PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, PG-1220/23-24 22-Jun-23 BOOMERANG, CHANDIVALI FARM ROAD, **Delivery Note** Mode/Terms of Payment ANDHERI-EAST 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) STATE BANK OF INDIA Dispatch Doc No. Delivery Note Date RACPC SION BRANCH 31828 / 2301222 B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road,Off L.B.S.Marg,Kurla (West), Mumbai - 400070 Dispatched through Destination State - Maharashtra, Country - India Terms of Delivery

GSTIN/UIN : 27AAACS8577K2ZO

State Name : Maharashtra, Code: 27

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

Amount Chargeable (in words)

Indian Rupee Two Thousand Nine Hundred Fifty Only

HSN/SAC	Taxable	cable Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax 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. Prasad Jatar & Mrs. Maya Jatar. Name of Proposed Purchaser is Mrs. Dipti Sandeep Jayadevkar -

Residential Flat No. G-4, Ground Floor, