

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	Invoice No. PG-620/23-24	Dated 16-May-23
Buyer (Bill to) STATE BANK OF INDIA - RACPC CHINCHPOKALI RACPC, Voltas House, 1st Floor, Dr. Ambedkar Marg, Chinchpokali (East), Mumbai - 400 033 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 31346 / 2300622	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

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

Amount Chargeable (in words)

Indian Rupee Two Thousand Nine Hundred Fifty Only

E. & O.E

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

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

Company's Bank Details

Bank Name : **State Bank of India**

A/c No. : **32632562114**

Branch & IFS Code : **MIDC Andheri (E) & SBIN0007074**



UPI Virtual ID : **vastukala@icici**

Remarks:

"Name of Owner: Shri. Stany Albert Monis & Smt. Preeti Stany Monis Name of Proposed Purchaser: Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke - Residential Flat No. 15, 4th Floor, Building No. B-2, "Sadhana Co-Op. Hsg. Soc. Ltd., Kisan Nagar, Wagle Estate, Thane (West), Thane - 400 604, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

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

for Vastukala Consultants (I) Pvt Ltd

Rattol
Authorized Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

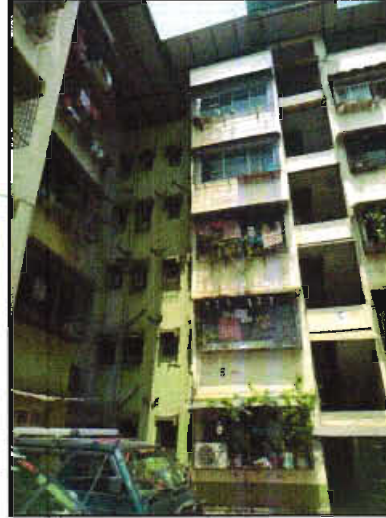
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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Stany Albert Monis & Smt. Preeti Stany Monis**

Name of Proposed Purchaser: **Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke**

Residential Flat No. 15, 4th Floor, Building No. B-2, "**Sadhana Co-Op. Hsg. Soc. Ltd.**", Kisan Nagar,
Wagle Estate, Thane (West), Thane – 400 604, State - Maharashtra, Country - India.

Latitude Longitude: 19°11'27.2"N 72°56'59.4"E

Valuation Prepared for:

State Bank of India

RACPC – Chinchpokli (East)

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



Our Pan India Presence at :

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

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

Valuation Report Prepared For: SBI/ RACPC – Chinchpokli (East) / Shri. Vijay Tukaram Chalke (31346/2300622) Page 2 of 23

Vastu/Mumbai/05/2023/31346/2300622
16/17-239-PRDVS
Date: 16.05.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 15, 4th Floor, Building No. B-2, "Sadhana Co-Op. Hsg. Soc. Ltd., Kisan Nagar, Wagle Estate, Thane (West), Thane - 400 604, State - Maharashtra, Country – India belongs to **Shri. Stany Albert Monis & Smt. Preeti Stany Monis**. Name of **Proposed Purchaser** is **Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke**.

Boundaries of the property.

North : Happy Home Apartment
South : Wing - C
East : WEMA English school
West : Road No. 22

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 **₹ 45,40,680.00 (Rupees Forty Five Lakh Forty Thousand Six Hundred Eighty Only)**.

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
SBI Empanelment No.: SME/TCC/2021-22/86/3

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.com, c=IN
c=IN, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.com, c=IN
MANOJ BABURAO CHALIKWAR
Date: 2023.05.17 20:24:45 +05'30'

Auth. Sign.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane Nashik Indore Roipur
Delhi NCR Nashik Ahmedabad Jaipur

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

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 Fair Market value of the property for Education Loan Purpose.
2.	a) Date of inspection	: 10.05.2023
	b) Date on which the valuation is made	: 16.05.2023
3.	List of documents produced for perusal: 1) Copy of Draft Agreement for sale in the year April' 2023 Between Shri. Stany Albert Monis & Smt. Preeti Stany Monis (the Transferor) and Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke (the Transferees). 2) Copy of Occupancy Certificate V.P No. 172 dated 15.04.1986 issued by Thane Municipal Corporation. Copy of Electricity Bill Consumer No. 000010169984 dated 20.03.2023 in the name of Shri. Stany Albert Monis issued by MSEDCL. 3) Copy of Electricity Bill Consumer No. 000010169984 dated 20.03.2023 in the name of Shri. Stany Albert Monis issued by MSEDCL.	
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)	<p>Name of Owner: Shri. Stany Albert Monis & Smt. Preeti Stany Monis</p> <p>Name of Proposed Purchaser: Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke</p> <p>Address: Residential Flat No. 15, 4th Floor, Building No. B-2, "Sadhana Co-Op. Hsg. Soc. Ltd., Kisan Nagar, Wagle Estate, Thane (West), Thane – 400 604, State - Maharashtra, Country - India.</p> <p>Contact Person: Smt. Preeti Monis (Owner) Contact No. 9892937271</p> <p>Joint Ownership Details of Ownership shares is not available</p>
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential Flat located on 4 th Floor. The composition of residential Flat is 1 Bedroom +

