

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab**

Residential Flat No. 803, 8th Floor, Tower – 1, Type – B named as "**Carina**", Sai Sun City – Phase I,
Village Ghot, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad,
State – Maharashtra, Country – India.

Latitude Longitude: 19°05'17.1"N 73°06'40.4"E

Valuation Done for:

State Bank of India

RACPC – Chinchpokli (East) Branch

Retail Assets Centralised Processing Centre, Mumbai South Voltas House, 'A', 1st Floor,
Dr. Ambedkar Road, Chinchpokli (East), Mumbai – 400 033, State – Maharashtra, Country – India.



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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 under construction property bearing Residential Flat No. 803, 8th Floor, Tower – 1, Type – B named as "Carina", Sai Sun City – Phase I, Village Ghot, Talaja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Mr. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab.**

Boundaries of the property.

North : Open Plot
South : Open Plot
East : Open Plot
West : Complex 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 ₹ **64,44,000.00 (Rupees Sixty Four Lakh Forty Four Thousand Only)**. As per site inspection, Excavation 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.

MANOJ BABURAO
CHALIKWAR

Director

Digitally signed by Manoj Baburao Chalikwar
DN: cn=Manoj Baburao Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Vastukala
Consultants (I) Pvt. Ltd., c=IN, email=manoj@vastukala.com

Manoj B. Chalikwar

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
Encl: Valuation report.



Our Pan India Presence at :

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Vastukala Consultants (I) Pvt. Ltd.

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

To,
The Assistant General Manager,
State Bank of India
RACPC Chinchpokli (East) Branch
 Retail Assets Centralised Processing Centre,
 Mumbai South Voltas House, 'A', 1st Floor,
 Dr. Ambedkar Road, Chinchpokli (East),
 Mumbai – 400 033, 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	:	08.03.2023
	b)	Date on which the valuation is made	:	10.03.2023
3.	List of documents produced for perusal:			
	1. Copy of Deed of Rectification dated 22.10.2022 between M/s. Chariot Properties LLP (the Promoter) and Mr. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab (the Allottee). 2. Copy of Agreement for sale dated 27.09.2022 between M/s. Chariot Properties LLP (the Promoter) and Mr. Omkar Vasudev Parab & Mrs. A. V. Parab (the Allottee). 3. Copy of RERA Registration Certificate No. P52000033880 dated 14.03.2022. (As downloaded from RERA site) 4. Copy of Commencement Certificate No. PMC / TP / Ghot / 33(P), 61, 62/1(P) / 21-21 / 16179 / 415 / 2022 dated 22.02.2022 issued by Panvel Municipal Corporation. (As downloaded from RERA site) 5. Copy of Approved Plan No. PMC / NRV / Ghot / 33(P), 61, 62/1(P) / 415 / 2022 dated 22.02.2022 issued by Panvel Municipal Corporation. (As downloaded from RERA site) 6. Copy of Cost Sheet.			
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. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab Address: Residential Flat No. 803, 8 th Floor, Tower – 1, Type – B named as "Carina", Sai Sun City – Phase I, Village Ghot, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India. Contact Person: Mr. Rupesh – (Sales person) Contact No. 8657766979 Joint Ownership Details of ownership share is not available.	
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a Residential Flat No. 803 in under construction building. The flat is located on 8 th floor in	

			the said under construction building. As per approved plan the composition of flat will be 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Balcony. (i.e. 2BHK with 2 Toilets) . The property is at 4.8 Km. travelling distance from nearest railway station Taloja Panchnand. As per site inspection, Excavation work is completed.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 33(P), 61, 62/1
	b) Door No.	:	Residential Flat No. 803
	c) T.S. No. / Village	:	Village – Ghot
	d) Ward / Taluka	:	Taluka – Panvel
	e) Mandal / District	:	District – Raigad
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Plan No. PMC / NRV / Ghot / 33(P), 61, 62/1(P) / 415 / 2022 dated 22.02.2022 issued by
	g) Approved map / plan issuing authority	:	Panvel Municipal Corporation. (As downloaded from RERA site)
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Flat No. 803, 8 th Floor, Tower – 1, Type – B named as " Carina ", Sai Sun City – Phase I , Village Ghot, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.
8.	City / Town	:	Taloja, Navi Mumbai
	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 – Ghot Panvel 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 Agreement
	North	:	Open Plot Details not available
	South	:	Open Plot Details not available
	East	:	Open Plot Details not available

