PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, PG-489/23-24 9-May-23 Central Road, MIDC, Andheri (E), Delivery Note Mode/Terms of Payment Mumbai - 400 093 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) Janseva Sahakari Bank Borivali (W) Dispatch Doc No. Delivery Note Date Borivali (West) Branch 31290 / 2300493 Aravali Business Centre (Phol Mahal), Ramdas Marg, Dispatched through Destination Off. Sodawala Lane, Boriwali (West.), Mumbai - 4000 State - Maharashtra, Country - India. GSTIN/UIN : 27AAAAJ1528R2ZA Terms of Delivery State Name : Maharashtra, Code: 27

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1		997224 CGST SGST	18 %	2,000.00 180.00 180.00
_		Total		₹ 2,360.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Three Hundred Sixty Only

	HSN/SAC		Taxable Value	Cen	tral Tax	Sta	ite Tax	Total
		1		Rate	Amount	Rate	Amount	Tax Amount
997224			2,000.00	9%	180.00	9%	180.00	360.00
		Total	2,000.00		180.00		180.00	360.00

Tax Amount (in words): Indian Rupee Three Hundred Sixty Only

Company's Bank Details

Bank Name

: ICICI BANK LTD : 123105000319

A/c No.

Branch & IFS Code: MIG Colony, Bandra (E.), Mumbai & ICIC0001231

Remarks:

"Name of Proposed Purchaser: Mr. Sunil Ramashankar Tiwari Name of Owner: Mr. Dinesh Sakharam Vichare -Residential Flat No. 404, 4th Floor, Building No. 25, "Sonam Marigold Co-o-p. Hsg. Soc. Ltd.", Golden Nest, Phase - III, Mira Bhayander Road, Mira Road (East), Thane - 401107, 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

entsed Signatory

This is a Computer Generated Invoice



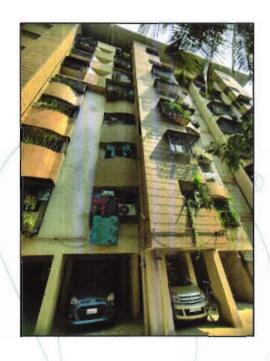


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Mr. Sunil Ramashankar Tiwari

Name of Owner: Mr. Dinesh Sakharam Vichare

Residential Flat No. 404, 4th Floor, Building No. 25, "Sonam Marigold Co-o-p. Hsg. Soc. Ltd.", Golden Nest, Phase – III, Mira Bhayander Road, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India.

Latitude Longitude: 19°17'43.1"N 72°51'41.0"E

Think.Innovate.Create

Valuation Done for: Janseva Sahakari Bank (Borivali) Ltd.

Borivali (West) Branch

Aravali Business Centre (Phhol Mahal), Ramdas Surtale Marg, Off. Sodawala Lane, Boriwali (West), Mumbai - 400 092, State - Maharashtra, Country - India.



P Delhi NCR P Nashik

♀ Raipur Indore Ahmedabad V Jaipur

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

mumbai@vastukala.org

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





Valuation Report Prepared For JSB / Bonivalı (West) Branch / Mr. Sunil Ramashankar Tiwari (31290/2300493) Page 2 of 19

Vastu/Mumbai/05/2023/31290/2300493 09/13-114-SKVS Date: 09.05.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 404, 4th Floor, Building No. 25, "Sonam Marigold Co-o-p. Hsg. Soc. Ltd.", Golden Nest, Phase – III, Mira Bhayander Road, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India belongs to Mr. Dinesh Sakharam Vichare. Name of Proposed Purchaser is Mr. Sunil Ramashankar Tiwari.

Boundaries of the property.

North : Remi Apartment
South : Poonam Orbit Building
East : Siddheshwar Apartment

West : Old Golden Nest Phase II 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 and Fair Market Value for this particular purpose at ₹ 51,30,000.00 (Rupees Fifty One Lakh Thirty Thousand Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

The control of the co



Director

Manoj B. Chalikwar

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

JSB Emp. No. 36/LOAN H.O./2016-17/232

Encl. Valuation Report



Our Pan India Presence at:

Mumbai PAurangabad Phone Rajkot
Thane Nanded Indore Raipur
Delhi NCR Noshik PAhmedabad Jaipur

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

TeleFax : +91 22 28371325/24

mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

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

VALUATION REPORT (IN RESPECT OF FLAT)

