

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org Buyer (Bill to) STATE BANK OF INDIA - RACPC GHATKOPAR RACPC GHATKOPAR BRANCH, OPP. DAMODAR PARK, ASHOK SILK MILLS COMPOUND, L.B.S. MARG, GHATKOPAR (W), MUMBAI-400086 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Invoice No. PG-777/23-24 Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. 31509 / 2300779 Dispatched through Terms of Delivery	Dated 25-May-23 Mode/Terms of Payment AGAINST REPORT Other References Dated Delivery Note Date Destination
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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:

Mrs. Ganga Shankar Solanki - Residential Flat No. 302,
 3rd Floor, "Om Sai Sankul", Atali Main Road, Village -
 Atali, Ambivali (West), Taluka - Kalyan, District - Thane,
 Pin Code - 421 102, 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 : **State Bank of India**
 A/c No. : **32632562114**
 Branch & IFS Code : **MIDC Andheri (E) & SBIN0007074**



UPI Virtual ID : vastukala@icici

for **Vastukala Consultants (I) Pvt Ltd**

Rattod
 Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Ganga Shankar Solanki**

Residential Flat No. 302, 3rd Floor, "Om Sai Sankul", Atali Main Road, Village - Atali, Ambivali (West),
Taluka - Kalyan, District - Thane, Pin Code - 421 102, State - Maharashtra, Country - India.

Latitude Longitude: 19°16'11.9"N 73°10'09.3"E

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Valuation Done for:

State Bank of India




RACPC - Ghatkopar (West)

Retail Assets Centralized Processing Centre, 1st Floor, Ashok Silk Mills Compound, LBS Marg,
Ghatkopar (West), Mumbai - 400 086, 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, 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, 21st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,
The Assistant General Manager,
State Bank of India
RACPC – Ghatkopar (West)
 Retail Assets Centralized Processing Centre,
 1st Floor, Ashok Silk Mills Compound,
 LBS Marg, Ghatkopar (West),
 Mumbai - 400 086, State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

General	
1.	Purpose for which the valuation is made : To assess Fair Market value of the property for Bank Loan Purpose.
2.	a) Date of inspection : 23.05.2023
	b) Date on which the valuation is made : 25.05.2023
3.	List of documents produced for perusal: 1. Copy of Agreement for Sale dated 28.10.2014 executed between the Promoters – M/s. Google Properties and the Purchaser – Mrs. Ganga Shankar Solanki. 2. Copy of Commencement Certificate No. KDMC / NRV/ KV / 2012 – 13 / 16 / 180 dated 08.10.2013 issued by Kalyan Dombivali Municipal Corporation. 3. Copy of Building Completion Certificate No. KDMC / NRV / CC / KV / OCC / 89 / 17 dated 27.07.2017 issued by Kalyan Dombivali Municipal Corporation.
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : Mrs. Ganga Shankar Solanki Address: Residential Flat No. 302, 3 rd Floor, “Om Sai Sankul”, Atali Main Road, Village - Atali, Ambivali (West), Taluka - Kalyan, District - Thane, Pin Code – 421 102, State – Maharashtra, Country – India. Contact Person: Mr. Vivek (Son of Owner) Contact No. 90822 83421 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. 302 located on 3 rd Floor. The composition of Flat is 1 Bedroom + Living Room + Kitchen + 1 Toilet + Passage + Flowerbed Area (i.e., 1BHK + 1 Toilet). The property is at 450 M. walkable distance from nearest railway station Ambivali.
6.	Location of property : a) Plot No. / Survey No. : - b) Door No. : Residential Flat No. 302

	c)	C.T.S. No. / Village	:	Survey No. 72, Hissa No. 1/2/2B of Atali
	d)	Ward / Taluka	:	Taluka – Kalyan
	e)	Mandal / District	:	District – Thane
	f)	Date of issue and validity of layout of approved map / plan	:	As Building Completion Certificate is available, we assumed that the construction is as per approved 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. 302, 3 rd Floor, “Om Sai Sankul”, Atali Main Road, Village - Atali, Ambivali (West), Taluka - Kalyan, District - Thane, Pin Code – 421 102, State – Maharashtra, Country – India.
8.		City / Town	:	Ambivali (West)
		Residential area	:	Yes
		Commercial area	:	No
		Industrial area	:	No
9.		Classification of the area	:	
	i)	High / Middle / Poor	:	Middle
	ii)	Urban / Semi Urban / Rural	:	Urban
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Atali 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 actual site As per document
		North	:	Virat Vastu Details not available
		South	:	Atali Main Road Details not available
		East	:	Open Plot Details not available
		West	:	Sai Prasad CHSL Details not available
13.		Dimensions of the site		N. A. as property under consideration is a flat in an apartment building.
				A B As per the Deed Actual
		North	:	- -
		South	:	- -
		East	:	- -
		West	:	- -
14.		Extent of the site	:	Carpet Area in Sq. Ft. = 421.00 Balcony Area in Sq. Ft. = 67.00 Total Carpet area in Sq. Ft. = 488.00

		(Area as per actual site measurement) Carpet Area in Sq. Ft. = 448.00 Open Terrace in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 501.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 601.00 (Total Carpet Area + 20%)
14.	Latitude, Longitude & Co-ordinates of flat	: 19°16'11.9"N 73°10'09.3"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Carpet Area in Sq. Ft. = 448.00 Open Terrace in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 501.00 (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. 72, Hissa No. 1/2/2B of Village – Atali
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village - Atali Kalyan Dombivli Municipal Corporation
	Door No., Street or Road (Pin Code)	: Residential Flat No. 302, 3 rd Floor, "Om Sai Sankul", Atali Main Road, Village - Atali, Ambivali (West), Taluka - Kalyan, District - Thane, Pin Code – 421 102, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2017 (As per Building Completion Certification)
5.	Number of Floors	: Ground + 5 Upper Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 4 Flats on 3 rd 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 Sewerage System
	Car parking - Open / Covered	: Open Car Parking
	Is Compound wall existing?	: Yes

	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the flat is situated	:	3 rd Floor
2	Door No. of the flat	:	Residential Flat No. 302
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frame, Solid flush doors shutters
	Windows	:	Powder Coated Aluminum Sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed
	Finishing	:	Cement Plastering
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	:	Mrs. Ganga Shankar Solanki
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. = 601.00 (Total Carpet Area + 20%)
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. = 421.00 Balcony Area in Sq. Ft. = 67.00 Total Carpet area in Sq. Ft. = 488.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 448.00 Open Terrace in Sq. Ft. = 54.00 Total Carpet Area in Sq. Ft. = 501.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 7,000.00 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	:	No

Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 6,775.00 per Sq. Ft. on Carpet 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	₹ 7,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

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Actual site photographs



Route Map of the property

Site,u/r



Latitude Longitude: 19°16'11.9"N 73°10'09.3"E

Note: The Blue line shows the route to site from nearest railway station (Ambivali – 450 M.)

Ready Reckoner Rate

DIVISION / VILLAGE : ATALI Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation - Class "C"		
Local Body Name	Kalyan Dombivili Municipal Corporation					
Land Mark	Zone 5 Atali (54) All the Properties of Atali Village.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub-Zone	Land	Residential	Office	Shop	Industrial
32	32/93	9300	45000	51900	60500	51900
1815, 1816, 1817, 1818, 1819, 1820, 1821, 1822, 1823, 1824, 1825, 1826, 1827, 1828, 1829, 1830, 1831, 1832, 1833, 1834, 1835, 1836, 1837, 1838, 1839, 1840, 1841, 1842, 1843, 1844, 1845, 1846, 1847, 1848, 1849, 1850, 1851, 1852, 1853, 1854, 1855, 1856, 1857, 1858, 1859, 1860, 1861, 1862, 1863, 1864, 1865, 1866, 1867						
Survey No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 48, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73						
<input type="checkbox"/> Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Flat	45,000.00			
No increase for all floors from ground to 4 floors	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	45,000.00	Sq. Mtr.	4,181.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	9,300.00			
The difference between land rate and building rate (A – B = C)	35,700.00			
Depreciation Percentage as per table (D) [100% - 6%] (Age of the Building – 6 Years)	94%			
Rate to be adopted after considering depreciation [B + (C x D)]	42,858.00	Sq. Mtr.	3,982.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

NOBROKER

2 BHK Flat in Ghatkopar West For Sale in Ambival West

₹ 35 Lacs

₹ 20,000/Month

750 sqft

May 26, 2023

1 Bedroom

1 Bathroom

Other and Car

Get Owners Contact

Price trends by 1000 marks

Recent what users are connect in this property

Liked by Sonar | Sold Out | Wrong Info

Activity On This Property

Similar Properties

Overview

Age of Building	3-4 Years	Ownership Type	Self Owned
Possession in Charge	Full Poss. (R/PM)	Flooring	Marble/Granite
Rear Area	100 Sq Ft	Construction Status	Completed

