	Om Hari Balaji Apartment Details not available
		South	:	Vedant Park Details not available
		East	:	Bali Resident Details not available
		West	:	Internal Road Details not available
13.		Dimensions of the site	:	N. A. as property under consideration is a Flat in an apartment building.
				A B As per the Deed Actual
		North	:	- -
		South	:	- -
		East	:	- -
		West	:	- -
14.		Extent of the site	:	Carpet Area in Sq. Ft. = 632.00 Cupboard Area in Sq. Ft. = 26.00 Balcony & Dry Balcony Area in Sq. Ft. = 61.00 Total Carpet Area in Sq. Ft. = 719.00 (Area as per actual site measurement)

		Carpet Area in Sq. Ft. = 640.00 (Area as per Agreement for Sale)
		Built Up Area in Sq. Ft. = 768.00 (Carpet area as per Agreement + 20%)
14.	Latitude, Longitude & Co-ordinates of Flat	: 19°12'23.7"N 73°00'08.9"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Carpet Area in Sq. Ft. = 640.00 (Area as per Agreement for Sale)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Owner Occupied
II	FLAT BUILDING	
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: Gut No. 6, Hissa No. 1 & 2 of Village – Khari
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Khari Thane Municipal Corporation
	Door No., Street or Road (Pin Code)	: Residential Flat No. 501, 5 th Floor, “ Bhagirathi Tower ”, Village – Khari, Kalwa (West), Thane – 400605, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2019 (As per Occupancy Certificate)
5.	Number of Floors	: Still + 10 Upper Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 4 Flats on 5 th Floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: 2 Lifts
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Open / Covered Car Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
III	FLAT	
1	The floor in which the flat is situated	: 5 th Floor
2	Door No. of the Flat	: Residential Flat No. 501
3	Specifications of the Flat	:
	Roof	: R.C.C. Slab
	Flooring	: Vitrified tiles flooring

	Doors	:	Teak Wood door frame, Solid flush doors
	Windows	:	Powder Coated Aluminum Sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering
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?	:	Good
7	Sale Deed executed in the name of	:	Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 768.00 (Carpet area as per Agreement + 20%)
10	What is the floor space index (app.)	:	As per TMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 632.00 Cupboard Area in Sq. Ft. = 26.00 Balcony & Dry Balcony Area in Sq. Ft. = 61.00 Total Carpet Area in Sq. Ft. = 719.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 640.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 20,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	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 / transactions with respect to adjacent properties in the areas)	:	₹ 13,000.00 to ₹ 15,000.00 per Sq. Ft. on Carpet Area

2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 14,800.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 12,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 64,365.00 per Sq. M. i.e. ₹ 5,980.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500.00 per Sq. Ft.
	Age of the building	:	3 Years
	Life of the building estimated	:	57 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as building age is below 5 years
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,500.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 12,300.00 per Sq. Ft.
	Total Composite Rate	:	₹ 14,800.00 per Sq. Ft.
	Remark: As per Site Inspection, Actual Total Carpet Area 719.00 Sq. Ft. (Including Balcony & Dry Balcony Area) is more than Carpet Area 640.00 Sq. Ft. mentioned in the agreement provided 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. ₹ 14,800.00 per Sq. Ft. is considered.		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	640.00 Sq. Ft.	14,800.00	94,72,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			

