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)

PUNJAB NATIONAL BANK - PLP BKC

PLP BKC BRANCH

PNB Pragati Tower C-9 G Block 3rd floor Bandra Kurla Complex Bandra(E), Mumbai 400051

GSTIN/UIN State Name : 27AAACP0165G3ZN : Maharashtra, Code : 27

Invoice No.	Dated
PG-5890/22-23	22-Mar-23
Delivery Note	Mode/Terms of Payment AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
30485 / 46239	
Dispatched through	Destination

Terms of Delivery

SI No.		Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION (Technical Inspection Bill Details:	FEE and Certification Services)	CGST SGST	997224	18 %	3,000.00 270.00 270.00
	New Ref PG-899/22-23	3,540.00 <i>Dr</i>		/		
			Total	1-		₹ 3,540.00

Amount Chargeable (in words)

Indian Rupee Three Thousand Five Hundred Forty Only

HSN/SAC	Taxable	Cen	tral Tax	State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	3,000.00	9%	270.00	9%	270.00	540.00
Total	3,000.00		270.00		270.00	540.00

Tax Amount (in words): Indian Rupee Five Hundred Forty Only

Company's Bank Details

Bank Name : PUNJAB NATIONAL BANK

A/c No. : 1756002100016739

Branch & FS Code: Goregaon (E.) & PUNB0175600

Remarks:

Mr. Ravibhushan Jagdish Pandey & Mrs. Saroj Devi -Residential Flat No. 3001, 30th Floor, Building No. 1, "Paramount", Village – Shil & Daighar, Kalyan Shilphata Road, Shilgaon, Taluka & District - Thane, PIN Code – 421 204, 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 UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

E. & O.E

This is a Computer Generated Invoice



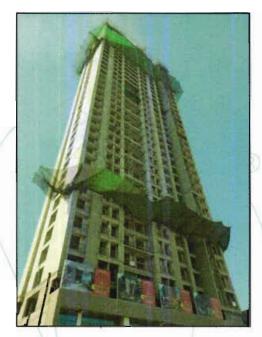


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Ravibhushan Jagdish Pandey & Mrs. Saroj Devi

Residential Flat No. 3001, 30th Floor, Building No. 1, "Paramount", Village – Shil & Daighar, Kalyan Shilphata Road, Shilgaon, Taluka & District - Thane, PIN Code – 421 204, State - Maharashtra, Country – India.

Latitude Longitude: 19°08'52.9"N 73°03'07.5"E

Valuation Done for:

Punjab National Bank PLP BKC Branch

PNB Pragati Tower C-9, G Block, 3rd Floor, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051, State – Maharashtra, Country – India.



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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: PNB / PLP BKC Branch / Mr. Ravibhushan Jagdish Pandey (30485/46239)

Page 2 of 24

Vastu/Mumbai/03/2023/30485/46239 22/01-432-SKVS

Date: 22.03.2023

VALUATION OPINION REPORT

This is to certify that the under-construction property bearing Residential Flat No. 3001, 30th Floor, Building No. 1, "Paramount", Village – Shil & Daighar, Kalyan Shilphata Road, Shilgaon, Taluka & District - Thane, PIN Code – 421 204, State - Maharashtra, Country – India belongs to Mr. Ravibhushan Jagdish Pandey & Mrs. Saroj Devi.

Boundaries of the property.

North : Open Plot

South : Kalyan Shilphata Road

East : Open Plot
West : Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and this particular purpose at ₹ 45,57,000.00 (Rupees Forty Five Lakh Fifty Seven Thousand Only). As per site inspection 71% of construction work is completed.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar

Digitally signed by Sharadkumar B.
Chalkiwar
DN: on-Sharadkumar B. Chalkingar
o-Vartukala Consultanta (I) Pvc Ltd.
ob-(CMC, email-omdevestekala.org.
c-IN

inova



C.M.D.

Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09 PNB Empanelment No. ZO:SAMD:1138

Encl: Valuation report.