	Gen	eral				
1.	Purp	ose for which the valuation is made	;	To assess Fair Market Value of the property for Bank		
				Purpose.		
2.	a)	Date of inspection	:	08.05.2023		
	b)	Date on which the valuation is Made	:	09.05.2023		
3.	List	of documents produced for perusal:				
	1.	Copy of Letter vide Ref. No. SDCB / RO	/ A	uction / 2022 - 23 dated 12.04.2023 in the name of Mr.		
	,	Sunil Ramashankar Tiwari issued by The S	Sah	ebrao Deshmukh Co-op. Bank Ltd., Mumbai.		
	2. Copy of Agreement for Sale dated 30.12.1999 between M/s. Sonam Builders (the Builders) AN					
		Dinesh Sakharam Vichare (the Purchasers	s).			
	3.	Copy of Part Occupancy Certificate No. N	P / I	NR / 1502 / 9856 / 2001 – 2002 dated 08.02.2002 issued		
		by Mira Bhayander Municipal Corporation.				
	4.	Copy of Commencement Certificate No. N	IP/	NR / 3663 / 8771 / 94 – 95 dated 15.02.1995 issued by		
		Mira Bhayander Municipal Corporation.	1			
4.		e of the owner(s) and his / their address	:	Name of Proposed Purchaser:		
		with Phone no. (details of share of each		Mr. Sunil Ramashankar Tiwari		
	owne	er in case of joint ownership)	I			
	Name of Owner:					
			Mr. Dinesh Sakharam Vichare			
Address: Reside				Address: Residential Flat No. 404, 4th Floor, Building		
	-27			No. 25, "Sonam Marigold Co-o-p. Hsg. Soc. Ltd.",		
			1	Golden Nest, Phase - III, Mira Bhayander Road, Mira		
				Road (East), Thane – 401107, State – Maharashtra,		
				Country – India.		
				Contact Person:		
		Think.lnno	V	Mr. Sanjay Jadhav (Bank Employee)		
				Sole Ownership		
5.	Brief	description of the property (Including	:	The property is a Residential Flat located on 4th floor.		
		ehold / freehold etc.)		The composition of flat is 1 Bedroom + Living Room +		
				Kitchen + WC + Bath + Passage (i.e., 1BHK + WC +		
				Bath). The property is at 2.8 km. travelling distance		
6.	Loca	tion of property	:	from nearest railway station Mira Road.		
0.	a)	Plot No. / Survey No.	:	Survey No. 335/12, 336/6, 354/1, 2, 6 & 7 and others of		
	u)	Tiot no. / Guivey no.	'	Village – Goddev		
	b)	Door No.	:	Residential Flat No. 404		
	c)	C.T.S. No. / Village	:	Village – Goddev		
	d)	Ward / Taluka	;	Taluka – Thane		
	e)	Mandal / District	:	District – Thane		



	f)	Date of issue and validity of layout of	:	As Occupancy Certificate is av	ailable, we assumed that
	g)	approved map / plan Approved map / plan issuing authority		the construction is as per appro	oveu piari.
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:		
	i)	Any other comments by our empanelled valuers on authentic of approved plan		N.A.	
7.	Post	al address of the property		Residential Flat No. 404, 4th "Sonam Marigold Co-o-p. H "Sonam Marigold Co-o-p. H Nest, Phase – III, Mira Bhay (East), Thane – 401107, State – India.	Isg. Soc. Ltd.", Golden ander Road, Mira Road
8.	City	/ Town	:	Mira Road (East)	
	Resi	dential area		Yes	
	Com	mercial area	:	No	
	Indu	strial area	:	No	
9.	Clas	sification of the area			
	i) Hig	gh / Middle / Poor		Middle Class	-
	ii) Uı	rban / Semi Urban / Rural		Urban	
10.		ning under Corporation limit / Village chayat / Municipality	:	Village – Goddev Mira Bhayander Municipal Corporation	
11.	Gov Act)	ether covered under any State / Central t. enactments (e.g., Urban Land Ceiling or notified under agency area/ scheduled to cantonment area	:	: No	
12.	Bou	ndaries of the property		As per site	As per documents
	Nort	h	:	Remi Apartment	Details not available
	Sout	th	:	Poonam Orbit Building	Details not available
	East	\	:	Siddheshwar Apartment	Details not available
	Wes	t	*-	Old Golden Nest Phase II Road	Details not available
13	Dimensions of the site		V	N. A. as property under consapartment building.	
				Α _	В
	N	L		As per the Deed	Actuals
	Nort		:	-	-
	Sou		:	-	-
	East		:	-	-
4.4	Wes		<u> </u>		
14.	Exte	ent of the site	:	Carpet Area in Sq. Ft. = 394.00 (Area as per actual site measu	
				Super Built Up Area in Sq. Ft (Area as per Agreement for S	
14.1	Latit	ude, Longitude & Co-ordinates of Flat	:	19°17'43.1"N 72°51'41.0"E	
15.	Exte	ent of the site considered for Valuation st of 13A& 13B)	:	Super Built Up Area in Sq. Fr (Area as per Agreement for S	