	West	:	Complex Road	Details not available
13	Dimensions of the site	:	N. A. as property under consideration is a flat in an apartment building.	
			A As per the Deed	B Actual
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 645.00 Sq. Ft. Balcony Area in Sq. Ft. = 50.00 Sq. Ft. Dry Balcony Area in Sq. Ft. = 21.00 Sq. Ft. Total Carpet Area in Sq. Ft. = 716.00 Sq. Ft. (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 788.00 Sq. Ft. (Total Carpet Area + 10%)	
14.	Latitude, Longitude & Co-ordinates of flat	:	19°05'17.1"N 73°06'40.4"E	
15.	Extent of the site considered for Valuation (least of 13A & 13B)	:	Total Carpet Area in Sq. Ft. = 716.00 Sq. Ft. (Area as per Agreement for sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	As per site inspection, excavation work is completed.	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 33(P), 61, 62/1	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Ghot Panvel Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 803, 8 th Floor, Tower – 1, Type – B named as " Carina ", Sai Sun City – Phase I , Village Ghot, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	As per site inspection, excavation work is completed.	
5.	Number of Floors	:	Proposed Basement + Ground + 1 st Podium + 2 nd Podium RG / Residential + 3 rd to 13 th Upper Floor (As per Approved Plan / CC)	
6.	Type of Structure	:	Proposed R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	Proposed 8 Flats of 8 th Floor (As per Approved Plan)	
8.	Quality of Construction	:	As per site inspection, excavation work is completed.	

9.	Appearance of the Building	:	
10.	Maintenance of the Building	:	
11.	Facilities Available	:	
	Lift	:	Proposed 4 Lifts
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Open / Covered car parking
	Is Compound wall existing?	:	As per site inspection, excavation work is completed.
	Is pavement laid around the building	:	
III	FLAT		
1	The floor in which the flat is situated	:	8 th Floor
2	Door No. of the flat	:	Residential Flat No. 803
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak wood door framed with flush doors
	Windows	:	Proposed Powder Coated Aluminum Sliding windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings. Electrical wiring with Concealed
	Finishing	:	Proposed Cement Plastering with 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?	:	As per site inspection, excavation work is completed.
7	Sale Deed executed in the name of	:	Mr. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab
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. = 788.00 Sq. Ft. (Total Carpet Area + 10%)
10	What is the floor space index (app.)	:	As per PMC norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 645.00 Sq. Ft. Balcony Area in Sq. Ft. = 50.00 Sq. Ft. Dry Balcony Area in Sq. Ft. = 21.00 Sq. Ft. Total Carpet Area in Sq. Ft. = 716.00 Sq. Ft. (Area as per Agreement for sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Proposed for residential purpose
14	Is it Owner-occupied or let out?	:	As per site inspection, excavation work is completed.
15	If rented, what is the monthly rent?	:	₹ 16,000.00 Expected rental income per month after

		: building completion
IV	MARKETABILITY	:
1	How is the marketability?	: Good
2	What are the factors favouring for an extra Potential Value?	: Located in developed 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)	: ₹ 8,000.00 to ₹ 10,000.00 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).	: ₹ 9,000.00 per Sq. Ft.
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,700.00 per Sq. Ft.
	II. Land + others	: ₹ 6,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office	: ₹ 51,450.00 per Sq. M. i.e. ₹ 4,780.00 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 are fixed by respective State Government for computing Stamp Duty / Rgstr. Fees. Thus it differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differ.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	:
a	Depreciated building rate	:
	Replacement cost of flat with Services (v(3)i)	: ₹ 2,700.00 per Sq. Ft.
	Age of the building	: As per site inspection, excavation work is completed.
	Life of the building estimated	: 60 years after completion, subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: As per site inspection, excavation work is completed.
	Depreciated Ratio of the building	: -
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 6,300.00 per Sq. Ft.
	Total Composite Rate	: ₹ 9,000.00 per Sq. Ft.