NOBROKER

2 BHK Flat in Ghatkopar West For Sale in Ambival West

₹ 32 Lacs

₹ 22,340/Month

560 sqft

Jan 4, 2023

1 Bedroom

1 Bathroom

Get Owners Contact

Price trends by 1000 marks

Recent what users are connect in this property

Liked by Sonar | Sold Out | Wrong Info

Activity On This Property

Similar Properties

Overview

Age of Building	3-4 Years	Ownership Type	Self Owned
Possession in Charge	Full Poss. (R/PM)	Flooring	Carpet
Rear Area	100 Sq Ft	Construction Status	Not Started

Price Indicators

NOBROKER

1 BHK Flat in Vist Meadows For Sale in Amboli

₹ 32 Lacs
₹ 28,340/Month
430 sq ft

Overview

Age of Building	3-5 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.2 Per Sq.Ft/M	Flooring	NA
Built-up Area	400 Sq.Ft	Construction Status	Understand View More

Activity On This Property

Similar Properties

NOBROKER

1 BHK Flat in Sai Balaji Sanstha For Sale in Amboli

₹ 40 Lacs
₹ 22,325/Month
400 sq ft

Overview

Age of Building	3-5 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.7 Per Sq.Ft/M	Flooring	NA
Built-up Area	400 Sq.Ft	Construction Status	Understand View More
Facing	North	Walls	17
Parking	24x8 Bad Car	Gate Security	NA

Activity On This Property

Similar Properties



Sale Instance

586779 25-05-2023 Note :-Generated Through eSearch Module. For original report please contact concern SRO office	सूची क्र.2	दुय्यम निबंधक दु.नि कल्याण । दस्त क्रमांक 5867 2022 नोदणी Regn 63m
गावाचे नाव : आटाळी		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	2650000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे।	1965500	
(4) भू.मापन पोटाहिस्सा व घरक्रमांक असल्यास.	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन . इतर माहिती: सदनिका क्रमांक 103.पहिला मजला.ए विंग.साई बालाजी संकुल.मौजे अटाळी.तालुका कल्याण विभाग 32 93.जिल्हा ठाणे. एकूण क्षेत्र 381.75 चौ फूट - सोबत 30 चौ फूट ओपन टेरेस((Survey Number : 72 2 .))	
(5) क्षेत्रफळ	381.75 चौ फूट	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या सिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -सिंधीया डी पांडब - वय -31 पत्ता -प्लॉट नं . माळा नं . इमारतीचे नाव . ब्लॉक नं 25/3 चित्तरंजन निवास,शकुंतला लेन,महात्मा फुले नगर,मोहने,कल्याण . रोड नं . महाराष्ट्र, ठाणे. पिन कोड -421102 पॅन नं -AQLPP94471 2) नाव -दिप्लीकांत पांडब - वय -39 पत्ता -प्लॉट नं . माळा नं . इमारतीचे नाव . ब्लॉक नं 25/3 चित्तरंजन निवास,शकुंतला लेन,महात्मा फुले नगर,मोहने,कल्याण . रोड नं . महाराष्ट्र, ठाणे. पिन कोड -421102 पॅन नं -BODPP5999B	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -रंजित आनंदा साबळे - वय -43, पत्ता -प्लॉट नं . माळा नं . इमारतीचे नाव . ब्लॉक नं संगीता निवास, राम पाटील चाळ ,आर एस गेट,गोळेगाव,मोहोना,अंबिवली ईस्ट . रोड नं . महाराष्ट्र, THANE पिन कोड -421102 पॅन नं -EVMPS2581F 2) नाव -सुरेखा रंजित साबळे - वय -38, पत्ता -प्लॉट नं . माळा नं . इमारतीचे नाव . ब्लॉक नं संगीता निवास, राम पाटील चाळ ,आर एस गेट,गोळेगाव,मोहोना,अंबिवली ईस्ट . रोड नं . महाराष्ट्र, ठाणे. पिन कोड -421102 पॅन नं -ENVPS7473G	
(9) दस्तऐवज करून दिल्याचा दिनांक	18/05/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	18/05/2022	
(11) अनुक्रमांक, खंड व पृष्ठ	5867/2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	185500	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	26500	
(14) शैरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील .		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद .	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Sale Instance

