

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-888/23-24	Dated 31-May-23
Buyer (Bill to) Bank Of India - Dhamankarnaka Bhiwandi Dhamankarnaka Bhiwandi (Branch) 72, Sneh Sadan Telipada, Dhamankar Naka Bhiwandi, Thane 421302 GSTIN/UIN : 27AAACB0472C1Z9 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. 31431 / 2300889	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

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

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

Indian Rupee Two Thousand Nine Hundred Fifty Only

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

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

Remarks:

Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane - Residential Flat No. 101, 1st Floor, "Shree Sadguru Apartment", Near Model College, 60 Feet Road, Rajaram Pawshe Road, Village - Katemanivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, 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

Company's Bank Details

Bank Name : **ICICI BANK LTD**
 A/c No. : **340505000531**
 Branch & IFS Code : **THANE CHARAI & ICIC0003405**



UPI Virtual ID : **VASTUKALATHANE@icici**

for Vastukala Consultants (I) Pvt Ltd

Ratna
 Authenticated 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: **Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane**

Residential Flat No. 101, 1st Floor, "**Shree Sadguru Apartment**", Near Model College, 60 Feet Road,
Rajaram Pawshe Road, Village - Katemanivali, Kalyan (East), Taluka - Kalyan, District - Thane,
PIN Code - 421 306, State - Maharashtra, Country – India.

Longitude Latitude: 19°13'14.7"N 73°08'34.1"E

Valuation Prepared for:

Bank of India

Dhamankar Naka Bhiwandi Branch

72, Sneha Sadan, Telipada, Dhamankar Naka, Bhiwandi, Thane - 421302,
State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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: Bank of India / Dhamankar Naka Bhiwandi Branch/ Mr. Sunil Kisan Kangane (31431/2300889) Page 2 of 24

Vastu/Thane/05/2023/31431/2300889
31/16-498-PSSH
Date: 31.05.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 101, 1st Floor, "Shree Sadguru Apartment", Near Model College, 60 Feet Road, Rajaram Pawshe Road, Village - Katemanivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, Country - India belongs to **Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane.**

Boundaries of the property.

North : Dashrath Plaza
South : Rajaram Pawshe Road
East : Open Plot
West : Ritesh Empire

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 valued for this particular purpose at **₹ 40,32,000.00 (Rupees Forty Lakh Thirty Two Thousand Only).**

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by Manoj Baburao Chalikwar
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.com, c=IN, postalCode=400009, st=Maharashtra, serial=400009, version=1.0
Date: 2023.05.31 15:50:11 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
BOI Emp. No. MNZ:C&I:VAL19-20
Encl: Valuation report.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

Our Pan India Presence at :

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

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

Vastukala Consultants (I) Pvt. Ltd.

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

To,
The Branch Manager,
Bank of India
Dhamankar Naka Bhiwandi Branch
 72, Sneha Sadan, Telipada, Dhamankar Naka,
 Bhiwandi, Thane - 421302,
 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 Housing Loan Purpose
2.	a) Date of inspection : 15.05.2023
	b) Date on which the valuation is made : 31.05.2023
3.	List of documents produced for perusal: i) Copy of Agreement for sale dated 28.08.2018 between M/s. Shree Sadguru Construction (The Promoter / Developer) and Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane (The Purchaser/s). ii) Copy of Amended Commencement Certificate No. KDMC / NRV / BP / KV / 2016-2017 / 25 dated 20.08.2016 issued by Kalyan Dombivli Municipal Corporation. iii) Copy of RERA Registration Certificate No. P51700015254 Dated 12.02.2018 issued by Maharashtra Real Estate Regulatory Authority. iv) Copy of Amended Layout Approved Plan No. KDMC / NRV / BP / KV / 2016-2017 / 25 / 138 dated 03.10.2017 issued by Kalyan Dombivli Municipal Corporation. v) Copy of N. A. Order dated 27.09.2011 issued by District Collector Thane. vi) Copy of Previous Valuation Report dated 11.10.2018 issued by Aarch Consultants & Valuers.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane. Address: Residential Flat No. 101, 1st Floor, "Shree Sadguru Apartment", Near Model College, 60 Feet Road, Rajaram Pawshe Road, Village - Katemanivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, Country – India. Contact Person: Mr. Sunil K. Kangane (Owner) Mob No. 9867135049 Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.) : The property is a residential Flat No. 101 is located on 1 st floor. The Composition of flat is having 1 Bedroom + Living Room + Kitchen + Bath + WC + Cupboard Area