Remarks:**Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	716.00 Sq. Ft.	9,000.00	64,44,000.00
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			
10	Others			
	Total / Realizable value of the property			64,44,000.00
	Insurable value of the property (788.00 X 2,700.00)			21,27,600.00
	Guideline value of the property (As per Index No. II)			41,08,700.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

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 ₹ 8,000.00 to ₹ 10,000.00 per Sq. Ft. on 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 ₹ 9,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 16,000.00 Expected rental income per month after building completion
iii) Any likely income it may generate	Rental Income

Think.Innovate.Create



Actual site photographs

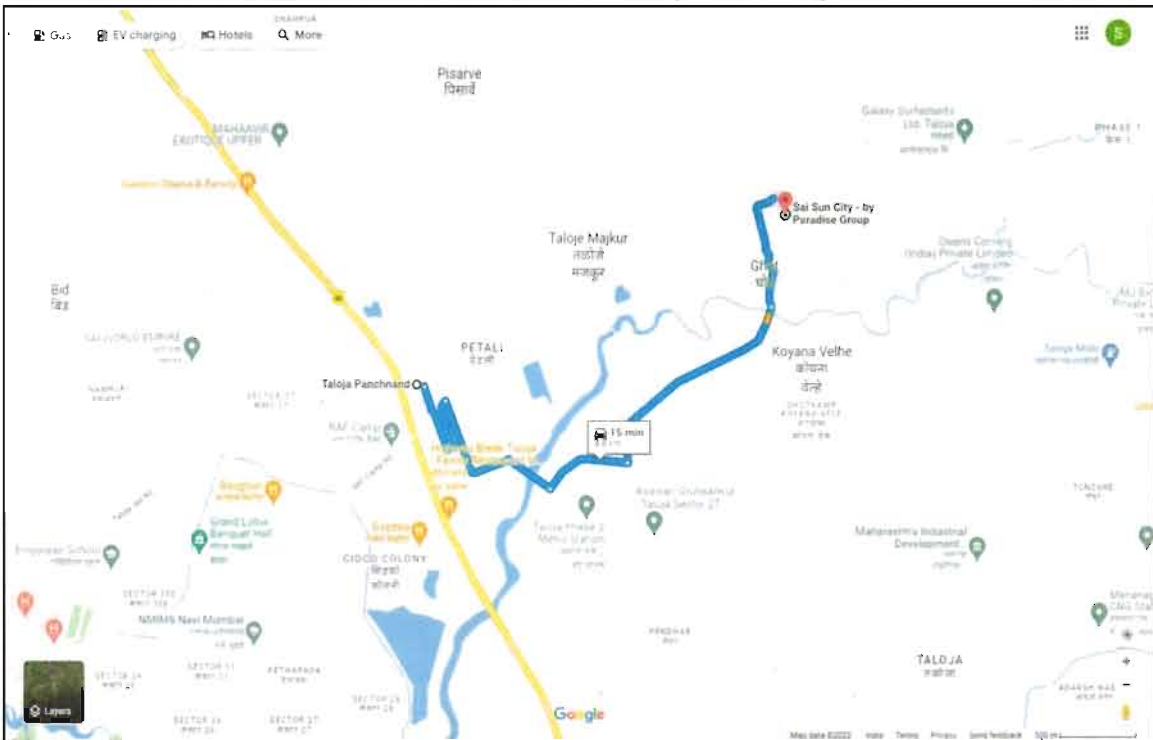
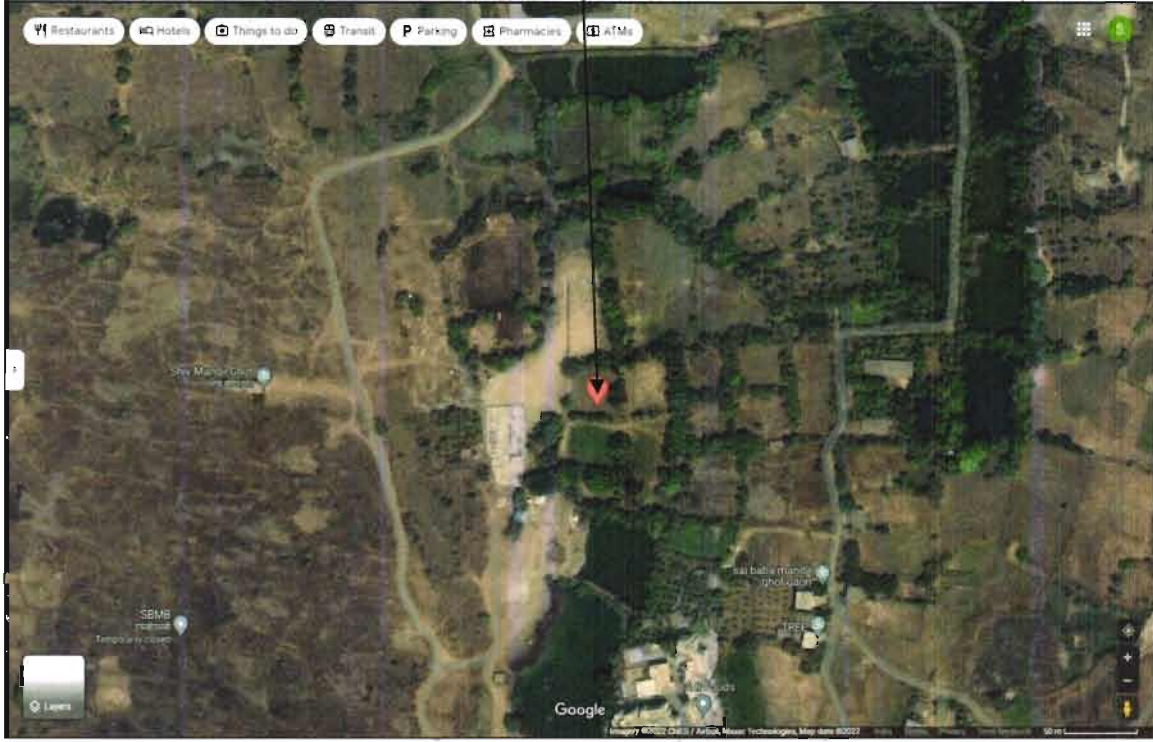