Actual Site Photographs



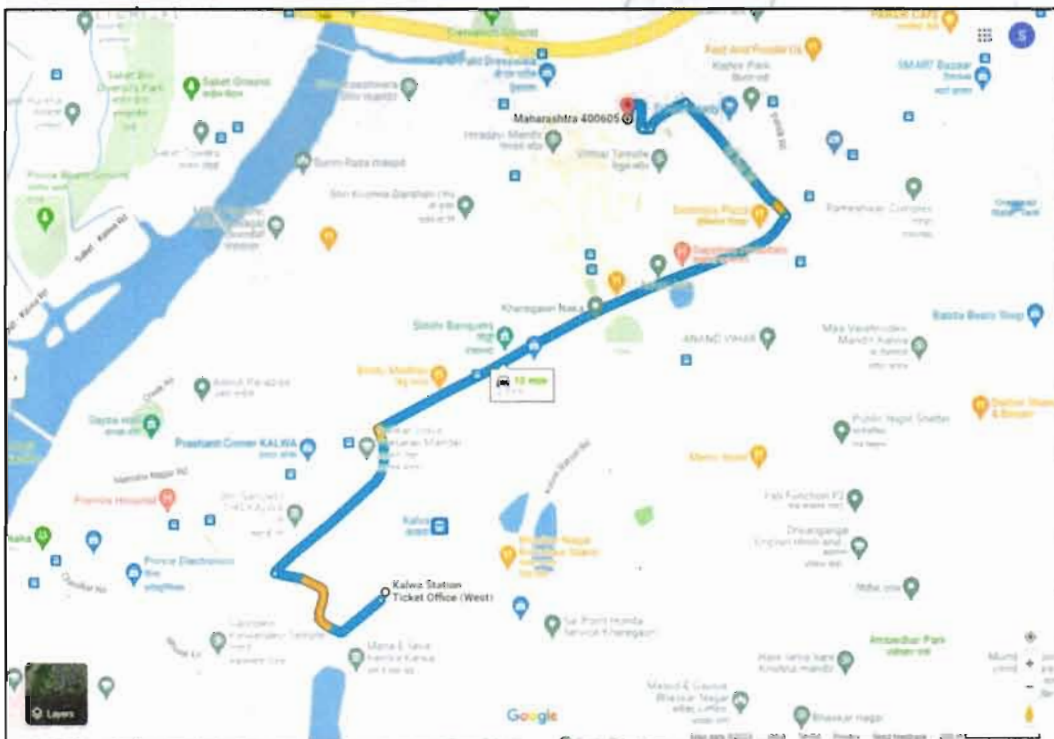
Actual Site Photographs



Think.Innovate.Create.

Route Map of the property

Site/ulr



Latitude Longitude: 19°12'23.7"N 73°00'08.9"E

Note: The Blue line shows the route to site from nearest railway station (Kalwa – 2.9 KM.)

Ready Reckoner Rate

DIVISION / VILLAGE : KHARIGAON Commence From 1st April 2022 To 31st March 2023						
Type of Area	Urban Area	Local Body Type	Class "B" Corporation			
Local Body Name	Thane Municipal Corporation					
Land Use	10B) Remaining properties, Gaothan					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
15	15/61	13900	61300	61900	76600	61900
Gaothan, Survey No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205						
<input type="checkbox"/> Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Flat	61,300.00			
Increase by 5% on units located between 5 th Floors	3,065.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	64,365.00	Sq. Mtr.	5,980.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

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

Sale Instance

1755335	सूची क्र.2	दुयम निबंधक सह दु.नि.ठाणे 5
27-02-2023		दस्त क्रमांक 1755 2023
Note -Generated Through eSearch Module For original report please contact concern SRO office		नोंदणी Regn 63m
गावाचे नाव : खारेगाव		
(1) विलेखाचा प्रकार	सेल डीड	
(2) मोबदला	7000000	
(3) बाजारभाव, भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे.	3199247	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: ठाणे मन.पा. इतर वर्णन : सदनिका नं: 304, माळा नं: 3 रा मजला, ए 1 विंग, बिल्डींग नं ए. इमारतीचे नाव: श्रीजी पार्क को ऑप हौ सो लि. ब्लॉक नं: खारेगाव, पारसिक नगर, रोड - कळवा, ठाणे. इतर माहिती: दिनांक 22 12 2022 रोजी दस्त क्र. टनन 5 - 20591 2022 च्या अनुषंगाने मु.शु. 4,90,000 - व नोंदणी फी 30,000 - अन्वये वसूल चे सेल डीड क्षेत्र 468 चौ.फुट(कार्पेट)(झोन नं 15'61 10ब)((GAT NUMBER 63 D.63 21 New gat no 63 2pt :)	
(5) क्षेत्रफळ	468 चौ.फूट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव -विष्णू आदिनाथ तिवारी - वय -37 पत्ता -प्लॉट नं 304, माळा नं 3 रा मजला, ए 1 विंग, बिल्डींग नं ए. इमारतीचे नाव श्रीजी पार्क को ऑप हौ सो लि. ब्लॉक नं: खारेगाव, पारसिक नगर, रोड नं- कळवा, ठाणे, महाराष्ट्र, ठाणे पिन कोड -400605 पॅन नं -AJIPT3967B 2) नाव -प्रियंका विष्णू तिवारी लग्नापूर्वीचे नाव - प्रियंका जगदीश प्रसाद मिश्रा - वय -30 पत्ता -प्लॉट नं: 304, माळा नं. 3 रा मजला, ए 1 विंग, बिल्डींग नं ए. इमारतीचे नाव: श्रीजी पार्क को ऑप हौ सो लि. ब्लॉक नं: खारेगाव, पारसिक नगर, रोड नं कळवा, ठाणे, महाराष्ट्र, ठाणे पिन कोड -400605 पॅन नं -JWVFP133958	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव -शैलेश सुर्यकांत उपाळे - वय -34, पत्ता -प्लॉट नं ए 2 503, माळा नं - इमारतीचे नाव श्रीजी पार्क, ब्लॉक नं रघुकुल सोसायटी जवळ, पारसिक नगर, रोड नं- कळवा, ठाणे, महाराष्ट्र, ठाणे पिन कोड - 400605 पॅन नं -AAZPUS408P 2) नाव -अपर्णा शैलेश उपाळे - वय:-32, पत्ता -प्लॉट नं. ए 2 503, माळा नं - इमारतीचे नाव श्रीजी पार्क, ब्लॉक नं रघुकुल सोसायटी जवळ, पारसिक नगर, रोड नं कळवा, ठाणे, महाराष्ट्र, ठाणे पिन कोड -400605 पॅन नं -BNPPMR667N	
(9) दस्तऐवज करून दिल्याचा दिनांक	03 02 2023	
(10) दस्त नोंदणी केल्याचा दिनांक	03 02 2023	
(11) अनुक्रमांक, खंड व पृष्ठ	1755 2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	500	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेंरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील -		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Sale Instance