 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 Report of Immovable Property

	Gar	neral								
1.		ne and Address of the	Valuer		Shar	adkumar B. Chalikwar				
1.	Ivai	ne and Address of the	valuel			ikala Consultants (I) Pv	+ 1 +4			
						* * *				
					121, 1st Floor, Ackruti Star, Central Road, MIDC					
	_		0 1		<u> </u>), Mumbai – 400 093.	(III) for Dool Loon			
2.	Pur	pose for which the val	uation is made	:			of the property for Bank Loan			
					Purpo					
3.	a)	Date of inspection		:		.2023				
	b)	Date of valuation		10	22.03	.2023				
	C)	Title Deed Number 8	k Date		4614	/ 2023 Dated 13.03.2023	}			
4.	List	of documents produce	ed for perusal:		1/2					
	1. (Copy of Agreement for	Sale dated 13.03	.202	23.					
						021343 dated 08.09.2021	l.			
							e V. P. No. S11 / 0186 / 18 /			
			1.				rporation. (Downloaded from			
		RERA).		-1		.,	(
		,	n V P No S11/	018	6 / 18	TMC / TDD / 3816 / 21	dated 21.12.2021 issued by			
		Thane Municipal Corpo					dated 21.12.2021 100000 0)			
5.		me of the owner(s)	<u> </u>	_			andey & Mrs. Saroj Devi			
0.	1	lress (es) with Phone			1011.11	avibilasilali oagaisii i	inacy a mis. Jaioj bevi			
	1	ire of each owner i			Addr	ess: Residential Flat No	o. 3001, 30th Floor, Building			
	1		ii case or joint		No. 1, "Paramount", Village - Shil & Daighar, Kalyan					
	OWI	nership)			Shilphata Road, Shilgaon, Taluka & District - Thane, PIN					
					100		rashtra, Country – India.			
					Oddo	421 201, Oldio Ividio	ndontia, odditi y maia.			
					Cont	act Person:				
					Mr. R	ohit Morya (Sales Person	n)			
					277100000	act No. 88795 38994				
	1			1						
					Joint	Ownership				
		T	nink.Inn	0	Detai	ls of ownership share is	not available.			
6.	Brie	ef description of the pro	operty	:	The	property is a residenti	al Flat No. 3001 in under			
					const	ruction building. The flat	is located on 30th floor in the			
							ng. The composition of flat is			
							+ Kitchen + WC & Bath +			
	Passage (1 BHK + WC + Bath). The property is at 6.4 Km distance from nearest railway station Diva.									
					aistai	ice irom nearest railway	station Diva.			
	At the time of inspection Building was under									
						truction, extent of com	•			
	Sto	ge of Construction			COIIS	addition, extent of com	piotion do unact.			
\vdash		nder construction, ex	vtent of completi	On						
	+			OII		DCC Dlinth	Completed			
	_	oundation CC Floors	Completed Completed			RCC Plinth	Completed			
		cternal Brick Work	Completed			Internal Plastering	Completed Completed			
	LL -'	COTTOI DITOR YYOTK	Loombiered			mornariastering	Louinbieren			