Think Innovate Create



Route Map of the property


Siteu/r



Latitude Longitude: 19°05'17.1"N 73°06'40.4"E

Note: The Blue line shows the route to site from nearest railway station (Taloja Panchand – 4.8 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

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Year
2022/2023
Annual Statement of Rates
Language
English

Selected District: रायगड
 Select Taluka: पनवेल
 Select Village: मीठे: पोस्ट (पनवेल महानगरपालिका)
 Search By: Survey No Location

Select	विवरण	पूजी नवीन	विद्यारी वरविध	बोडीय	एकने	बौद्धिक	एक (रु./)
SurveyNo	3.3-उर्वीत विकासपत्रा सेवी बाजारबाजीत जमिनी	5351300	0	0	0	0	रु.०
SurveyNo	4.2-माबदाजीत विक्रवी	7000	49000	96500	81200	56500	ची. मीटर
SurveyNo	8.1-MIDC अंतर्गत औद्योगिक पुंखंड	11000	0	0	0	0	ची. मीटर
SurveyNo	8.2-MIDC अंतर्गत रक्षिमाय पुंखंड	22000	0	0	0	0	ची. मीटर
SurveyNo	8.3-MIDC अंतर्गत प्राकिय पुंखंड	33000	0	0	0	0	ची. मीटर
		1 2 3					

Stamp Duty Ready Reckoner Market Value Rate for Flat	49,000.00			
Increase by 5% on Flat Located on 8 th Floor	2,450.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	51,450.00	Sq. Mtr.	4,780.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 0%] (Age of the Building – 0 Years)	0%			
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	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

Price Indicators

Paradise Sai Suncity ☆

Request for a callback

Why you should consider Paradise Sai Suncity?