16	Whether occupied by the owner / tenant? If		Vacant
10	occupied by tenant since how long? Rent		Vacant
	received per month.		
<u> </u>	APARTMENT BUILDING	_	
1.	Nature of the Apartment		Residential
2.	Location		The second
	C.T.S. No.	:	Survey No. 335/12, 336/6, 354/1, 2, 6 & 7 and others of Village – Goddev
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Goddev
	/***		Mira Bhayander Municipal Corporation
	Door No., Street or Road (Pin Code)		Residential Flat No. 404, 4th Floor, Building No. 25, "Sonam Marigold Co-o-p. Hsg. Soc. Ltd.", Golden Nest, Phase – III, Mira Bhayander Road, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2002 (As per Part Occupancy Certificate)
5.	Number of Floors	:	Stilt + 7 Upper Floors
	Type of Structure	:	R.C.C. Framed Structure
	Number of Dwelling units in the building	:	4 Flats on 4th floor
	Quality of Construction	:	Normal
	Appearance of the Building	:	Normal
	Maintenance of the Building	1	Normal
	Facilities Available	:	J.
	Lift	:	1 Lift
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage		Connected to Municipal Sewerage System
	Car parking - Open / Covered	W	Stilt + Open Car Parking
	Is Compound wall existing?		Yes
	Is pavement laid around the building	:	Yes

Ш	FLAT		
1	The floor in which the Flat is situated	:	4 th Floor
2	Door No. of the Flat	:	Residential Flat No. 404
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak wood door frame with flush doors
	Windows	:	Alluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings.
	_		Electrical wiring with Concealed.
	Finishing	:	Cement Plastering with POP false ceiling





Valuation Report Prepared For JSB / Borivali (West) Branch / Mr. Sunil Ramashankar Tiwari (31290/2300493) Page 6 of 19

4	House Tax	:	
7	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 Details not available
	Meter Card is in the name of:		Details not available Details not available
6	How is the maintenance of the Flat?	:	Normal
7	Sale Deed executed in the name of	:	Name of Proposed Purchaser:
1	Sale Deed executed in the hame of		Mr. Sunil Ramashankar Tiwari
			Wil. Odnii Namashankar Hwan
			Name of Owner:
	£ \		Mr. Dinesh Sakharam Vichare
8	What is the undivided area of land as per	:	Details not available
	Sale Deed?	١.	Details flot available
9	What is the plinth area of the Flat?	10	Super Built Up Area in Sq. Ft. = 540.00
~	What is the plinting of the Flat.	/	(Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per MBMC norms
11	What is the Carpet Area of the Flat?	-	Carpet Area in Sq. Ft. = 394.00
' '	Triacio dio Garpot / ilad Grand I latt		(Area as per actual site measurement)
12	Is it Posh / I Class / Medium / Ordinary?		Medium
13	Is it being used for Residential or Commercial		Residential flat
'	purpose?	ľ	The state of the s
14	Is it Owner-occupied or let out?		Vacant
15	If rented, what is the monthly rent?	À,	₹ 10,500.00 Expected rental income per month
IV	MARKETABILITY	:	Tojecole Expected fortal income per mentil
1	How is the marketability?	÷	Good
2	What are the factors favouring for an extra		Located in developed area
_	Potential Value?		and an an analogous and
3	Any negative factors are observed which	:5	No
	affect the market value in general?	-	
٧	Rate		
1	After analyzing the comparable sale		₹ 9,000.00 to ₹ 10,000.00 per Sq. Ft. on Super Built Up
, ·	instances, what is the composite rate for a		Area
	similar Flat with same specifications in the		
	adjoining locality? /Along with details /		
	reference of at - least two latest deals /	V	ate.Create
	transactions with respect to adjacent		1
	properties in the areas)		
2	Assuming it is a new construction, what is the	:	₹ 9,500.00 per Sq. Ft. on Super Built Up Area
	adopted basic composite rate of the Flat		
	under valuation after comparing with the		
	specifications and other factors with the Flat		
	under comparison (give details).		
3	Break – up for the rate	:	
	I. Building + Services	;	₹2,500.00 per Sq. Ft.
	II. Land + others	;	₹ 7,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	:	₹ 95,300.00 per Sq. M.
	office		i.e. ₹ 8,854.00 per Sq. Ft.
	Guideline rate (after deprecation)	:	₹ 82,280.00 per Sq. M.
		I	i.e. ₹ 7,644.00 per Sq. Ft.