		ernal Plastering	Completed		Total	71% work completed			
7.	Loca	tion of property		:					
	a)	Plot No. / Survey	No.	:	Survey No. 19/1of Village & 93 of Village - Daighar	 Shil and Survey No. 91/1, 91/. 			
	b)	Door No.		:	Residential Flat No. 3001				
	c) C.T.S. No. / Village			:	Village – Shil & Daighar				
	d)	d) Ward / Taluka			Taluka – Thane				
	e)				District – Thane				
	f)		I validity of layout	:		. P. No. S11 / 0186 / 18 / TMC			
	'/	f) Date of issue and validity of layout of approved map / plan				1 21.12.2021 issued by Than			
	g)		/ plan issuing	-	Municipal Corporation.	2.1.1.2.1.2.1. loosed 2, 111a.1			
	h)		nuineness or proved map/ plan	2	Building is under construct	ion			
	i)								
	j)	Comment on Construction if an			N.A. the property under o	oneideration is Residential Elet			
	k)	Comment o proceedings if an			 N.A., the property under consideration is Residential Flat 				
8.	Postal address of the property				Residential Flat No. 3001, 30th Floor, Building No. 1 "Paramount", Village — Shil & Daighar, Kalyan Shilphata Road, Shilgaon, Taluka & District - Thane, PIN Code — 421 204, State - Maharashtra, Country — India.				
9.	City	Town	: Thane						
		dential area	7	T	Yes No				
		mercial area							
	_	strial area			No				
10.		sification of the area		1	7	·			
	_	h / Middle / Poor		1	Middle Class				
	, ,	ban / Semi Urban / I	Rural N. Inn	0	Semi Urban	e			
11.	-	ing under Corporat	194	10	Village - Shil & Daighar				
		chayat / Municipality	12.00		Thane Municipal Corporation, Thane				
12.	Whether covered under any State // Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area				No				
13.		ndaries of the proper			As per Site	As per document			
	North				Open Plot	Survey No. 18			
	Sout	h		1	Kalyan Shilphata Road	Daighar Village Boundary			
	East				Open Plot	Survey No. 20			
	Wes	<u> </u>	=		Open Plot	60.00 Mt. Wide D. P. Road			
14.	_	ensions of the site / f	lat		'	onsideration is a Residential Fla			





			A A mantha Daad	B			
	North		As per the Deed	Actuals			
	North South	-	-	<u> </u>			
	East		-	-			
	West	<u> </u>	-	<u> </u>			
15.	Extent of the site	 	Carpet Area in Sq. Ft. = 382.	<u> </u>			
15.1 16.	Latitude, Longitude & Co-ordinates of Residential Flat Extent of the site considered for Valuation (least of 13A& 13B)		Enclosed Balcony Area in Scupboard Area in Sq. Ft. = 9 Total Carpet Area in Sq. Ft. = 477. (Area as per Agreement for Suilt Up Area in Sq. Ft. = 477. (Total Carpet + 10%) 19°08′52.9″N 73°03′07.5″E Carpet Area in Sq. Ft. = 382. Enclosed Balcony Area in Sq. Ft. = 9	q. Ft. = 43.00 0.00 = 434.00 Sale) 00 q. Ft. = 43.00 0.00			
17.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Total Carpet Area in Sq. Ft. : (Area as per Agreement for Building is under construction				
- II	APARTMENT BUILDING						
1.	Name of the Apartment	:	"Paramount"				
2.	Description of the locality Residential / Commercial / Mixed	i	Residential				
3	Year of Construction	:	Building is under construction				
4	Number of Floors	:	Proposed Ground + 35 upper	floors			
5	Type of Structure	1:,	R.C.C. framed structure	_			
6	Number of Dwelling units in the building	:	Proposed 5 Flats on 30th Floor	<u></u>			
7	Quality of Construction The Inc.	À	Building is under construction				
8	Appearance of the Building	:	Building is under construction				
9	Maintenance of the Building		Building is under construction				
10	Facilities Available		J 2 2 2011				
10	Lift	:	Proposed 4 Lifts				
	Protected Water Supply	9	Proposed Municipal Water sur	vlac			
	Underground Sewerage	:	Proposed Connected to Munic	•			
	Car parking - Open / Covered		· ·				
	Is Compound wall existing?		Proposed Open Car Parking Space Building is under construction				
	Is pavement laid around the building	:	Building is under construction				
111	Residential Flat						
1	The floor in which the Flat is situated	:	30th Floor				
2	Door No. of the Elet	1	Posidontial Flat No. 2001				