2037771		सूची क्र.2	दुय्यम निबंधक सह दु.नि.ठाणे 2
27-02-2023			दस्त क्रमांक 2037 2023
Note -Generated Through eSearch Module For original report please contact concern SRO office			नोंदणी Regn:63m
गावाचे नाव : खारेगाव			
(1) विलेखाचा प्रकार	करारनामा		
(2) मोबदला	4400000		
(3) बाजारभाव, भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे.	2433447.555		
(4) भू-मापन, पोटहिस्सा व घरक्रमांक असल्यास,	1) पालिकेचे नाव: ठाणे म. न. पा. इतर वर्णन .. इतर माहिती: सदनिका न. 503.5 वा मजला. रिविएरा बिल्डींग न. 1. पारसिक रोड. खारी, (खारेगाव) ठाणे. क्षेत्र 34.37 चौ. मी कारपेट व इतर क्षेत्र 10.94 चौ. मी (झोन न. 15 G 10 ब 61.300 -)(Survey Number . 396 गट न. 61 4. .)		
(5) क्षेत्रफळ	34.37 चौ. मीटर		
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा			
(7) दस्तऐवज करून देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास. प्रतिवादिचे नाव व पत्ता	1) नाव - मेसर्स श्री राम बिल्डर्स तर्फे भागीदार श्री रुचीत केतन मेहता तर्फे कु मु म्हणून कबुलीजबाबासाठी श्री मधुकर जी पाटील - वय - 52 पत्ता - प्लॉट नं . माळा नं 1 ला मजला , इमारतीचे नाव जुगल बाग . ब्लॉक नं एल.बी.एस मार्ग एस टी वर्कशाॅप समोर , रोड नं खोपट ठाणे , पिन कोड -400601 पॅन नं -A.A.S.F.S.0658N		
(8) दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास. प्रतिवादिचे नाव व पत्ता	1) नाव - आरुषा आर आनंद - - वय - 31, पत्ता - प्लॉट नं. 8/302, माळा नं 3, इमारतीचे नाव वास्तू आनंद पारसिक नगर . ब्लॉक नं: जुना मुंबई पुणे रोड पारसिक बँक हेड ऑफिस समोर . रोड नं खारेगाव कळवा ठाणे महाराष्ट्र ठाणे. पिन कोड -400605 पॅन नं -AVAPAG039N 2) नाव - राहुल एम आनंद - - वय - 67, पत्ता - प्लॉट नं 8/302, माळा नं 3, इमारतीचे नाव वास्तू आनंद पारसिक नगर जुना मुंबई पुणे रोड , ब्लॉक नं पारसिक बँक हेड ऑफिस समोर, रोड नं खारेगाव कळवा ठाणे . महाराष्ट्र, ठाणे. पिन कोड: -400605 पॅन नं -AF03PA0921P		
(9) दस्तऐवज करून दिल्याचा दिनांक	27-01-2023		
(10) दस्त नोंदणी केल्याचा दिनांक	27-01-2023		
(11) अनुक्रमांक, खंड व पृष्ठ	2037 2023		
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	308000		
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14) शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील :-			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.		