			+ Passage + Flowerbed Area + Dry Balcony. (i.e., 1BHK with Bath + WC) The property is at 2.5 Km. distance from nearest railway station Kalyan.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 35, Hissa No. 1B
	b) Door No.	:	Residential Flat No. 101
	c) C. T.S. No. / Village	:	Village – Katemanivali
	d) Ward / Taluka	:	Ward No. 13-A/2, Taluka – Kalyan
	e) Mandal / District	:	District – Thane
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Amended Layout Approved Plan No. KDMC / NRV / BP / KV / 2016-2017 / 25 / 138 dated 03.10.2017 issued by Kalyan Dombivli Municipal Corporation.
	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. 101, 1 st Floor, " Shree Sadguru Apartment ", Near Model College, 60 Feet Road, Rajaram Pawshe Road, Village - Katemanivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, Country – India.
8.	City / Town	:	Kalyan (East), 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 – Katemanivali Kalyan Dombivli 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 Site As per Documents
	North	:	Dashrath Plaza Survey No. 38 & 35/1(P)
	South	:	Rajaram Pawshe Road Survey No. 36
	East	:	Open Plot Survey No. 35/2
	West	:	Ritesh Empire Survey No. 39/1
13	Dimensions of the site		N. A. as property under consideration is a Residential Flat in a building.
			A B

		As per the Deed	Actuals
	North	: -	-
	South	: -	-
	East	: -	-
	West	: -	-
14.	Extent of the site	: Carpet Area in Sq. Ft. = 393.00 Flowerbed Area in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 447.00 (Area as per Actual site measurement)	
		: Carpet Area in Sq. Ft. = 355.00 Balcony Area in Sq. Ft. = 31.00 C.A. Area in Sq. Ft. = 27.00 Passage Area in Sq. Ft. = 35.00 Total Area in Sq. Ft. = 448.00 (Area as per Agreement for sale)	
		: Built Up Area in Sq. Ft. = 493.00 (Carpet Area as per Agreement + 10%)	
14.1	Latitude, Longitude & Co-ordinates of flat	: 19°13'14.7"N 73°08'34.1"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Carpet Area in Sq. Ft. = 355.00 Balcony Area in Sq. Ft. = 31.00 C.A. Area in Sq. Ft. = 27.00 Passage Area in Sq. Ft. = 35.00 Total Area in Sq. Ft. = 448.00 (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.	: Village – Katemanivali	
	Block No.	: -	
	Ward No.	: Ward No. 13-A/2,	
	Village / Municipality / Corporation	: Village – Katemanivali Kalyan Dombivli Municipal Corporation	
	Door No., Street or Road (Pin Code)	: Residential Flat No. 101, 1 st Floor, " Shree Sadguru Apartment ", Near Model College, 60 Feet Road, Rajaram Pawshe Road, Village - Katemanivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	: Residential	
4.	Year of Construction	: 2019 (Approx)	

5.	Number of Floors	:	Ground + 7 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	4 Flats on 1 st Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	1 Lift
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal sewer
	Car parking	:	Open Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the flat is situated	:	1 st Floor
2	Door No. of the flat	:	Residential Flat No. 101
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frames with solid flush Shutter with safety door
	Windows	:	Powder Coated Aluminum sliding windows
	Fittings	:	Concealed & Open plumbing with C.P. fittings. Electrical wiring with Concealed.
	Finishing	:	Cement Plaster & POP false Ceiling
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane.
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. = 493.00 (Carpet Area as per Agreement + 10%)
10	What is the floor space index (app.)	:	As per KDMC norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 393.00 Flowerbed Area in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 447.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 355.00

			Balcony Area in Sq. Ft. = 31.00 C.A. Area in Sq. Ft. = 27.00 Passage Area in Sq. Ft. = 35.00 Total Area in Sq. Ft. = 448.00 (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
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 8,500.00 Expected rental Income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 8,000.00 to ₹ 9,000.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	₹ 9,000.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 6,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 46,900.00 per Sq. M. i.e. ₹ 4,357.00 per Sq. Ft.
	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 RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / Regn. Fees. Thus the rates differs from place to place and location. amenities per se as evident from the fact that even RR rates decided by Govt. differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹ 2,700.00 per Sq. Ft.

