

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-838/23-24	Dated 29-May-23
Buyer (Bill to) STATE BANK OF INDIA RACPC KALYAN Main Branch 1st Floor Near LIC Office Murbad Road Kalyan West Pin Code-421301 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Delivery Note AGAINST REPORT	Reference No. & Date. Other References
Dispatch Doc No. 31574 / 2300838	Delivery Note Date	
Dispatched through	Destination	
Terms of Delivery		

Sl 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:

"Miss. Shyla Bhaskaran Pillai - Residential Flat No. A /604, 6th Floor, Building No. 1, Wing - A, ""Royce Galaxy"", Dr. Babasaheb Ambedkar Bhavan Co-Op. Hsg. Soc. Ltd.", Opp. K. M. Aggraval College, Near Mansi Hotel, Chanakya Nagar, Khadakpada, Village - Gandhare, Kalyan (West), Taluka - Kalyan, District - Thane, PIN Code - 421 301, 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**

Rathod
 Authorized Signatory

This is a Computer Generated Invoice



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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Miss. Shyla Bhaskaran Pillai**

Residential Flat No. A/604, 6th Floor, Building No. 1, Wing – A, "**Royce Galaxy**", Dr. Babasaheb Ambedkar Bhavan Co-Op. Hsg. Soc. Ltd.", Opp. K. M. Agrawal College, Near Mansi Hotel, Chanakya Nagar, Khadakpada, Village – Gandhare, Kalyan (West), Taluka – Kalyan, District - Thane, PIN Code – 421 301, State – Maharashtra, Country – India.

Latitude Longitude: 19°15'49.0"N 73°08'10.9"E

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Valuation Done for:

State Bank of India

RACPC Kalyan

Main Branch, 1st Floor, Near LIC Office, Murbad Road, Kalyan (West), Thane – 421 301, 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, Ackruti 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 Kalyan / Shyla Bhaskaran Pillai (31574/2300838 Page 2 of 27)

Vastu/Thane/05/2023/31574/2300838
29/08/449-PSSH
Date: 29.05.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A/604, 6th Floor, Building No. 1, Wing – A, "Royce Galaxy", Dr. Babasaheb Ambedkar Bhavan Co-Op. Hsg. Soc. Ltd.", Opp. K. M. Aggraval College, Near Mansi Hotel, Chanakya Nagar, Khadakpada, Village – Gandhare, Kalyan (West), Taluka – Kalyan, District - Thane, PIN Code – 421 301, State – Maharashtra, Country – India belongs to **Miss. Shyla Bhaskaran Pillai**.

Boundaries of the property.

North : Internal Road / Open Plot
South : Kalyan – Sape Road
East : Internal Road
West : Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 71,44,896.00 (Rupees Seventy One Lakh Forty Four Thousand Eight Hundred Ninety Six 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

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For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA,
c=IN, email=MANOJ.BABURAO.CHALIKWAR@VASTUKALA.COM,
serial=11277907781895652, postalCode=400096, st=Maharashtra,
street=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED, 101, 1st Floor,
Central Road, MIDC, Andheri (E), Mumbai - 400 093, India,
emailAddress=MANOJ.BABURAO.CHALIKWAR@VASTUKALA.COM,
date=2023.05.29 17:04:49 +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

Encl: Valuation report.

Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
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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
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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,
State Bank of India
RACPC Kalyan
 Main Branch, 1st Floor, Near LIC Office,
 Murbad Road, Kalyan (West), Thane – 421 301,
 State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I		General	
1.	Purpose for which the valuation is made	:	To assess value of the property for Bank Loan Purpose.
2.	a) Date of inspection	:	27.05.2023
	b) Date on which the valuation is made	:	29.05.2023
3.	List of documents produced for perusal:		
	i) Copy of Agreement for Transfer of Society Flat dated 19.05.2023 between Mr. Chetan Yashwant Pathak (The Transferors) and Miss. Shyla Bhaskaran Pillai (The Transferee).		
	ii) Copy of Amended Commencement Certificate No. KDMP / NRV / BP / KV / 2012-13 / 8 dated 28.06.2012 issued by Kalyan Municipal Corporation.		
	iii) Copy of Occupancy Certificate No. KDMP / NRV / CC / KV / 361 dated 01.03.2014 issued by Kalyan Dombivli Municipal Corporation.		
	iv) Copy of Allotment Letter Jav. Kr. 04/2023-2024 dated 22.05.2023 issued by Dr. Babasaheb Ambedkar Bhavan CHSL.		
	v) Copy of Electricity Bill Consumer No. 020028886811 dated 01.03.2023 in the name of Royce Developers issued by MSEDCL.		
	vi) Copy of 7/12 Extracts.		
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)	:	Miss. Shyla Bhaskaran Pillai Address: Residential Flat No. A/604, 6 th Floor, Building No. 1, Wing – A, "Royce Galaxy", Dr. Babasaheb Ambedkar Bhavan Co-Op. Hsg. Soc. Ltd., Opp. K. M. Aggraval College, Near Mansi Hotel, Chanakya Nagar, Khadakpada, Village – Gandhare, Kalyan (West), Taluka – Kalyan, District - Thane, PIN Code – 421 301, State – Maharashtra, Country – India. Contact Person: Mrs. Shraddha Ambavne (Tenant) Contact No. 9209192820 Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a Residential Flat located on 6 th Floor. The composition of flat is 2 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage + Cupboard Area + Balcony Area + Flower Bed Area. (i.e. 2 BHK



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			with 2 Toilets). The property is at 4.4 Km. travelling distance from nearest railway station Kalyan.	
6.	Location of property	:		
	a) Plot No. / Survey No.	:	Survey No. 10/1/2A, 1/2B, 1/2C	
	b) Door No.	:	Residential Flat No. A/604	
	c) C.T.S. No. / Village	:	Village – Gandhare	
	d) Ward / Taluka	:	Taluka – Kalyan	
	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. A/604, 6 th Floor, Building No. 1, Wing – A, " Royce Galaxy ", Dr. Babasaheb Ambedkar Bhavan Co-Op. Hsg. Soc. Ltd.", Opp. K. M. Aggraval College, Near Mansi Hotel, Chanakya Nagar, Khadakpada, Village – Gandhare, Kalyan (West), Taluka – Kalyan, District - Thane, PIN Code – 421 301, State – Maharashtra, Country – India	
8.	City / Town	:	Kalyan (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 – Gandhare 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 Deed
	North	:	Internal Road / Open Plot	18 Meters wide D. P. Road
	South	:	Kalyan – Sape Road	Survey No. 9 (Part)
	East	:	Internal Road	30 Meters wide D. P. Road
	West	:	Open Plot	Survey No. 9 (Part)
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	: Details not available	Lift
	South	: Details not available	Road
	East	: Details not available	Road
	West	: Details not available	Flat No. 605
14.	Extent of the site	<p>Carpet Area in Sq. Ft. = 579.00 Balcony Area in Sq. Ft. = 127.00 Total Carpet Area in Sq. Ft. = 706.00 (Area as per Actual Site Measurement)</p> <p>Carpet Area in Sq. Ft. = 704.00 (Area as per Agreement for Sale)</p> <p>Built Up Area in Sq. Ft. = 845.00 (Area as per Agreement for sale)</p> <p>All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</p>	
14.	Latitude, Longitude & Co-ordinates of flat	: 19°15'49.0"N 73°08'10.9"E	
15.	Extent of the site considered for Valuation (least of 13A & 13B)	: Carpet Area in Sq. Ft. = 704.00 (Area as per Agreement for Sale)	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Tenant Occupied (Mr. Santosh Ambavne) Rented Since – 10 Year ₹ 12,000.00 Present rental income per month	
II APARTMENT BUILDING			
1.	Nature of the Apartment	: Residential	
2.	Location	:	
	C.T.S. No.	: Village – Gandhare	
	Block No.	: -	
	Ward No.	: -	
	Village / Municipality / Corporation	: Village – Gandhare Kalyan Dombivli Municipal Corporation	
	Door No., Street or Road (Pin Code)	: Residential Flat No. A/604, 6 th Floor, Building No. 1, Wing – A, " Royce Galaxy ", Dr. Babasaheb Ambedkar Bhavan Co-Op. Hsg. Soc. Ltd., Opp. K. M. Aggraval College, Near Mansi Hotel, Chanakya Nagar, Khadakpada, Village – Gandhare, Kalyan (West), Taluka – Kalyan, District - Thane, PIN Code – 421 301, State – Maharashtra, Country – India	
3.	Description of the locality Residential / Commercial / Mixed	: Residential	