Door No. of the Flat	:	Residential Flat No. 3001





3	Specifications of the Flat	:				
	Roof	;	R.C.C. Slab			
	Flooring	;	Proposed Vitrified tiles flooring			
	Doors	:	Proposed Teak Wood door frame, Solid flush doors			
	Windows	:	Proposed Powder Coated Aluminum Sliding windows			
	ittings		Proposed Concealed plumbing with C.P. fittings.			
			Proposed Electrical wiring with concealed			
	Finishing	:	Proposed Cement Plastering with POP finished			
4	House Tax	:				
	Assessment No.	:	Details not available			
	Tax paid in the name of:	:	Details not available			
	Tax amount:	:	Details not available			
5	Electricity Service connection No.	:	Details not available			
	Meter Card is in the name of	:	Details not available			
6	How is the maintenance of the Flat?	:/	Building is under construction			
7	Sale Deed executed in the name of	: [Mr. Ravibhushan Jagdish Pandey & Mrs. Saroj Devi			
8	What is the undivided area of land as per Sale Deed?	1	Not applicable			
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 477.00 (Total Carpet + 10%)			
10	What is the floor space index (app.)	:	As per TMC norms			
11	What is the RERA Carpet Area of the		Carpet Area in Sq. Ft. = 382.00			
	Flat?		Enclosed Balcony Area in Sq. Ft. = 43.00 Cupboard Area in Sq. Ft. = 9.00 Total Carpet Area in Sq. Ft. = 434.00 (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?	1	Building is under construction			
15	If rented, what is the monthly rent?	:	₹ 11,500.00 Expected rental income per month after			
	Think.lnn	0	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			
٧	Rate	:				
1	After analyzing the comparable sale instances, what is the composite rate for a similar Residential 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)	:	₹ 10,000.00 to ₹ 11,000.00 per Sq. Ft. on Carpet Area			





Valuation Report Prepared For: PNB / PLP BKC Branch / Mr. Ravibhushan Jagdish Pandey (30485/46239)

Page 7 of 24

2	Assuming it is a new construction, what is		₹ 10,500.00 per Sq. Ft. on Carpet Area
4	the adopted basic composite rate of the		TO,000.00 per Sq. Ft. on Carpet Area
	residential flat under valuation after		
	comparing with the specifications and		
ľ	other factors with the residential flat under		
	comparison (give details).		
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 7,500.00 per Sq. Ft.
4	Guideline rate obtained from the	:	₹ 44,390.00 Per Sq. M.
	Registrar's Office		i.e. ₹ 4,124.00 Per Sq. Ft.
5	In case of variation of 20% or more in the	:	It is a foregone conclusion that market value is always
	valuation proposed by the Valuer and the		more than the RR price. As the RR Rates area Fixed by
	Guideline value provided in the State		respective State Government for computing Stamp Duty /
	Govt. notification or Income Tax Gazette		Rgstn. Fees. Thus the differs from place to place and
	justification on variation has to be given		Location, Amenities per se as evident from the fact than
	,		even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER	A	
	DEPRECIATION		
а	Depreciated building rate	3	1
	Replacement cost of residential flat	:	₹ 3,000.00 per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years (after Completion) Subject to proper, preventive
	7		periodic maintenance & structural repairs.
	Depreciation percentage assuming the	:	N.A., as the Building is under construction
	salvage value as 10%		Ý
	Depreciated Ratio of the building	= 1	· /: /
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	4	₹ 3,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii		₹ 7,500.00 per Sq. Ft.
	Total Composite Rate	1	₹ 10,500.00 per Sq. Ft.
	Remark:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Residential Flat	434.00 Sq. Ft.	10,500.00	45,57,000.00

Think.Innovate.Create

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





Valuation Report Prepared For: PNB / PLP BKC Branch / Mr. Ravibhushan Jagdish Pandey (30485/ 46239)

Page 8 of 24

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 i.e. ₹ 10,000.00 to ₹ 11,000.00 on Carpet Area. Considering the rate with attached report, 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 residential and commercial application in the locality etc. We estimate ₹ 10,500.00 per Sq. Ft. on Carpet Area for valuation.