	Age of the building	:	4 Years
	Life of the building estimated	:	56 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A., as the property age is below 5 years
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 6,300.00 per Sq. Ft.
	Total Composite Rate	:	₹ 9,000.00 per Sq. Ft.
	Remark:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	448.00 Sq. Ft.	9,000.00	40,32,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
	Fair market value of the property			40,32,000.00
	The Realizable value of the property			36,28,800.00
	The Distress value of the property			32,25,600.00
	Insurable value of the property (493.00 Sq. Ft. X 2,700.00)			13,31,100.00
	Govt. Value of the property (493.00 Sq. Ft. X 4,357.00)			21,48,001.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 8,000.00 to ₹ 9,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market

conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 9,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 8,500.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

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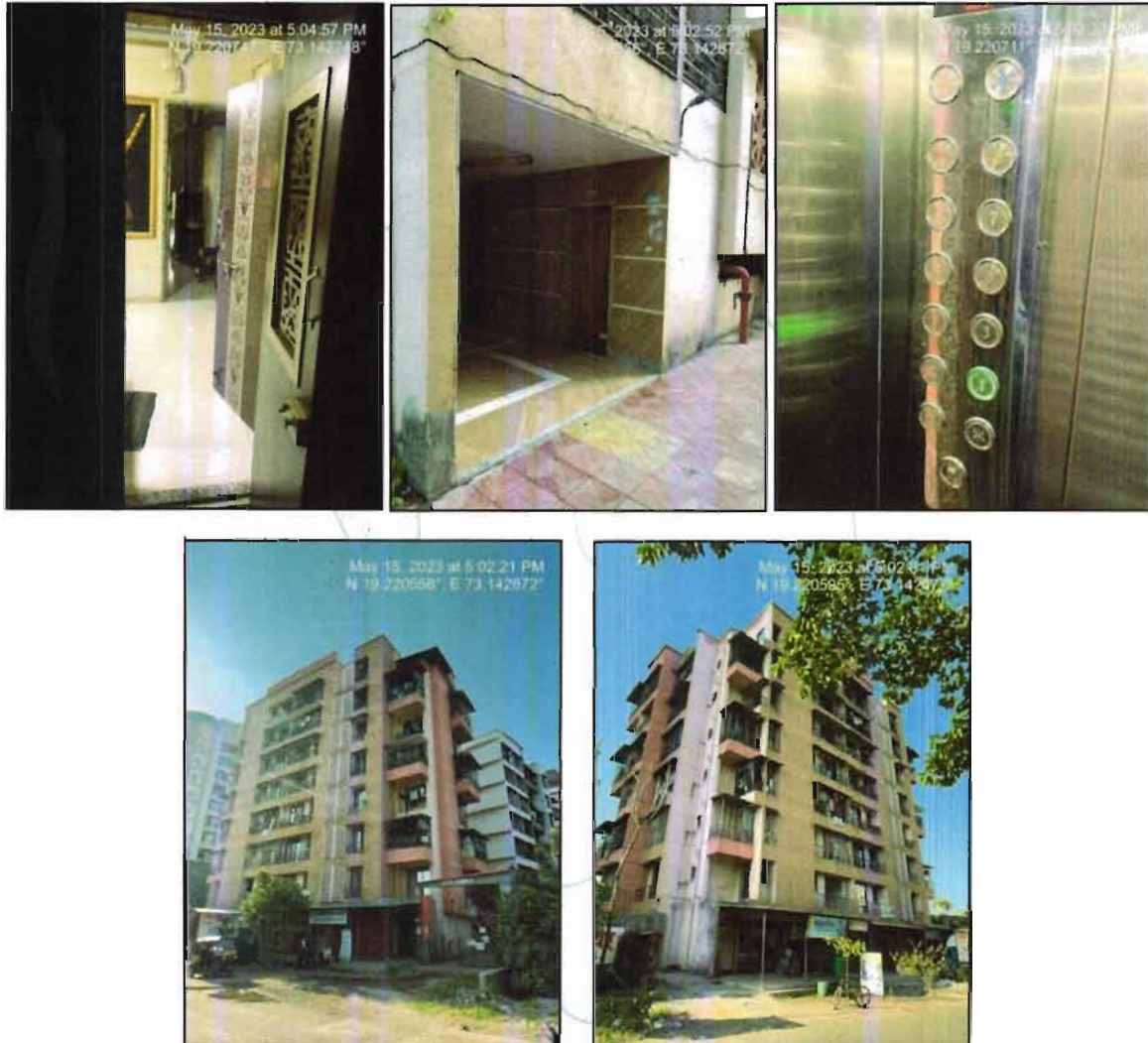
www.vastukala.org