- 27 acres luxury township inspired by Sun City, South Africa
- Palm island gradeable waiting plaza
- 35,000 sq. ft. of lavish club house

Paradise Group

₹ 37.09 - 65.86 L + Govt. Charges

1 BHK Apartment	2 BHK Apartment
Carpet Area: 434 - 478 sq.ft.	Carpet Area: 645.51 - 717 sq.ft.
₹ 37.09 - 42.69 L + Govt. Charges	₹ 58.26 - 65.86 L + Govt. Charges

Floor Plans & Pricing

1 BHK Apartment	2 BHK Apartment	3 BHK Apartment
₹ 38.45 - 40.53 L	₹ 37.09 - 39.09 L	₹ 40.5 - 42.69 L
Carpet Area: 449.93 sq.ft.	Carpet Area: 434 sq.ft.	Carpet Area: 474 sq.ft.
Carpet Area: 1 BHK	Carpet Area: 1 BHK	Carpet Area: 1 BHK

₹ 38.0 Lac (₹ 11,000 cashback on Home Loan)

1 BHK with 5q. PUFal Floor-Sale - Talaja, Navi Mumbai

1 Bed • 2 Baths • 2 Balconies • 1 Covered Parking

Carpet Area: 434 sqft • ₹ 6.76/sqft

Floor: 6 (Out of 25 Floors)

Lifts: 4

Developer: Paradise Group

Project: Sai Suncity

Transaction Type: New Property

Facing: East

Furnished Status: Unfurnished

Car Parking: 1 Covered

East Facing Property

Contact Agent: Ask Realtotip - 91-880000006

Price Breakup: ₹ 38 Lac | ₹ 1,90,000 Approx. Registration Charges | ₹ 3 Per sq. Unit Monthly

Booking Amount: ₹ 1.0 Lac

Address: Talaja, Ghot, Maharashtra 410208, Talaja, Navi Mumbai - Beyond Navi Mumbai, Maharashtra

Landmarks: Pendar metro station

Furnishing: Unfurnished

Flooring: Vitrified

Price Indicators

Paradise Sai Suncity ₹38 L - 60.5 L | 1.2 BHK Apartment
 Possession Starts: Dec. 2026
 Avg. Price: ₹7.31 K/sq.ft.
 Carpet Area: 430.00 sq.ft. - 716.00 sq.ft.

21 Acres	430.00 sq.ft. per unit	76.02	24 Buildings
Mar 2023	₹7.31 K/sq.ft.		Dec. 2026
1.2 BHK Apartments		₹52,000-₹3,800	



Paradise Sai Sun City, Ghot, Taloja, Navi Mumbai
For More Info or Site, Visit Call us @ +91 -7428091724

Configuration & Budget Details:

Those looking to invest in an affordable housing project, Paradise Sai Suncity is the right choice for you as it offers the most budget-friendly investment options in the Mumbai Navi property market.

Useable Carpet Area (Sq. Ft.)

- 1 BHK – 434, 474 Sqft
- 2 BHK – 663, 717 Sqft

RERA Carpet Area (Sq. Mtr.)

- 1 BHK – 38.14, 41.80 mtr
- 2 BHK – 57.02, 59.97 mtr

Total Price (All Incl.) (in Lacs)