4.	Year of Construction	:	2014 (As per Occupancy Certificate)
5.	Number of Floors	:	(Part) Ground + (Part) Stilt + 9 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	6 Flats on 6 th 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	:	Stilt / 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	:	6 th Floor
2	Door No. of the flat	:	Residential Flat No. A/604
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak wood door frame with flush shutter with safety door
	Windows	:	Powder Coated Aluminum Sliding Windows
	Fittings	:	Concealed plumbing with C.P. fittings. Concealed wiring
	Finishing	:	Cement Plastering with POP finishing
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	:	Miss. Shyla Bhaskaran Pillai
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. = 845.00 (Area as per Agreement for sale)
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. = 579.00 Balcony Area in Sq. Ft. = 127.00 Total Carpet Area in Sq. Ft. =706.00 (Area as per Actual Site Measurement)

		Carpet Area in Sq. Ft. = 704.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	: Medium
13	Is it being used for Residential or Commercial purpose?	: Residential purpose
14	Is it Owner-occupied or let out?	: Tenant Occupied (Mr. Santosh Ambavne)
15	If rented, what is the monthly rent?	: ₹ 12,000.00 Present 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 locality? – (Along with details / reference of at – least two latest deals / transactions with respect to adjacent properties in the areas)	: ₹ 10,000.00 to ₹ 11,000.00 per Sq. Ft. on Carpet Area
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).	: ₹ 10,500.00 per Sq. Ft.
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,600.00 per Sq. Ft.
	II. Land + others	: ₹ 7,900.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 79,590.00 per Sq. M. i.e. ₹ 7,394.00 per Sq. Ft.
4A	Guideline rate (After depreciation)	: ₹ 74,587.00 per Sq. M. i.e. ₹ 6,929.00 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 / Rgstrn. 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)	:	₹ 2,600.00 per Sq. Ft.
Age of the building	:	09 years
Life of the building estimated	:	51 years Subject to proper, preventive periodic maintenance & structural repairs.
Depreciation percentage assuming the salvage value as 10%	:	13.50%
Depreciated Ratio of the building	:	-
b Total composite rate arrived for Valuation	:	
Depreciated building rate VI (a)	:	₹ 2,249.00 per Sq. Ft.
Rate for Land & other V (3) ii	:	₹ 7,900.00 per Sq. Ft.
Total Composite Rate	:	₹ 10,149.00 per Sq. Ft.
<u>Remark:</u>		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking)	704.00 Sq. Ft.	10,149.00	71,44,896.00
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			
10	Others			
Total / Realizable value of the property				71,44,896.00
Insurable value of the property (845.00 X ₹ 2,600.00)				21,97,000.00
Guideline value of the property (845.00 X ₹ 6,929.00)				58,55,005.00

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 ₹ 10,000.00 to ₹ 11,000.00 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 ₹ 10,149.00 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	₹ 12,000.00 Present rental income per month
iii) Any likely income it may generate	Rental Income