Valuation Report Prepared For JSB / Borivali (West) Branch / Mr. Sunil Ramashankar Tiwan (31290/2300493) Page 7 of 19

5	Age of the building	:	21 years
6	Life of the building estimated	:	39 years Subject to proper, preventive periodic
		l	maintenance & structural repairs.
	Remark:		

Details of Valuation as on 31st March 2023

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	540.00 Sq. Ft.	9,500.00	51,30,000.00
2	Total Fair Market Value of the Property			51,30,000.00
3	Realizable value of the property			46,17,000.00
4	Distress value of the property	0		41,04,000.00
5	Insurable value of the property (540.00 X 2,500.00)			13,50,000.00
6	Guideline value of the property (540.00 X 7,644.00)	1		41,27,760.00

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 ₹ 9,000.00 to ₹ 10,000.00 per Sq. Ft. on Super Built Up 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 Residential and Commercial application in the locality etc. We estimate ₹ 9,500.00 per Sq. Ft. on Super Built Up Area for valuation.





Actual site photographs















Route Map of the property Site,u/r





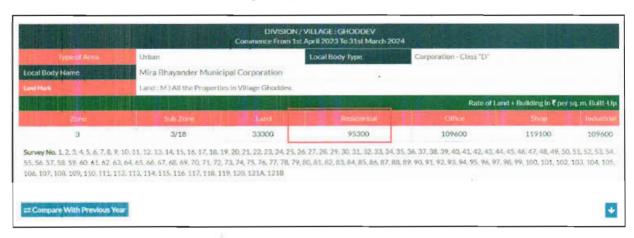
Latitude Longitude: 19°17'43.1"N 72°51'41.0"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 2.8 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	95,300.00			
No increase for all floors from ground to 4 floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	95,300.00	Sq. Mtr.	11,035.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	33,300.00			
The difference between land rate and building rate (A – B = C)	62,000.00			
Depreciation Percentage as per table (D) [100% - 21%]	79%			
(Age of the Building – 21 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	82,280.00	Sq. Mtr.	7,644.00	Sq. Ft.

Multi-Storied building with Lift

For residential Flat / 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

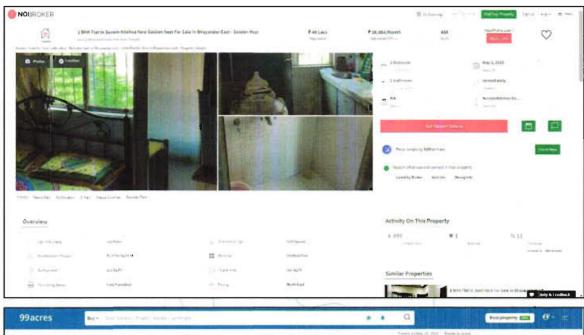
Completed Age of Building in Years	Value in percent after depreciation					
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.				
0 to 2 Years	100%	100%				
Above 2 & up to 5 Years	95%	95%				
Above 5 Years	After initial 5 year for every year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

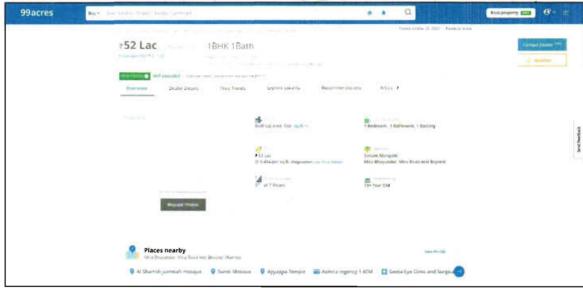




Valuation Report Prepared For JSB / Borivali (West) Branch / Mr. Sunil Ramashankar Tiwari (31290/2300493) Page 11 of 19