Actual Site Photographs



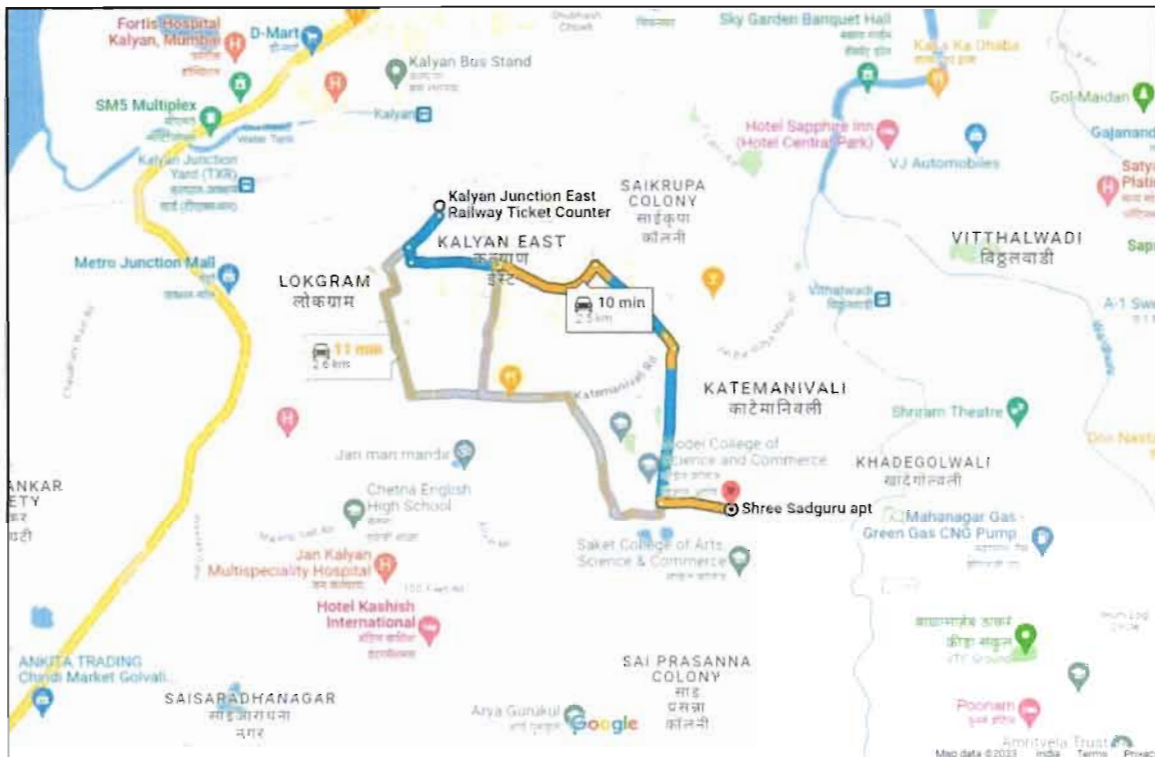
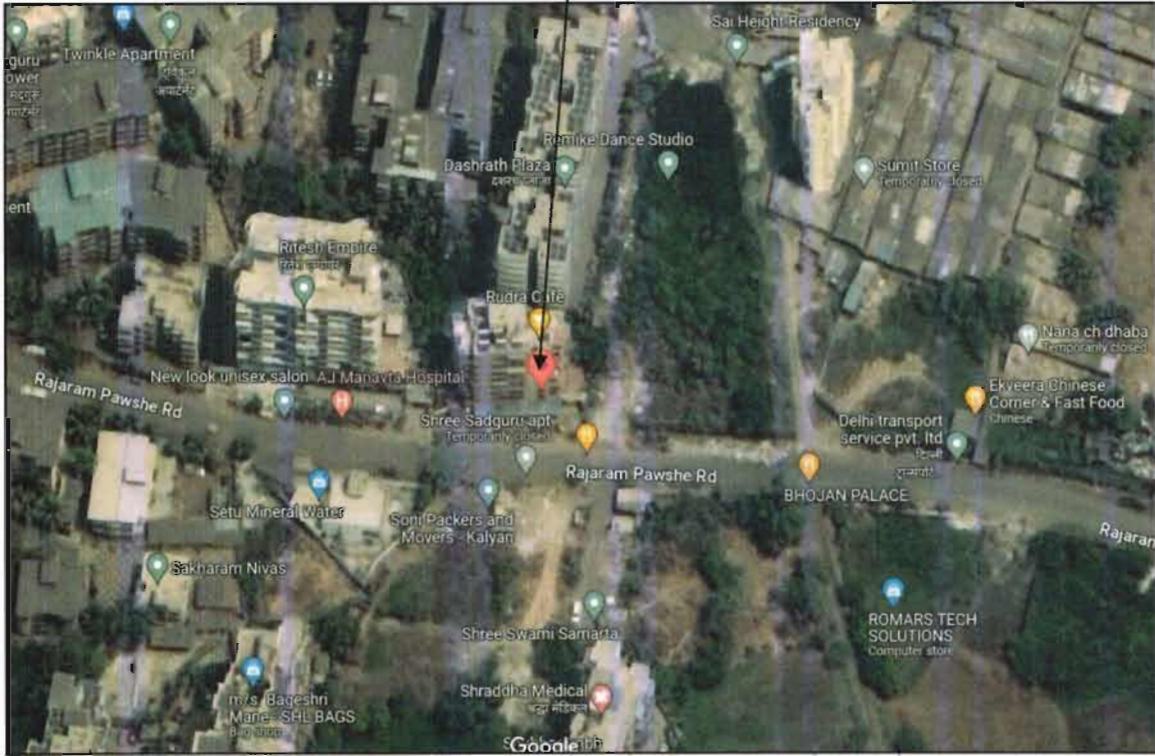
Actual Site Photographs