- 1 BHK – 40.33 Lacs, 42.50 Lacs
- 2 BHK – 62 Lacs, 66.30 Lacs

Sales Instance

मावाचे नाव : घोट	
1460086 21-12-2022 Note -Generated Through eSearch Module. For original report please contact concern SRO office	सूची क्र.2 दुपट्टा विक्रीक दु.नि. पत्रवेल 1 पत्र क्रपात्र 14600 2022 गदर्जी Regn 63m
(1) विक्रीकरण प्रकार	करगानामा
(2) मोजकल्ला	3800000
(3) आवाजाचो भांडारपट्टाचो वायतिक्तयटोवाचो आवाजाचो दोसो ची पट्टाकडे तें नवूद कराचो	2499500
(4) भु.पण, गोट्टीकता व पात्राचो (असाच्यार)	1) पात्रिकेचो बंध, गळसडद्वार घर्षण नं. इतर माहिती: 4.2.दा - 49000 - सट्टिकता नं.701, सातवा मजला, अट्टीया टोंपा, साई सनसिटी फेज 3, सल्लो नं. 33(घर्ट), 61 0 व 62 1, गोजे- घोट.ता. पत्रवेल, वि. गळसड, घर्टी क्षेत्र 38.14 चौ.मी. व वायत्कनी क्षेत्र 2.21 चौ.मी. ((Survey Number : 33(घर्ट), 61 0 व 62 1 ;))
(5) क्षेत्राक	38.14 चौ.मीटर
(6) आवाजाची विक्री कुटीर दफात असेन तळ	
(7) दफातज्या करम देता-या-विद्वुट दुसरा-या वाडकाराचो बंध कित्या विदाची व्यापाववाचो हुकुमचो कित्या आदेश आसाच्यार, अतिवर्तणे बंध व वाता	1) बाव -मे पोंगीट पोंगीटें तें भावोदा अहित सधु बळीका बाचो कडेक व आवाजाची दंडवेल अवन भुजकड - बा -15 वात -घोंट नं ., वाळ नं ., इमारतीचो बाव --, बसोक नं ., गेट नं आदीस नं TIO1. सव प्वादा, फोंट नं 19 व 20 गळसट नं 19(टी), बाजी, नली सुबई, चळगट्ट, डांचे फिर सांड -400703 क्षेत्र नं -AAAF04352P
(8) दफातज्या करम देता-या-विद्वुट दुसरा-या वाडकाराचो बंध कित्या विदाची व्यापाववाचो हुकुमचो कित्या आदेश आसाच्यार, अतिवर्तणे बंध व वाता	1) बाव -मे पात्रिकेचो दंडवळ विवेक - बाव -59, वात -घोंट नं ., वाळ नं ., इमारतीचो बाव --, बसोक नं ., गेट नं दांस-1, विद्वुट नं 1, सव नं 18, इतर आस घस शोषीतल कळीतलें गळसड शीतल जळस. सळस नं 5, बाजी नली सुबई, चळगट्ट, डांचे फिर सांड -400703 क्षेत्र नं -A/VP19839L 2) बाव -घळसट दंडवळ विवेक - बाव -33, वात -घोंट नं ., वाळ नं ., इमारतीचो बाव --, बसोक नं ., गेट नं दांस-1, विद्वुट नं 1, सव नं 18, इतर आस घस शोषीतल कळीतलें गळसड शीतल जळस. सळस नं 5, बाजी नली सुबई, चळगट्ट, डांचे फिर सांड -400703 क्षेत्र नं -A/SP1464263
(9) दफातज्या करम दिव्वाचो विवेक	17 12 2022
(10) अदन गोंली करमाचो विवेक	19 12 2022
(11) अदन पात्रा, खंड व घस	14600 2022
(12) आवाजाचो घुटीक मुल्क	266000
(13) आवाजाचो गोंलीक मुल्क	30000
(14) अतर	
मुखाकनासाची विवगाराचो वेवतेचो अर्जोतल -	
घुटीक मुल्क आवाजाचो निवडल्लो अट्टोचें -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