Actual site photographs



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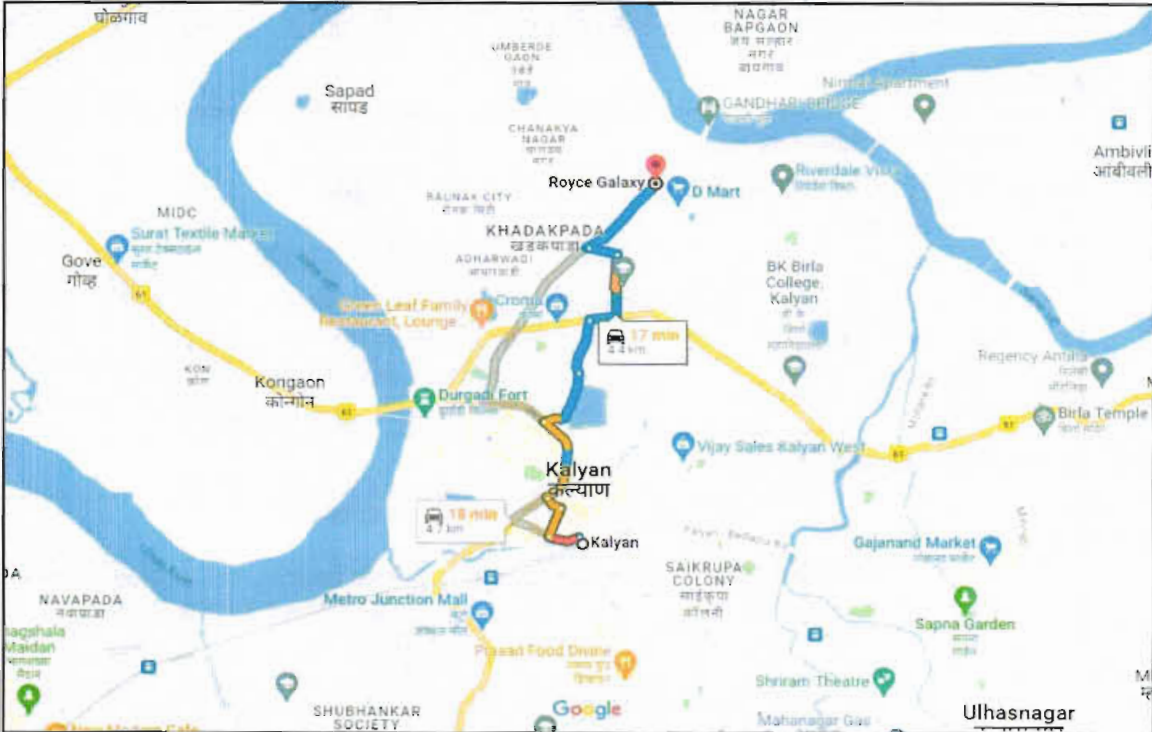


Actual site photographs



Route Map of the property

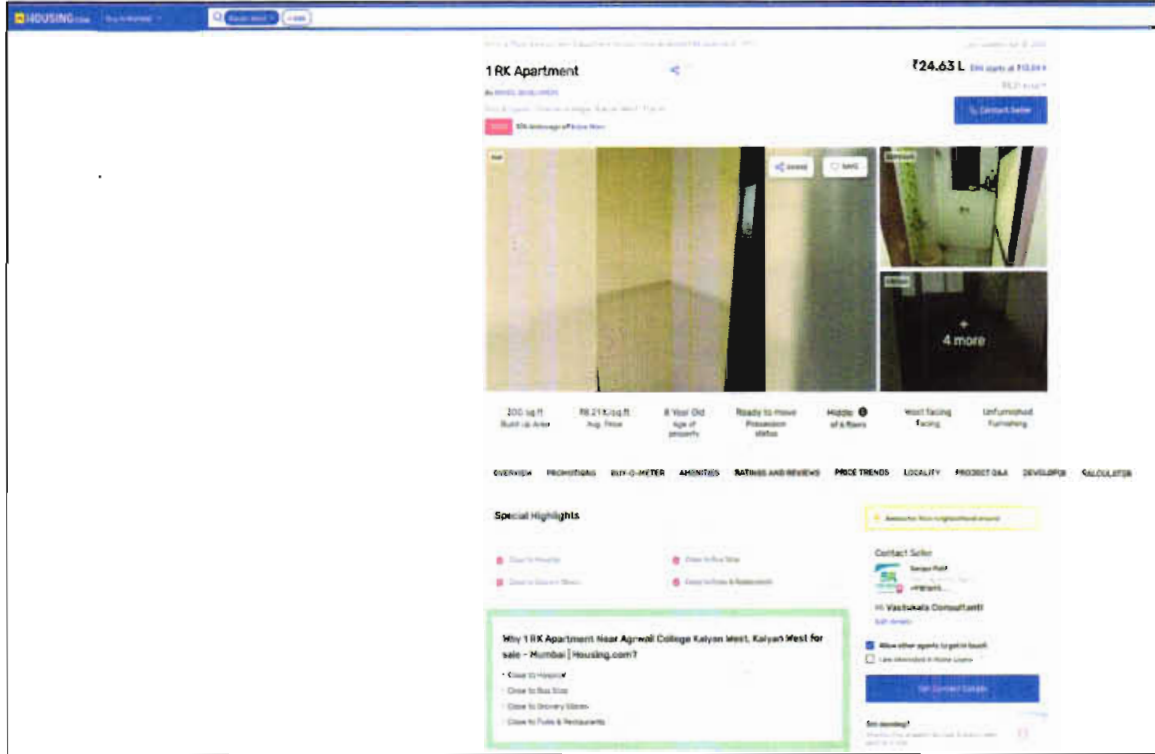
Site u/r



Latitude Longitude: 19°15'49.0"N 73°08'10.9"E

Note: The Blue line shows the route to site from nearest railway station (Kalyan – 4.4 Km.)