As a result of my appraisal and analysis, it is my considered opinion that the of the above property in the prevailing condition with aforesaid specifications ₹ 45,57,000.00 (Rupees Forty Five Lakh Fifty Seven Thousand Only). As per site inspection 71% of construction work is completed.

1	Date of Purchase of Immovable Property	:	13.03.2023
II	Purchase Price of immovable property	i.	₹ 40,46,296.00
HI	Book value of immovable property:	:	₹ 43,59,596.00
IV	Fair Market Value of immovable property:	¥.	₹ 45,57,000.00
٧	Realizable Value of immovable property:	:	₹ 41,01,300.00
VI	Distress Sale Value of immovable property:	:/	₹ 36,45,600.00
VII	Guideline Value (As per Index-II)	:	₹ 18,64,970.00
VIII	Insurable value of the property (477.00 Sq. Ft. X 3,000.00)	:	₹ 14,31,000.00
IX	Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.		Please Refer Page No. 12, 13 &

En	closures Inink.Innovate.Create
1.	Declaration from the valuer
2.	Model code of conduct for valuer
3.	Photograph of owner with the property in the background
4.	Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites
	(eg. Google earth) etc.
5.	Any other relevant documents/extracts



Actual Site Photographs



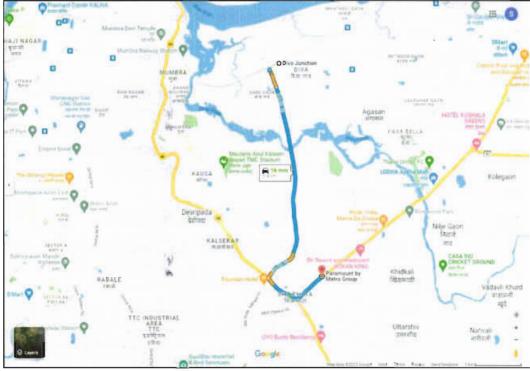


Think.Innovate.Create



Route Map of the property Site, u/r





Longitude Latitude - 19°08'52.9"N 73°03'07.5"E

Note: The Blue line shows the route to site from nearest railway station (Diva – 6.4 KM.)





Ready Reckoner Rate



Increase by 15% as flat located on 30th floors Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	5,790.00 44,390.00	 4,124.00	
75		 1.121.00	

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:

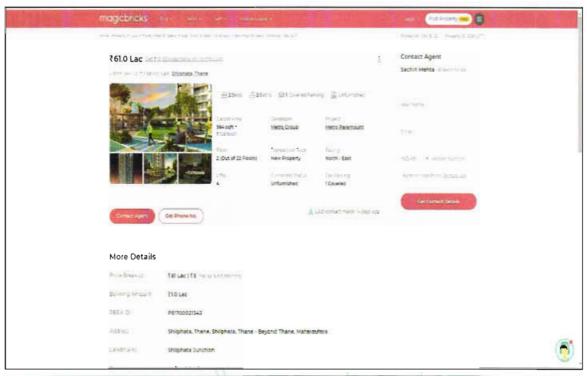
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21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

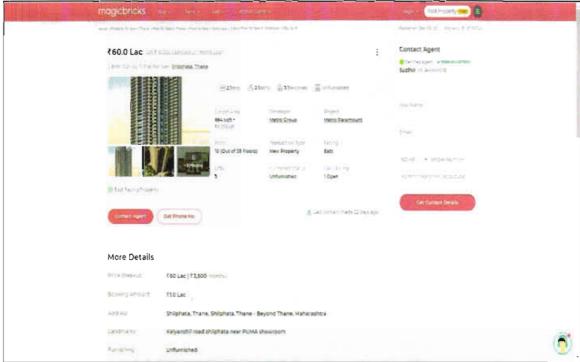
Table - D: Depreciation Percentage Table