			Living Room + Kitchen + WC + Bath + Passage (i.e. 1 BHK + WC + Bath) The property is at 4.00 Km. travelling distance from nearest railway station Thane.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 443, Hissa No. 1(Part)
	b) Door No.	:	Residential Flat No. 15
	c) C.T.S. No. / Village	:	Village – Panchpakhadi
	d) Ward / Taluka	:	Taluka – Thane
	e) Mandal / District	:	District – Thane
	f) Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan
	g) Approved map / plan issuing authority	:	
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.
7.	Postal address of the property	:	Residential Flat No. 15, 4 th Floor, Building No. B-2, "Sadhana Co-Op. Hsg. Soc. Ltd., Kisan Nagar, Wagle Estate, Thane (West), Thane – 400 604, State - Maharashtra, Country - India.
8.	City / Town	:	Thane (West), Thane
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Panchpakhadi Thane Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		As per actual site As per document
	North	:	Happy Home Apartment Details not available
	South	:	Wing - C Details not available
	East	:	WEMA English school Details not available
	West	:	Road No. 22 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. = 312.00 (Area as per Actual Site Measurement)	
			Built Up Area in Sq. Ft. = 360.00 (Area as per Agreement for Sale)	
14.	Latitude, Longitude & Co-ordinates of Flat	:	19°11'27.2"N 72°56'59.4"E	
15.	Extent of the site considered for Valuation (least of 13A & 13B)	:	Built Up Area in Sq. Ft. = 360.00 (Area as per Agreement for Sale)	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 443, Hissa No. 1(Part)	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Panchpakhadi Thane Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 15, 4 th Floor, Building No. B-2, "Sadhana Co-Op. Hsg. Soc. Ltd., Kisan Nagar, Wagle Estate, Thane (West), Thane – 400 604, State - Maharashtra, Country - India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	1986 (As per Occupancy Certificate)	
5.	Number of Floors	:	Ground + 4 th Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	4 Flats on 4 th Floor	
8.	Quality of Construction	:	Normal	
9.	Appearance of the Building	:	Normal	
10.	Maintenance of the Building	:	Normal	
11.	Facilities Available	:		
	Lift	:	No Lift	
	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Open Car Parking Space	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the building	:	Yes	
III	FLAT			

1	Flat No.	:	4 th Floor
2	Door No. of the Flat	:	Residential Flat No. 15
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door with Safety door
	Windows	:	Powder coated aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Casing Capping Electrification
	Finishing	:	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.:	:	Consumer No. 000010169984
	Meter Card is in the name of:	:	Shri. Stany Albert Monis
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Name of Owner: Shri. Stany Albert Monis & Smt. Preeti Stany Monis Name of Proposed Purchaser: Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke
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. = 360.00 (Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per TMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 312.00 (Area as per Actual Site Measurement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 11,500.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in 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	:	₹ 12,500.00 to ₹ 14,500.00 per Sq. Ft. on Built Up Area

	locality? - (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	: ₹ 14,000.00 per Sq. Ft. on Built Up Area ₹ 12,613.00 per Sq. Ft. (After Deprecation)
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,500.00 per Sq. Ft.
	II. Land + others	: ₹ 11,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 81,440.00 per Sq. M. i.e. ₹ 7,566.00 per Sq. Ft.
	Guideline rate (after depreciation)	: ₹ 68,327.00 per Sq. M. i.e. ₹ 6,348.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	: It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstin. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	:
	Replacement cost of Flat with Services (v(3)i)	: ₹ 2,500.00 per Sq. Ft.
	Age of the building	: 37 Years
	Life of the building estimated	: 23 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: 55.50%
	Depreciated Ratio of the building	: -
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 1,113.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 11,500.00 per Sq. Ft.
	Total Composite Rate	: ₹ 12,613.00 per Sq. Ft.
	Remark:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	360.00 Sq. Ft.	12,613.00	45,40,680.00
2	Car Parking Value			
3	Showcases			
4	Wardrobes			
5	Kitchen arrangements			