Sales Instance



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Sales Instance

486071 27-05-2023	सूची क्र.2	दुय्यम निबंधक : सह दु. नि. कल्याण 2 दस्त क्रमांक : 4860/2023 नोदणी . Regn 63m
Note:-Generated Through eSearch Module, For original report please contact concern SRO office		
गावाचे नाव : गंधारे		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	6900000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	5809700	
(4) भू.मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन : , इतर माहिती: , इतर माहिती: मौजे गंधारे, ता. कल्याण, जिल्हा ठाणे, कल्याण डोंबिवली महानगरपालिका यांच्या हद्दीतील सर्व्हे नं. 34, हिस्सा नं. 1 पार्ट यावर बांधलेल्या सर्वोदय पूजा को ऑप हौसिंग सोसायटी लिमिटेड, ए विंग मधील पहिल्या मजल्यावरील सदनिका नं. 106 जिचे एकूण क्षेत्रफळ 825 चौरस फूट बांधीव अशी मिळकत. ((MILKAT NUMBER : - ; HOUSE NUMBER : सदनिका नं. ए 106 ;))	
(5) क्षेत्रफळ	825 चौ. फूट	
(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 -संघमित्रा अंजन घोष वय:-58 पत्ता:-प्लॉट नं: सदनिका नं. 106, माळा नं: -, इमारतीचे नाव: सर्वोदय पूजा को ऑप हौसिंग सोसायटी लिमिटेड, ब्लॉक नं. -, रोड नं: बारावे रोड, राधा नगर जवळ, खडकपाडा, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-ACEPG7723J 2): नाव -अंजन देवेशचंद्र घोष वय:-63 पत्ता -प्लॉट नं: सदनिका नं. 106, माळा नं: -, इमारतीचे नाव: सर्वोदय पूजा को ऑप हौसिंग सोसायटी लिमिटेड, ब्लॉक नं. -, रोड नं: बारावे रोड, राधा नगर जवळ, खडकपाडा, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AATPG9087G	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-राहुल शांताराम माली वय:-46; पत्ता:-प्लॉट नं: सदनिका नं. 501, माळा नं: -, इमारतीचे नाव: सर्वोदय पूजा को ऑप हौसिंग सोसायटी लिमिटेड, ब्लॉक नं. -, रोड नं: बारावे रोड, राधा नगर जवळ, खडकपाडा, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-ALUPM3677N 2): नाव:-भारती राहुल माली वय:-41; पत्ता:-प्लॉट नं: सदनिका नं. 501, माळा नं: -, इमारतीचे नाव: सर्वोदय पूजा को ऑप हौसिंग सोसायटी लिमिटेड, ब्लॉक नं. -, रोड नं: बारावे रोड, राधा नगर जवळ, खडकपाडा, कल्याण पश्चिम, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-ASYPM7529A	
(9) दस्तऐवज करून दिल्याचा दिनांक	01/03/2023	
(10) दस्त नोदणी केल्याचा दिनांक	01/03/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	4860/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	483000	
(13) बाजारभावाप्रमाणे नोदणी शुल्क	30000	
(14) शेर		
मुल्याकनासाठी विचारत घेतलेला तपशील :-		