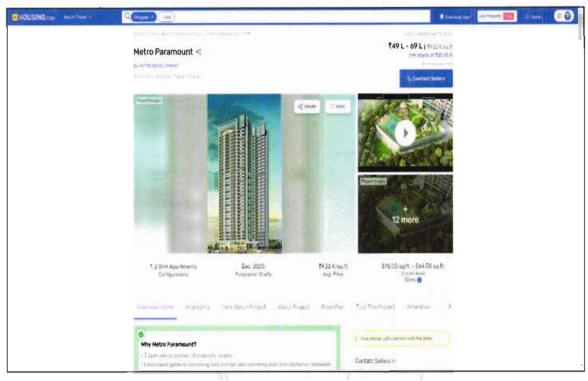
Completed Age of Building in Years	Value in percent	nt after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	

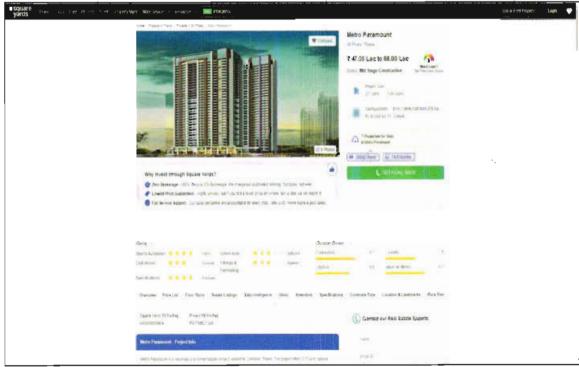


Price Indicators











2086075 08-12-2022 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र . २	दुय्यम निबंधक :सह दु.नि. ठाणे 3 दस्तऐवज क्रमांक. 20860/2022 नोंदणी: Regn:63m
	गाव: शिळ	
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	5776786	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	2448795.58	
(४) भूमापन .पोटहिस्सा व घरक्रमांक (असल्यास)	, इतर माहिती: , इतर माहिती: सदिनका नं-2203,बाविसवा मजला,बिल्डिंग नं-1,पॅरामाउंट,सर्व्हे नं-19.शिळ,ता-ठाणे,जि-ठाणे.क्षेत्रफळ-कारपेट-52.43 चौ.मी.ठाणे म.न.पा.	
(5)क्षेत्रफळ	52.43 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(ग)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे.मेट्रो ड्रीम होम्स तर्फे भागिदार मनोज एल कोठारी यांचे कु.मु महेश नाचरे - 30 प्लॉट नं माळा नं - , इमारतीचे नाव: ऑफिस नं-301 तिसरा मजला एम्बीयंस कोर्ट.प्लॉट नं-2,सेक्टर-19डी,वाशी,नवी मुंबई , ब्लॉक नं: -, रोड नं, महाराष्ट्र, ठाणे 400703 ABGFM8503M	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) राहुल सुर्यकांत महाजन 29 प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: एस एस -2,रूम नं-160,सेक्टर-2,वाशी,नवी मुंबई., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. 400703 BNGPM0878L 1) ऐश्वर्या राहुल महाजन 26 प्लॉट नं -, माळा नं: -, इमारतीचे नाव: एस एस -2 रूम नं-160,सेक्टर-2,वाशी,नवी मुंबई., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. 400703 IHNPS9496G	
(९)दस्तऐवज करून दिल्याचा दिनांक	30/11/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	30/11/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	20860/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	404400	
(१३)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		