Price Indicators

NOBROKER
 2 BHK Flat in Keshav Heights For Sale in Kalau
 ₹ 88,777/Month (₹ 88,777/Month) | 1,098 sq.ft
 2 Bedrooms | 2 Bathrooms | 2
 Nov 8, 2022
 Price trends by NB Estimate
 Report what was not correct in this property
 Listed by Broker | Sold Out | Wrong Info
 Activity On This Property
 254 | 0
 Similar Properties
 2 BHK Flat in Shree Heights Kalyan

Overview

Age of Building	3.8 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 4.4 Per Sq.Ft/M	Flooring	Whitened Tiles
Built-up Area	1,098 Sq.Ft	Furnishing Status	Semi-Furnished
Facing	West	Floor	1/7

NOBROKER
 2 BHK Flat in Kaveri Heights For Sale in Kalau
 ₹ 77,462/Month (₹ 77,462/Month) | 975 sq.ft
 2 Bedrooms | 2 Bathrooms | 2
 Feb 25, 2022
 Price trends by NB Estimate
 Report what was not correct in this property
 Listed by Broker | Sold Out | Wrong Info
 Activity On This Property
 433 | 0
 Similar Properties
 2 BHK Flat in Shree Heights Kalyan

Overview

Age of Building	3.37 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 4.4 Per Sq.Ft/M	Flooring	Whitened Tiles
Built-up Area	975 Sq.Ft	Furnishing Status	Fully Furnished
Facing	West	Floor	1/7

Price Indicators

99acres Buy ▾ Enter Locality / Project / Society / Landmark

Home / Property in Mumbai / Mumbai / Mumbai / Kharegaon / 2BHK 2Baths / 2BHK 2Baths

₹ 1.25 Cr @ 13,157 per sq.ft. 2BHK 2Baths

Estimated EMI ₹ 96,838

RENT STATUS: **NOT AVAILABLE** Website: <https://mumbai.99acres.com>

Overview Society Owner Details Price Trends Recommendations Articles

Property (1) Society (1)

Super Built up area 950 sq.ft.

Carpet area 750 sq.ft.

1.25 Cr + Govt Charges & Tax @ 13,157 per sq.ft. (Negotiable)

10th of 22 Floors

1.25 Cr + Govt Charges & Tax @ 13,157 per sq.ft. (Negotiable)

2 Bedrooms, 2 Bathrooms, 3 Balconies with Store Room

Dreams Kaveri Heights
Kharegaon, Mumbai Beyond Thane

North-East

5 to 10 Year Old

Photos (1/1)

99acres Buy ▾ Enter Locality / Project / Society / Landmark

Home / Property in Mumbai / Mumbai / Mumbai / Mumbai / Kharegaon / 2BHK 2Baths / 2BHK 2Baths

₹ 1.25 Cr @ 10,416 per sq.ft. 2BHK 2Baths

Estimated EMI ₹ 99,838

RENT STATUS: **NOT AVAILABLE** Website: <https://mumbai.99acres.com>

Overview Society Owner Details Price Trends Recommendations Articles

Property (1) Society (1)

Built Up area 1200 sq.ft.

1.25 Cr @ 10,416 per sq.ft.

14th of 19 Floors

2 Bedrooms, 2 Bathrooms, 1 Balcony

Dreams Kaveri Heights
Kharegaon, Mumbai Beyond Thane

10+ Year Old

Photos (1/1)

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is at ₹ 94,72,000.00 (Rupees Ninety Four Lakh Seventy Two Thousand Only).

Place: Mumbai

Date:04.03.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ
BABURAO
CHALIKWAR
Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, ou=VASTUKALA CONSULTANTS (I) PRIVATE
LIMITED, ou=ACBMR, 2.5.4.25=98229664ad15dc03edcf9a28863f13490c5d33
84133311229664ad15dc03edcf9a28863f13490c5d33
#=Maharashtra,
serialNumber=c11a5a39ad8bc029563a55a8fca3c4ef31f3
1042e39428f2429a327b4256c.co=MANOJ BABURAO
CHALIKWAR
Date: 2023.03.06 09:37:20 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is ₹ _____ (Rupees

_____ only).

Date

Signature
(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Think.Innovate.Create

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 04.03.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 24.02.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n. I have not been convicted of an offence connected with any proceeding under the

Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and

- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was purchased by Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Belapur to assess value of the property for Bank Loan purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Suraj Zore – Valuation Engineer Vaishali Sarmalkar – Technical Manager Shyam Kajvilkar – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment –24.02.2023 Valuation Date – 04.03.2023 Date of Report – 04.03.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 24.02.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential 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.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **04th March 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 640.00** in the name of **Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Amar Vinayak Bhoir & Mrs. Trupti Amar Bhoir**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 640.00**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Exiting use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the

subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 640.00**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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.

(Annexure – II)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