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Route Map of the property

Site u/r



Longitude Latitude: 19°13'14.7"N 73°08'34.1"E

Note: The Blue line shows the route to site from nearest railway station (Kalyan – 2.5 Km.)

Ready Reckoner Rate

Stamp Duty Ready Reckoner Market Value Rate for Flat	46,900.00			
No Increase, Flat Located on 1 st Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	46,900.00	Sq. Mtr.	4,357.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Price Indicators

99acres Buy

₹42 Lac Estimated Price ₹ 38,546

1BHK 1Bath

NOT AVAILABLE

Overview Owner Details Price Trends Registry Record Explore Locality Recomi

Property (8)

- Built Up area: 550 sq.ft.
- Carpet area: 443 sq.ft.
- Price: ₹42 Lac @ ₹600 per sq.ft. (approx)
- Configuration: 1 Bedroom, 1 Bathroom, 1 Balcony
- Address: Shantika Complex, Kalyan East, Mumbai Beyond Thane
- Floor: 7 of 7 Floors
- Property Age: 10+ Year Old

Places nearby

Kalyan East, Mumbai Beyond Thane, Mumbai

Inaam Masjid, Kail Masjid, Madina Tabligi Masjid, Ankur Nursing Home, Arney Multispecialty Clinic, KDMC

NOBROKER

1BHK Flat in Sahil Apartment For Sale in Chinchpada Gaon

₹ 32 Lacs ₹ 18,345/Month 515

Overview

Age of Building	9-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 4 Per Sq.Ft/M	Flooring	Wooded Tile
Buildup Area	554 Sq.Ft	Carpet Area	342 Sq.Ft

Activity On This Property

₹ 1.51

Similar Properties

Price Indicators

NOBROKER

1 BHK Flat in Bhanumati Towers For Sale in Kalyan East

₹ 46 Lacs
₹ 26,584/Month
729 sq. ft.

1 Bedroom
1 Bathroom
1

Mar 7, 2023

Get Owner Details

Price trends by NB Estimate

Recent what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

41 0 120

Similar Properties

Overview	
Age of Building	1.2 Years
Maintenance Charges	₹ 2.2 Per Sq./M
Builtup Area	129 Sq.Ft
Furnishing Status	Semi
Ownership Type	Self Owned
Floors	Whitewash
Carpet Area	486 Sq.Ft
Facing	East