6	Superfine finish			
7	Interior Decorations			
8	Electricity deposits / electrical fittings, etc.			
9	Extra collapsible gates / grill works etc.			
10	Potential value, if any			
11	Others			
Total / Realizable value of the property				45,40,680.00
Insurable value of the property (360.00 X 2,500.00)				9,00,000.00
Guideline value of the property (360.00 X 6,348.00)				22,85,280.00

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 ₹ 12,500.00 to ₹ 14,500.00 per Sq. Ft. on 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 commercial and residential application in the locality etc. We estimate ₹ 12,613.00 per Sq. Ft. on Built Up Area (After Depreciation) for valuation.

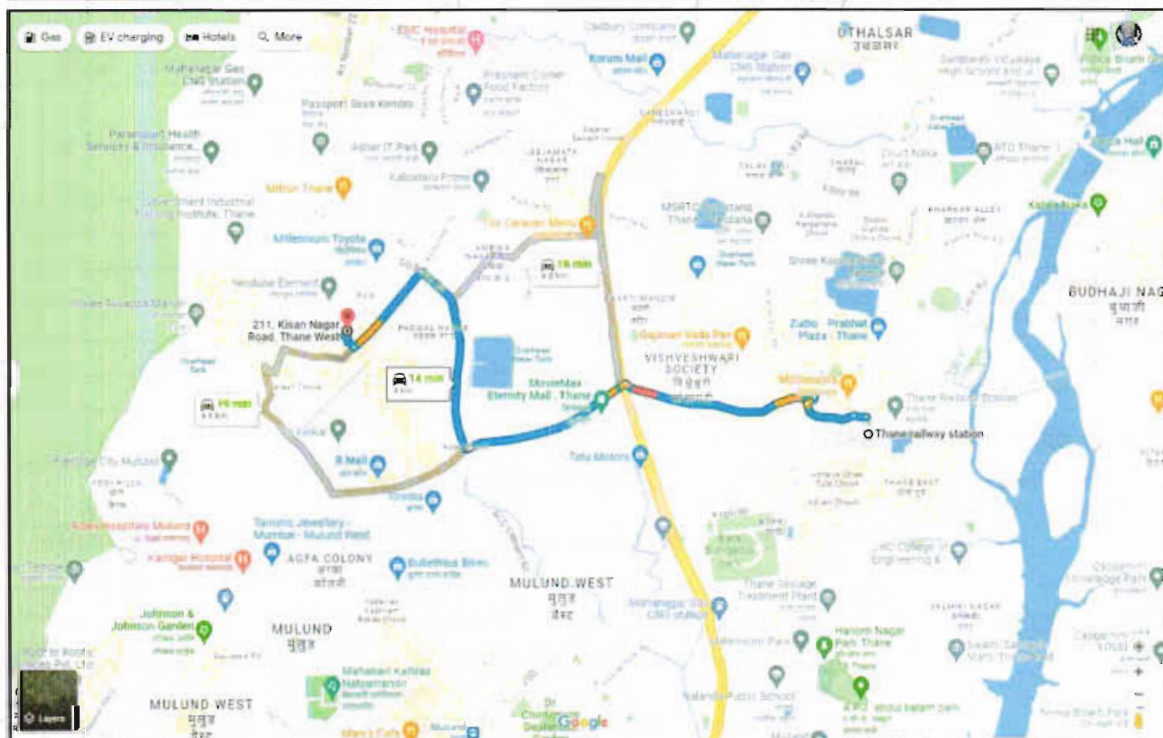
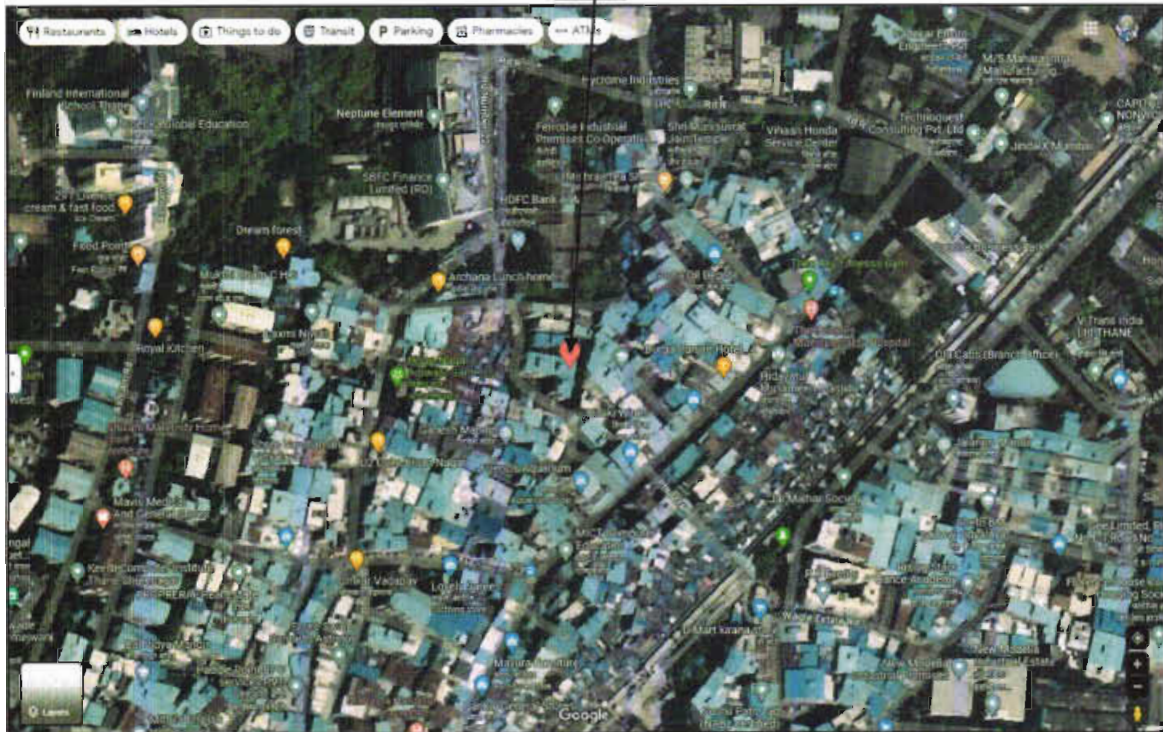
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on		
i)	Saleability	Good
ii)	Likely rental values in future in	₹ 11,500.00 Expected rental income per month
iii)	Any likely income it may generate	Rental Income