62571 25-05-2023 Note :-Generated Through eSearch Module,For original report please contact concern SRC office.	सूची क्र.2	दुय्यम निबंधक सह दु.नि. कल्याण 2 दस्त क्रमांक 625 2022 नोंदणी Regn.63m
गावाचे नाव : आटाळी		
(1) विलेखाचा प्रकार	सेल डीड	
(2) मोबदला	2630000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1930000	
(4) भू.मापन,फोटोहिसा व परक्रमांक(असल्यास)	1) पालिकेचे नाव.कल्याण-डोंबिवलीइतर वर्णन : इतर माहिती: इतर माहिती: मौजे आटाळी स.नं. 72 1/1.71.1 अ पै वरील विराट मिडोज,बिल्डिंग नं. 3,सदनिका नं. 601,सहावा मजला,क्षेत्रफळ 32.99 चौ.मी. कार्पेट + 5.29 चौ.मी. टेरेस.((Survey Number : 72 1 1. 71 अ पै :))	
(5) क्षेत्रफळ	38.28 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -चंदन शशिकान्त मडव - वय -33 पत्ता -प्लॉट नं. बी-002, माळा नं. तळ मजला, इमारतीचे नाव- आत्मविहार को ओप हो सो., ब्लॉक नं. टिळकनगर, नवचेतन सोसायटी जवळ, रोड नं. तुकारामनगर, डोंबिवली पूर्व, महाराष्ट्र, THANE पिन कोड -421201 पॅन नं -AULPM7272M 2) नाव -कुणाल शशिकान्त मडव - वय -28 पत्ता -प्लॉट नं. बी-002, माळा नं. तळ मजला, इमारतीचे नाव आत्मविहार को ओप हो सो., ब्लॉक नं. टिळकनगर, नवचेतन सोसायटी जवळ, रोड नं. तुकारामनगर, डोंबिवली पूर्व, महाराष्ट्र, THANE पिन कोड -421201 पॅन नं -BXNDPM8738G	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -अनिल गजानन मुंडे - वय -32, पत्ता -प्लॉट नं. 304, माळा नं. 3 रा मजला, इमारतीचे नाव बिल्डिंग नं 2 विराट मिडॉस, ब्लॉक नं. आटाळी रोड, रोड नं. आम्बिवली पश्चिम,कल्याण, महाराष्ट्र, THANE पिन कोड -421102 पॅन नं -CVTPM9794B 2) नाव -अकिता अनिल मुंडे - वय -24, पत्ता -प्लॉट नं. 304, माळा नं. 3 रा मजला, इमारतीचे नाव बिल्डिंग नं 2 विराट मिडॉस, ब्लॉक नं. आटाळी रोड, रोड नं. आम्बिवली पश्चिम,कल्याण, महाराष्ट्र, THANE पिन कोड -421102 पॅन नं -HDAPM2871M	
(9) दस्तऐवज करून दिल्याचा दिनांक	11/01/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	11/01/2022	
(11) अनुक्रमांक खंड व पृष्ठ	625 2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	158000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	26300	
(14) शेंरा		
मुल्यकनासाठी विचारात घेतलेला तपशील :-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is ₹ 33,94,275.00 (Rupees Thlrty Three Lakh Ninety Four Thousand Two Hundred Seventy Five Only).

Place: Mumbai

Date: 25.05.2023

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.org, c=IN
2.5.4.20=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.org, c=IN
Date: 2023.05.25 16:06:25 +05'30'

Auth. Sign.

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

only).

Date

Signature
(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property was purchased by Mrs. Ganga Shankar Solanki from M/s. Google Properties vide Agreement for sale dated 28.10.2014.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC – Ghatkopar (West) 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 Nikhil Sonawane – Valuation Engineer Shyam Kajvilkar – Technical Manager Abhishek Harijan – 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 - 23.05.2023 Valuation Date - 25.05.2023 Date of Report - 25.05.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 23.03.2023
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	Major factors that were taken into account during the valuation;	Current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

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 **Total Carpet Area in Sq. Ft. = 501.00.**

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.

(Annexure – II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

Miscellaneous

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=PL, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=chalikwar,
2.5.4.22098226e49c225d88e0c79e2a80501340e430134013,
2.5.1279817a11805652, postalCode=400065, st=Maharashtra,
serialNumber=416A656A6b6c89892455a8ff937eb33F12d
2c794d802a79a32704258e1c, cn=MANOJ BABURAO
CHALIKWAR
Date: 2022.05.23 18:06:25 +05:30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3