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Sales Instance

5874507 16/05/2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कल्याण 5 दस्त क्रमांक : 5874/2022 नोदणी Regn:63m
गावाचे नाव : काटेमानिवली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3700000	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2576000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :. इतर माहिती: विभाग क्र. 13-अ-2,मौजे काटेमानिवली,सर्व्हे नं./हिस्सा नं. 37/2,37/5,35/1ए या वरील दशरथ प्लाझा बिल्डिंग नं. 2.सी विंग,सहावा मजला,सदनिका क्र. 601,क्षेत्र 402. 78 चौ. फूट कारपेट + 46. 41 चौ. फूट एफ. बी. + 60 चौ. फूट टेर्रेस(मालमत्ता क्रं.डी05021737501)((Survey Number : 35 ;))	
(5) क्षेत्रफळ	402.78 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:- प्रदीप रामनारायण प्रजापती वय:-37 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: फ्लॉट नं. ६०१, सी विंग, बिल्डिंग नं. २, दशरथ प्लाझा, कैलास नगर, काटेमानिवली, कल्याण पूर्व, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-ASIPP5657L 2): नाव:- आरती प्रदीप प्रजापती वय:-32 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: फ्लॉट नं. ६०१, सी विंग, बिल्डिंग नं. २, दशरथ प्लाझा, कैलास नगर, काटेमानिवली, कल्याण पूर्व, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-BDEPP4874M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- अमृता बालन पाणिक्कर वय:-25: पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: बीर/२०१, कृष्णा कॉम्प्लेक्स, जरी मरी हॉस्पिटल च्या मागे, शिवाजी कॉलनी रोड, कल्याण पूर्व, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-DKSPP5532F	
(9) दस्तऐवज करुन दिल्याचा दिनांक	21/04/2022	
(10)दस्त नोदणी केल्याचा दिनांक	21/04/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	5874/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	259000	
(13)बाजारभावाप्रमाणे नोदणी शुल्क	30000	
(14)शेरा		
मुल्याकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

DECLARATION FROM VALUERS

- a. The information furnished in my valuation report dated 31.05.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property. I have valued right property.
- b. I have no direct or indirect interest in the property valued;
- c. I/We have personally inspected the property on 15.05.2023 (Mr. Nikhil Sonawane) the work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standard 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.
- g. I have read the Internal Valuation Standard (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in IVS in "General Standards" and "Asset Standards" as applicable.
- h. Past performance of Real Estate Market need not necessarily indicate the future trends. This valuation purely and estimate & has no legal or Contractual obligation on our part. Analysis & conclusions of the value of the property are based on assumptions & conditions prevailing at the time of date of valuation. The rates indicated are based on current market condition & these may vary with time.
- i. Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc. if any, are not considered in the valuation. We have assumed that the assets are free of lien & encumbrances.
- j. Bank authorities are requested to contact valuers in case of any doubts or discrepancy. The opinion about valuation is true & fair to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.
- k. I abide by the Model Code of Conduct for empanelment of the valuer in the Bank.
- l. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- m. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- n. VCIPL, by reason of this report, are not required to give testimony or attendance in court or to any Government Agency with reference to the subject property unless prior arrangements and consent have been made.
- o. Further, I hereby provide the following information.

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **31st 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **448.00 Sq. Ft. Total Carpet Area** in the name of **Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane**. 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's representative, we understand that the subject property is owned by **Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane**. 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.

Town Planning

The permissible land use, zoning, achievable FSI, area statement adopted for purpose of this valuation is based on the information provided by the Client's representative and the same has been adopted for this valuation purpose. VCIPL has assumed the same to be correct and permissible. VCIPL has not validated the same from any authority.

Area

Based on the information provided by the Client's representative, we understand that the subject property is Residential Flat, admeasuring **448.00 Sq. Ft. Total Carpet Area** owned by **Mr. Sunil Kisan Kangane & Mrs. Saraswati Sunil Kangane**.

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 land 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **448.00 Sq. Ft. Total Carpet Area.**

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **31st 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 knowledgeable 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.

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.

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 valued for this particular purpose at ₹ 40,32,000.00 (Rupees Forty Lakh Thirty Two Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
BOI Emp. No. MNZ:C&IC:VAL19-20

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=RE, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=address,
2.5.4.20=982236cMaJ35u03u0dF1w2080912490f3d3d413331
13278017a1805652, postalCode=400009, st=Maharashtra,
serialNumber=41A56A5660b8c8d9602a55a1fc3cfeb31781bd2e1
94e28f2429e327e02586c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.06.01 10:30:52 +05'30'

Auth. Sign.

Think.Innovate.Create