Actual site photographs



Route Map of the property

Site,u/r



Latitude Longitude: 19°11'27.2"N 72°56'59.4"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 4.00 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: 2023/2024

Language: English

Selected District: ठाणे
 Select Taluka: ठाणे
 Select Village: गावाचे नाव : पांचपाखाडी
 Search By: Survey No Location
 Enter Survey No: 443

उपविभाग	भूमी मूल्य	निवाडी मूल्य/का	संश्लेष	पुकाने	संश्लेषिक	एकक (Rs./)	Attribute
5/15/A-5ब) वायटि औद्योगिक समाहूतीतील मुंबई क्रमांक बे-डाईंग	46000	101800	117500	127200	117500	ची. मीटर	प्लॉट नंबर
5/15/G-5ब) वायटिगाय गा.वाहा, वेवरी फार्म जॉक व नर्सरी कलाव सचे नंबर	46000	101800	117500	127200	117500	ची. मीटर	सर्व्हे नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,01,800.00			
Reduced by 20% on Flat Located on 4 th Floor	20,360.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	81,440.00	Sq. Mtr.	7,566.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	46,000.00			
The difference between land rate and building rate (A – B = C)	35,440.00			
Depreciation Percentage as per table (D) [100% - 37%] (Age of the Building – 37 Years)	63%			
Rate to be adopted after considering depreciation [B + (C x D)]	68,327.00	Sq. Mtr.	6,348.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

NOBROKER

1 BHK Flat In Chiplon House For Sale In Thane

₹ 56 Lacs
₹ 32,096/Month
380 Sq Ft

1 Bedroom
1 Bathroom
TA
Bike and Car

Apr 12, 2023
Immediately
Chiplon House

Call Owner Details

Price trends by NB Estimate

Report what was not correct in this property

Leads by Broker Sold Out Wrong Info

magicbricks

₹ 95.0 Lac

545 Sq-ft 1 BHK Flat For Sale in

1 Bed 1 Bath 1 Balcony Semi-Furnished

Carpet Area: 545 sqft - 4714 sqft
Floor: 3 (Out of 4 Floors)
Transaction Type: Resale
Status: Ready to Move
Facing: East
Furnished Status: Semi-Furnished
Type Of Ownership: Co-operative Society
Age Of Construction: Above 20 years