Price Indicators







Sale Instance

9-05-2023	सूची क्र.2	दुय्यम निबंधक : सह दु नि.ठाणे ७
		दस्त क्रमांक 3862/2023
ote -Generated Through eSearch odule For original report please contact		नोदंणी :
oncern SRO office		Regn:63m
	गावाचे नाव: गोडदेव	
(। ।विलेखाचा प्रकार	करारनामा	
(2)मोबदला	6300000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	5356479.45	
.4) भू-मापन्,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहिती: , इतर माहिती: मौजे - गोडदेव.वार्ड - एम.विभाग - 3:18.सदिनका क्रं. 701,7 वा मजला.बिल्डिंग नं. एस./12,गोल्डन नेस्ट 3 सोनम मयुरेश को. ऑप. हौ. सोसा. ति.,गोल्डन नेस्ट फेस 3,मीरा भाईदर रोड,मीरा रोड पूर्व,ठाणे - 401107.जुना सर्वे नं. 336:6.354/2.6.355/1.2.4.7.10.11.12.356/2.3.4.357/4.निवन सर्वे नं. 17.6,88 2.687/12.4.7,10.11.12.86/2.3.4.84/4((Survey Number : जुना सर्वे नं. 336:6.354/2,6.355/1.2.4.7,10.11.12.86/2.3,4.357/4. निवन सर्वे नं 17.6,88:2.687/12.4.7.10,11.12.86/2.3,4.84/4())	
(5) क्षेत्रफळ	53.53 चौ.मीटर	
क्तआकारणी किंवा जुडी देण्यात असेल तेव्हा		
ः) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावःयोगेश्च एम.श्रेट्टी वयं65 पत्तः-प्लॉट नं. सदिनका कं 701, माळा नं 1 वा मजला, इमारतीचे नाव बिल्डिंग नं. एस/12, गोल्डन नेस्ट 3 सोनम मधुरश को ऑप. ही. सोसा. लि., गोल्डन नेस्ट फेस 3, ब्लॉक नं रोड नं. मीरा भाईंदर रोड , मीरा रोड पूर्व, ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-DQZPSS423D	
(४)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा	 नाव -वीरेंद्रसिंह धनसिंह घुनावत वय - । मयुरेश, गोल्डन नेस्ट फेस 3, ब्लॉक नं ब्लू मून महाराष्ट्र ठाणे पिन कोड -401107 पॅन ने -Ao 	8, पत्ता-प्लॉट नं. 702/12, माळा नं इमारतीचे नाव) सोनम क्लब समोर , रोड नं. मीरा भाईंदर रोड , मीरा रोड पूर्व, ठाणे OZPQ2566N
आदेश असल्यास् प्रतिवादिचे नाव व पत्ता	01/04/0600	
	01/03/2023	
(९) दस्तऐवज करुन दिल्याचा दिनांक	01/03/2023	
(९) दस्तऐवज करुन दिल्पाचा दिनांक ११०)दस्त नोंदणी केल्पाचा दिनांक		
(9) दस्तऐवज करुन दिल्याचा दिनांक (10)दस्त नोंदणी केल्याचा दिनांक (11)अनुक्रमांक,खंड व पृष्ठ	01/03/2023	.,
(९) दस्तऐवज करुन दिल्याचा दिनांक (१०) दस्त नोंदणी केल्याचा दिनांक (११) अनुक्रमांक,खंड व पृष्ठ (१२)बाजारभावाप्रमाणे मुद्रांक शुल्क	01/03/2023 3862/2023	
(९) दस्तऐवज करुन दिल्याचा दिनांक (१०) दस्त नोंदणी केल्याचा दिनांक (११) अनुक्रमांक,खंड व पृष्ठ (१२)बाजारभावाप्रमाणे मुद्रांक शुल्क	01/03/2023 3862/2023 441000	
(9) दस्तऐवज करुन दिल्याचा दिनांक (10)दस्त नोंदणी केल्याचा दिनांक (11)अनुक्रमांक,खंड व पृष्ठ (12)बाजारभावाप्रमाणे मुद्रांक शुल्क (13)बाजारभावाप्रमाणे नोंदणी शुल्क	01/03/2023 3862/2023 441000	