2044775	सूची क्र. २	दुय्यम निबंधक :सह दु.नि. ठाणे ३
08-12-2022		दस्तऐवज क्रमांक. 20447/2022
Note:-Generated Through eSearch Module, For original report please		नोंदणी
contact concern SRO office.		Regn:63m
	गाव: शिळ	
(1)दस्तऐवजं प्रकार	करारनामा	
(2)मोबदला	6223214	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	2943939.975	
(4) भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	, इतर माहिती: , इतर माहिती: सदिन नं-2,पॅरामाउंट.सर्व्हे नं-19.शिळ.ता-ट चौ.मी. व 1 कार पार्किंगठाणे म.न.पा.	का नं-1103,अकरावा मजला,बिल्डिंग ऽाणे,जि-ठाणे,क्षेत्रफळ-कारपेट-61.55
(5)क्षेत्रफळ	61.55चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(७) दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	 मे मेट्रो ड्रीम होम्स तर्फे भागिदार मनोज एल कोठारी योचे कु.मु मुकुंद अरुण केळकर - 48 प्लॉट नै: -, माळा नं: -, इमारतीचे नाव: ऑफिस नं-301, तिसरा मजला, एम्बीयंस कोर्ट, प्लॉट नं-2, सेक्टर-19डी, वाशी, नवी मुंबई ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. 400703 ABGPM8503M 	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) संदीप ओदक 49 प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बी-703,महावीर टॉवर,प्लॉट नं-25-30,सेक्टर-6,घणसोली,नवी मुंबई., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. 400701 AAPPO3736L 1) आरती ओदक 46 प्लॉट नं -, माळा नं -, इमारतीचे नाव. बी-703,महावीर टॉवर,प्लॉट नं-25- 30,सेक्टर-6,घणसोती,नवी मुंबई, ब्लॉक नं -, रोड नं: -, महाराष्ट्र, ठाणे. 400701 ABCPO4642B	
(%दस्तऐवज करून दिल्याचा दिनांक	23/11/2022	
(10)दस्त नींदणी केल्याचा दिनांक	23/11/2022	
(11)अनुक्रमांक खंड व पृष्ठ	20447/2022	
(12)बाजारभावाप्रमाणे सुद्रांक शुल्क	435700	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(1-1)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील		



2076075	सूची क्र. २	दुय्यम निबंधक :सह दु.नि. ठाणे ३
08-12-2022	8000	दस्तऐवज क्रमांक::20760/2022
Note:-Generated Through eSearch		नोंदणी
Module For original report please contact concern SRO office.		Regn:63m
		reginosiii
	गाव: शिळ	
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	6133929	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	2583316.58	
(4) भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	, इतर माहिती: सदनिका नं-3404,चौतिसवा मजला,बिल्डिंग नं-1.पॅरामाउंट.सर्व्हे नं-19.शिळ.ता-ठाणे,जि-ठाणे.क्षेत्रफळ-कारपेट-52.43 चौ.मी. व 1 कार पार्किंगठाणे म.न.पा.	
(5)क्षेत्रफळ	52.43चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(७)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी ऱ्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) में.मेट्रो ड्रीम होम्स तर्फे भागिदार मनोज एल कोठारी यांचे कु.मु मुकुंद अरुण केळकर - 48 प्लॉट नं -, माळा नं: -, इमारतीचे नाव ऑफिस नं-301,तिसरा मजला,एम्बीयंस कोर्ट,प्लॉट नं-2,सेक्टर-19डी,वाशी,नवी मुंबई., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. 400703 ABGFM8503M	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) संदीप अशोक जायसवाल 39 प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं-303,बिल्डिंग नं-05.सेक्टर-2,इकोनोमी महालक्ष्मी नगर.नेरे,न्यू पनवेल,जि- रायगड ब्लॉक नं: -, रोड नं: महाराष्ट्र, ग्राईग्राऱ्:(::). 410206 AFMPJ3356B 1) अंजू गोपीनाथ गुप्ता 36 प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं-303,बिल्डिंग नं-05,सेक्टर-2,इकोनोमी महालक्ष्मी नगर,नेरे,न्यू पनवेल.जि-रायगड., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ग्राईग्राऱ्:(:). 410206 AQQPG5849M	
(९)दस्तऐवज करून दिल्याचा दिनांक	28/11/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	28/11/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	20760/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	429400	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील -		