Contact Owner
Get Phone No

Last contact made 363 days ago

Contact Owner
Girish

Your Name
Email
IN D +91
Mobile Number

Get Contact Details

Sales Instance

गावाचे नाव : पांचपाखाडी	
(1) वित्तिका प्रकार	करारनामा
(2) मोबदला	3800000
(3) वाळारभाव/भाडेपट्टायाथा बाबितापट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	2733952
(4) भू-मापन पोटलिसा व परळ मांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन:सदनिका नं:सदनिका क्र.10(पुर्वीचे सदनिका क्र.बी-1), माळा नं: तिसरा मजला,बी विंग, इमारतीचे नाव: साधना को.ऑ.ही.सो.लि., ब्लॉक नं: किसन नगर नं.3, रोड नं: 22, रोड नं: वागळे इस्टेट ठाणे, इतर माहिती: सदनिकेचे क्षेत्रफळ 347 चौ फुट बिल्टअप म्हणजे 32.24 चौ.मी. बिल्टअप((Survey Number : सर्वे नं. 443 हिस्सा नं. 1(पार्ट) ;)
(5) क्षेत्रफळ	347 चौ.फूट
(6) आकारणी किंवा जुडी देण्यात असेल किंवा	
(7) दस्तऐवज करून देणा-या लिहून देणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदालत असल्यास प्रतिबद्धिचे नाव व पत्ता	1): नाव-महेंद्र शीपर वैद्य. - वय-65 पत्ता-प्लॉट नं. सदनिका क्र. 10, माळा नं. तिसरा मजला बी विंग, इमारतीचे नाव. साधना को.ऑ.ही.सो.लि., ब्लॉक नं: किसन नगर नं.3 रोड नं. 22, रोड नं: वागळे इस्टेट ठाणे, महाराष्ट्र, THANE. पिन कोड-400604 पॅन नं.-AASDP913435B
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदालत असल्यास प्रतिबद्धिचे नाव व पत्ता	1): नाव-देवेंद्र आकाराम सूर्यवंशी - वय-37 पत्ता-प्लॉट नं. , माळा नं. , इमारतीचे नाव. रमेश साळवी चाळ नु शिवाजी नगर, ब्लॉक नं. जय श्री गणेश सोसायटी बळक, रोड नं. तलाव पाडा कळवा पुर्व ठाणे, महाराष्ट्र, ठाणे. पिन कोड-400605 पॅन नं.-BDMP917433P 2): नाव-पाया देवेंद्र सूर्यवंशी - वय-32 पत्ता-प्लॉट नं. , माळा नं. , इमारतीचे नाव. रमेश साळवी चाळ नु शिवाजी नगर, ब्लॉक नं. जय श्री गणेश सोसायटी बळक, रोड नं. तलाव पाडा कळवा पुर्व ठाणे, महाराष्ट्र, ठाणे. पिन कोड-400605 पॅन नं.-CPEP91465C
(9) दस्तऐवज करून दिल्याचा दिनांक	09/02/2022
(10)दस्त नोंदणी केल्याचा दिनांक	09/02/2022
(11)अनुक्रमिक क्र. व पृष्ठ	2892/2022

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- 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 proposed purchased by Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke from Shri. Stany Albert Monis & Smt. Preeti Stany Monis vide Draft Agreement for Sale in the year 2023.
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 Suraj Zore – Valuation Engineer Vaishali Sarmalkar – Technical Manager Pradnya Rasam – 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 - 10.05.2023 Valuation Date - 16.05.2023 Date of Report - 16.05.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 10.05.2023
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 **16th 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 **360.00 Sq. Ft. Built Up Area** in the name of **Shri. Stany Albert Monis & Smt. Preeti Stany Monis**. Name of Proposed Purchaser is **Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke**. 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 **Shri. Stany Albert Monis & Smt. Preeti Stany Monis**. Name of Proposed Purchaser is **Shri. Vijay Tukaram Chalke & Smt. Sakshi Vijay Chalke**. 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 **360.00 Sq. Ft. Built Up 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 / Exiting use premise is considered for this assignment.

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

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.



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

Not a Structural Survey

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

Other

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

Legal

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

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **360.00 Sq. Ft. Built Up 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.

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
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=INDIA,
2.5.4.20=9822264F4a255d576c07990298951299073673d49831
3152781721885832, postal=india@300040, st=Maharashtra,
serialNumber=41454256481c30d812c3a163c3615353124
pR4uK273u527862501, cn=MANOJ BABURAO CHALIKWAR
c=IN 2023.04.17 09:05:57 +05'30'

Auth. Sign.

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