Sales Instance

1343686	सूची क्र.2	दुसरा विकसक दु.नि. पनवेल 1
21-12-2022		दफा क्रमांक 13436 2022
Note -Generated Through eSearch Module.For original report please contact concern SRO office		नेवली Regn 63m
गावाचे नाव : घोट		
(1) विविधतांक प्रकार	कगारनामा	
(2) लांबता	5750000	
(3) बाजारभावा भावपट्ट्याच्या बाबतिलेखटाकर आकाराची रक्कम किंवा पट्टेकर ते नमुन करावे।	3987500	
(4) भू-भावन,पॉटिंग्गा व पात्रातळा अमलनाम।	1) पत्रिकेचे नाव:गवगडद्वारा वर्णन : इतर माहिती: 4.2,दर- 49000- सर्दिका क्र. 2103,एकविसावा मजला,एमएमएड टॉवर,साई सनसिटी फ्लॅट - 2,सल्ले नं. 33 पार्ले,61 0.62 1,मीठे - घोटा,ता. पनवेल,जि. गवगड,चढई क्षेत्र 57.02 चौ.मी.,बाळकनी क्षेत्र 2.59 चौ.मी. व ड्याब बाळकनी क्षेत्र 1.94 चौ.मी.((Survey Number : 33 पार्ले, 61 0. 62 1 .))	
(5) क्षेत्रफळ	57.02 चौ.मीटर	
(6)आकाराची किंमत त्रुटी देवात असेल नसा		
(7) दस्तऐवज कल्प देवा-चा विस्तार देवना-चा पत्रावरणचे नाव किंवा दिवाली न्यायलयाचा तुरुकनाम किंवा अदालत अमलनाम, प्रतिपादिते नाव व पत्रा	1) नाव - पोर्तूट प्रवासीय वरमाली तळे भारीदार अर्धित म्हु बडीया वाण्या तळे क. व आकाराची संविदाय अस्त भूदस्ता - क्रम -45 पत्रा -पल्लेड नं - , पाळा नं - , प्रवासीय नाव - , अर्धीक नं - , पोट नं - अर्धीक नं 1701, मर पत्राया, पल्लेड नं 19 व 20 मरटर नं 19पी,बाणी, नवी पुंबई , बरोगाट्ट, उरण. पिन कोड -400703 वन नं -AAOFC4352P	
(8) दस्तऐवज कल्प देवा-चा पत्रावरणचे व किंवा दिवाली न्यायलयाचा तुरुकनाम किंवा अदालत अमलनाम, प्रतिपादिते नाव व पत्रा	1) नाव -दलबीर तुमारी - क्रम -46, पत्रा -पल्लेड नं - , पाळा नं - , प्रवासीय नाव - , अर्धीक नं - , पोट नं किन्हीविनायक मीया, किन्हीम नं 5, फल्लेड नं 5, अय - विंग, कोवनावेडे, पोट क्षेत्र, बरोगा केत्र - 2, नवी पुंबई, बरोगाट्ट, मंगोरा (०३) पिन कोड -410208 वन नं -CQWPS6556P 2) नाव -विनायक बलीका तुमारी - क्रम -37, पत्रा -पल्लेड नं - , पाळा नं - , प्रवासीय नाव - , अर्धीक नं - , पोट नं किन्हीविनायक मीया, किन्हीम नं 5, फल्लेड नं 5, अय - विंग, कोवनावेडे, पोट क्षेत्र, बरोगा केत्र - 2, नवी पुंबई, बरोगाट्ट, मंगोरा (०३) पिन कोड -410208 वन नं -ALNPG38031B	
(9) दस्तऐवज कल्प दिवनाम किनांक	19 11 2022	
(10)दस्त ऐवली दिवनाम किनांक	21 11 2022	
(11) अनुक्रमांक, खंड व पत्रा	13436 2022	
(12)बाजारभावाप्रमाणे भूदाक मुल्य	402500	
(13)बाजारभावाप्रमाणे संपत्ती मुल्य	30000	
(14) इतर		
पुन्याकवासाठी विपणन विवनेक अमलनाम -		
भूदाक मुल्य आकाराकम विवनेक अमलनाम -	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	



(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 10.03.2023 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 08.03.2023. 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 was purchased by Mr. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab from M/s. Chariot Properties LLP vide Agreement for sale dated 27.09.2022.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Chinchpokli (East) Branch 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 Rajesh Ghadi – Valuation Engineer Shobha Kuperkar – Technical Manager Shamal Bodke – 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 – 08.03.2023 Valuation Date - 10.03.2023 Date of Report - 10.03.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 08.03.2023
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 **10th 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 advise 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 **716.00 Sq. Ft. Total Carpet Area** in the name **Mr. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab**. 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. Omkar Vasudev Parab & Mrs. Antara Vasudev Parab**. 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 **716.00 Sq. Ft. Total Carpet Area**.

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 / Existing 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 **716.00 Sq. Ft. Total Carpet Area.**

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.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

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

Digitally signed by MANOJ BABURAO CHALIKWAR
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