Sale Instance

"01337 9-05-2023 Jote:-Generated Through eSearch	सूची क्र.2	दुव्यम निबंधक - सह दु. नि.ठाणे ७ दस्त क्रमांक - ७७०। २०२३
Nodule, For original report please contact oncern SRO office		नोदंगी Regn:63m
	गावाचे नाव : योडदेव	
ा भविलेखाचा प्रकार	करारनामा	
(2)मोबदला	4700000	
(३) बग्लस्थावःभाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	3861556	<u> </u>
(व) भू-मापन.पोटहिस्सा व घरक्रमांक:असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :. इतर माहिती: . इतर माहिती: मौजे गोडदेव.वोर्ड क्र. एम.विभाग ३/१८,सदिनका क्र. ३०४.तिसरा मजला.बिल्डींग नं. एम-१८.गोल्डन नेस्ट ३ सोनम पॅराडाईज को. ऑप. हौ. सोसा. लिगोल्डन नेस्ट फेस ३.मीर भाईदर रोड,मीरा रोड पू. ठाणे ४०११०७. एकूण क्षेत्रफळ ४०.५२ चौ. मी. बिल्टअप आहे.((Survey Number : Old Survey No. 336/6. 354/1,2,6,7, 355/1 to 12, 356/1(p),2,3,4 357/1,2,4. New Survey No. 17/6. 88/1,2,6,7, 87/1 to 12, 86/1(p), 2,3,4, 84/1,2,4;))	
(5) क्षेत्रफळ	40.52 चौ.मीटर	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(?) दस्तऐवज करुन देणा-या-लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असत्यास,प्रतिवादिचे नाव व पत्ता.	सदनिका के 304, तिसरा मजला, बिल्डींग नं एम	ट नं माळा नं इमारतीचे नावः ब्लॉक नं रोड नं: म/18, गोल्डन नेस्ट 3 सोनम पॅराडाईज को ऑप. हौ. सोसा. 1 रोड पू ठाणे, महाराष्ट्र, ठाणे. पिन कोड401107 पॅन नं
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	सदिनका क्र. एफ/103. सोनम युनिक, मीरा भाई पू ठाणे , महाराष्ट्र, ठाणे . पिन कोड:-401105 प् 2): नाव:-धनश्याम बासुदेव दुबे वय:-59; पर	ताप्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रो: भाईंदर रोड, गोल्डन नेस्ट फेस (०, हनुमान मंदिर जवळ
(३) दस्तऐवज करुन दिल्याचा दिनांक	20/04/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	21/04/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	7701:2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	329000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipannexed to it.	al Corporation or any Cantonment area