Sales Instance

86371 27-05-2023 Note: -Generated Through eSearch Module, For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक सह दु.नि. कल्याण 2 दस्त क्रमांक . 863/2023 नोदणी Regn:63m
गावाचे नाव : गंधारे		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	6800000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	5800000	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: कल्याण-डॉबिवली इतर वर्णन : इतर माहिती: इतर माहिती: मौजे गंधारे सदनिका न. 103, पहिला मजला, बिल्डिंग न. 10 आणि 11, द्वारका नगरी नीलकंठ पार्क बिल्डिंग न.10 को ऑप हौसिंग सोसायटी लिमिटेड, वायले नगर, खडकपाडा, गंधारे, कल्याण (पश्चिम)- 421301, तालुका कल्याण, जिल्हा ठाणे, एकूण एरीया 835 चौ. फूट बांधीव सर्व्हे न. 1.2 ((Survey Number : 1,2 ;))	
(5) क्षेत्रफळ	835 चौ. फूट	
(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-सौ. स्मिता नरेश मेहता - - वय:-57, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सदनिका न. १०३, पहिला मजला, बिल्डिंग न. १० आणि ११, द्वारका नगरी नीलकंठ पार्क बिल्डिंग न.10 को ऑप हौसिंग सोसायटी लिमिटेड, वायले नगर, खडकपाडा, गंधारे, कल्याण (पश्चिम) - ४२१३०१, तालुका कल्याण, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AGLPM47409 2) नाव-श्री नरेश दुलाराय मेहता - - वय:-59, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सदनिका न. १०३, पहिला मजला, बिल्डिंग न. १० आणि ११, द्वारका नगरी नीलकंठ पार्क बिल्डिंग न.10 को ऑप हौसिंग सोसायटी लिमिटेड, वायले नगर, खडकपाडा, गंधारे, कल्याण (पश्चिम) - ४२१३०१, तालुका कल्याण, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AACPM330883	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव-श्री मनोहर मलप्रभा चव्हाण - - वय:-54, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सदनिका न. २०२, दुसरा मजला, बिल्डिंग न. ७ फेज -२, द्वारका नगरी नीलकंठ पार्क बिल्डिंग न. ७ को ऑप हौसिंग सोसायटी लिमिटेड वायले नगर खडकपाडा गंधारे कल्याण (पश्चिम) - ४२१३०१, तालुका कल्याण, जिल्हा ठाणे, महाराष्ट्र, ठाणे पिन कोड -421301 पॅन नं:-AEYPC0654G 2) नाव-सौ. काचन मनोहर चव्हाण - - वय:-47, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सदनिका न. २०२, दुसरा मजला, बिल्डिंग न. ७ फेज -२, द्वारका नगरी नीलकंठ पार्क बिल्डिंग न. ७ को ऑप हौसिंग सोसायटी लिमिटेड वायले नगर खडकपाडा गंधारे कल्याण (पश्चिम) - ४२१३०१, तालुका कल्याण, जिल्हा ठाणे, महाराष्ट्र, ठाणे. पिन कोड -421301 पॅन नं:-AWKJPCS432A 3) नाव-मिनल मनोहर चव्हाण - - वय:-24, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सदनिका न. २०२, दुसरा मजला, बिल्डिंग न. ७ फेज -२, द्वारका नगरी नीलकंठ पार्क बिल्डिंग न. ७ को ऑप हौसिंग सोसायटी लिमिटेड वायले नगर खडकपाडा गंधारे कल्याण (पश्चिम) - ४२१३०१, तालुका कल्याण, जिल्हा ठाणे, महाराष्ट्र, ठाणे. पिन कोड -421301 पॅन नं:-CAZPC8601A	
(9) दस्तऐवज करून दिल्याचा दिनांक	12/01/2023	
(10) दस्त नोदणी केल्याचा दिनांक	12/01/2023	

27-05-21



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 ₹ 71,44,896.00 (Rupees Seventy One Lakh Forty Four Thousand Eight Hundred Ninety Six Only).

Place: Thane

Date: 29.05.2023

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: c=IN, ou=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=India
2.5.4.20=9822B5646235460340F338208A50154906F3E344113
3114279617A1809652, postalCode=400006, st=Maharashtra,
serialNumber=116565646235460340F338208A50154906F3E344113, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=India, email=MANOJ.BABURAO.CHALIKWAR@VASTUKALA.COM
Date: 2023.05.29 17:05:10 +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- IV)	Attached
Model code of conduct for valuer - (Annexure V)	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 registered under Section 34 AB of the Wealth Tax Act, 1957.
- 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 Miss. Shyla Bhaskaran Pillai from Mr. Chetan Yashwant Pathak vide Agreement for Transfer of Society Flat dated 19.05.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Kalyan to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Nikhil Sonawane – Valuation Engineer Shobha Kuperkar – Technical Manager Pratibha Shilvanta – 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 – 27.05.2023 Valuation Date – 29.05.2023 Date of Report – 29.05.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 27.05.2023
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 **29th 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 **Carpet Area = 704.00 Sq. Ft.** in the name **Miss. Shyla Bhaskaran Pillai**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

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 **Carpet Area = 704.00 Sq. Ft.**

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.