2081675 08-12-2022	सूची क्र. २	दुय्यम निबंधक सह दु.नि. ठाणे 3
Note:-Generated Through eSearch Module, For original report please contact concern SRO office		दस्तऐवज क्रमांक::20816/2022 नोंदणी. Rean 63m
	 गाव: शिळ	
(।)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	5196429	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	2299025.65	
(४) भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	. इतर माहिती: . इतर माहिती: सदिनिका नं-205,दुसरा मजला,बिल्डिंग नं-1,पॅरामाउंट,सर्व्हे नं-19.शिळ,ता-ठाणे,जि-ठाणे.क्षेत्रफळ-कारपेट-48.55 चौ.मी. व 1 कार पार्किंगठाणे म.न.पा.	
(.5)क्षेत्रफळ	48.55चौ.मीटर	
6 आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(गदस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे.मेट्रो ड्रीम होम्स तर्फे भागिदार मनोज एल कोठारी यांचे कु.मु.मुकुंद अरुण केळकर - 48 प्लॉट नं -, माळा नं -, इमारतीचे नाव: ऑफिस नं-301 तिसरा मजला,एम्बीयंस कोर्ट् प्लॉट नं-2,सेक्टर-19डी,वाशी,नवी मुंबई., ब्लॉक नं -, रोड नं: -, महाराष्ट्र. ठाणे. 400703 ABGFM8503M	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाच्य हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) शुभांगी नितीन इंद्राळे 32 प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: बिल्डिंग नं-टी-1,रूम नं-301.कोळे कल्याण पोलीस कॉर्टर,कलिना,सांताक्रूझ,पूर्व,मुंबई., ब्लॉक नं: -, रोड नं: महाराष्ट्र. मुम्बई. 400098 ANTPI3136P 1) नितीन भानुदास इंद्राळे 42 प्लॉट नं: -, माळा नं इमारतीचे नाव. बिल्डिंग नं-टी-1,रूम नं-301. कोळे कल्याण पोलीस कॉर्टर,कलिना,सांताक्रूझ,पूर्व,मुंबई., ब्लॉक नं: -, रोड नं महाराष्ट्र. मुम्बई. 400098 ABMP10274R	
🧐 दस्तऐवज करून दिल्याचा दिनांक	29/11·2022	
(10)दस्त नोंदणी केल्याचा दिनांक	29/11/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	20816/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	363800	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील -		



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.

Think, Innovate. Create





Appendix - VII

UNDERTAKING

- I, Sharadkumar B. Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
 - a. I am a citizen of India.
 - b. I have not been removed / dismissed from service / employment earlier.
 - c. I have not been convicted of any offence and sentenced to a term of imprisonment.
 - d. I have not been found guilty of misconduct in my professional capacity.
 - e. I am not an undischarged insolvent.
 - f. 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.
 - g. My PAN Card number as applicable is AEAPC0117Q.
 - h. 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
 - i. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - k. I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services



Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Mr. Ravibhushan Jagdish Pandey & Mrs. Saroj Devi.
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, PLP BKC Branch to assess Fair Market value of the property for Bank Loan Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Govt. Regd. Valuer Manoj B. Chalikwar – Regd. Valuer Chandan Singh – Valuation Engineer Vaishali Sarmalkar – Technical Manager Shyam Kajvilkar – Technical Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no inferest, 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 – 20.03.2023 Valuation Date – 22.03.2023 Date of Report – 22.03.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 20.03.2023
7.	Nature and sources of the information used or relied upon;	 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 Commercial Godown, 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





(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.
- 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





Valuation Report Prepared For: PNB / PLP BKC Branch / Mr Ravibhushan Jagdish Pandey (30485/46239)

Page 23 of 24

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.

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.
- The property is valued as though under responsible ownership.
- 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.



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 22nd March 2023.

The term Fair Market Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

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

DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and for this particular purpose at ₹ 45,57,000.00 (Rupees Forty Five Lakh Fifty Seven Thousand Only). As per site inspection 71% of construction work is completed.



Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 PNB Empanelment No. ZO:SAMD:1138