Sale Instance

	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे ७		
9-05-2023		दस्त क्रमांक 4084/2023		
ote: Generated Through eSearch odule For original report please contact		नोदंणी :		
oncern SRO office		Regn.63m		
गावाचे नाव : गोडदेव				
(१)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	4990000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4016609.1			
(4) भू-मापन पोटिहेस्सा व घरकमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :. इतर माहिती: . इतर माहिती: मौजे गोडदेव.वोर्ड क्र. एम.विभाग 3/18.सदिनका क्र. 501,पाचवा मजला,बिल्डींग नं. 25.गोल्डन नेस्ट 3 सोनम मारीगोल्ड को. ऑप. हो. सोसा. लिगोल्डन नेस्ट फेस 3.मीरा भाईंदर रोड.मीरा रोड पू ठाणे 401107. एकूण क्षेत्रफळ 40 14 चौ. मी. बिल्टअप आहे.((Survey Number: Old Survey No. 336/6, 354/1,2.6,7 355/1,2.3. 4.5. 6.7.8.910,11.12 356/1(P)2.3.4 357.1.2,4 New Survey No. 17/6, 88/1, 2.6.7, 87/1.2,3.4,5,6,7.8.910,11,12 86·1(P)2.3.4 84/1, 2.4;))			
(5) क्षेत्रफळ	40.14 चौ.मीटर			
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा				
्र, दस्तऐवज करून देणा.या.लिहून ठेवणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता.	रोड नं सदिनका के, 501, पाचवा मजला, बिल्ह सोसा लि., गोल्डन नेस्ट फेस 3, मीरा भाईदर र नं:-AJUPGS478K 2k: नाव:-अनिल कुमार हंसराज गोयल वय: रोड नं. सदिनका के 501, पाचवा मजला, बिल्ह	.43 पता -प्लॉट नं: , माळा नं ., इमारतीचे नाव ., ब्लॉक नं: ., हींग नं .25, गोल्डन नेस्ट 3 सोनम मारीगोल्ड को, ऑप हैं! पोड. मीरा रोड पू ठाणे, महत्त्राष्ट्र, ठाणे पिन कोड -181107 पॅन .46 पता -प्लॉट नं -, माळा नं: ., इमारतीचे नाव ., ब्लॉक नं: - हींग नं .25, गोल्डन नेस्ट 3 सोनम मारीगोल्ड को, ऑप ही ोड. मीरा रोड पू ठाणे, महाराष्ट्र, ठाणे पिन कोड -401307 पॅन		
(८)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अनित लाल बहादूर मिश्रा - वय:-50, पता-प्लॉट नं: -, माळा नं -, इमारतीचे नाव - ब्लॉक न -, रोड नं रूम नं 2, महावीर को, ऑप हो सोसा वि., अप्पापाडा, कुरार विलेज, मालाड पू. मुंबई , महाराष्ट्र, पुन्बई , पिन कोड -100007 पॅन नं-AWHPM3507F 2) नाव:-रेखा राजेन्द्रप्रसाद पांडे - वय:-39, पत्ता-प्लॉट नं -, माळा नं: - इमारतीचे नाव -, ब्लॉक नं: -, रोड नं: रूम नं: 2, महावीर को, ऑप हो, सोसा वि., अप्पापाडा, कुरार विलेज, मालाड पू. मुंबई - महाराष्ट्र, मुम्बई . पिन कोड:-100007 पॅन नं-AUOPP3601G			
(९) दस्तऐवज करुन दिल्याचा दिनांक	03/03/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	03/03/2023			
(१) अनुक्रमांक खंड व पृष्ठ	4084/2023			
(12)बाजारभःवाप्रमाणे मुद्रांक शुल्क	349300			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील				
मुद्रांक शुल्क आकारताना निवडलेला	(i) within the limits of any Munici	pal Corporation or any Cantonment area		



As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** of the above property in the prevailing condition with aforesaid specifications is ₹ 51,30,000.00 (Rupees Fifty One Lakh Thirty Thousand Only).

Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was owned by Mr. Dinesh Sakharam Vichare.
2.	Purpose of valuation and appointing authority	As per the request from Janseva Sahakari Bank (Borivali) Ltd., Borivali (West) Branch to assess Fair Market value of the property for Bank Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Pratik Jain – Valuation Engineer Vaishali Sarmalkar – Technical Manager Shyam Kajvilkar – Technical Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 08.05.2023 Valuation Date – 09.05.2023 Date of Report – 09.05.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 08.05.2023
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 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



Valuation Report Prepared For JSB / Borivali (West) Branch / Mr. Sunil Ramashankar Tiwari (31290/2300493) Page 16 of 19

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **09**th **May 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 Super Built Up Area in Sq. Ft. = 540.00 in the name of Mr. Dinesh Sakharam Vichare. Name of Proposed Purchaser is Mr. Sunil Ramashankar Tiwari. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.





Valuation Report Prepared For JSB / Bonvali (West) Branch / Mr. Sunil Ramashankar Tiwari (31290/2300493) Page 17 of 19

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by Mr. Dinesh Sakharam Vichare. Name of Proposed Purchaser is Mr. Sunil Ramashankar Tiwarl. 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 Super Built Up Area in Sq. Ft. = 540.00.

Condition & Repair

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

Valuation Methodology

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





Valuation Report Prepared For JSB / Borivali (West) Branch / Mr. Sunil Ramashankar Tiwari (31290/2300493) Page 18 of 19

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 **Super Built Up Area in Sq. Ft. = 540.00**.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 09th May 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:

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

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 Fair Market value for this particular purpose at ₹ 51,30,000.00 (Rupees Fifty One Lakh Thirty Thousand Only).

Think.Innovate.Create

For VASTUKALA CONSULTANTS (I) PVT_LTC

MANOJ BABURAO CHALIKWAR

DEPORT SETTING THE SETTING THE

Director

Auth. Sign.

Manoj B. Chalikwar

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

JSB Emp. No. 36/LOAN H.O./2016-17/232



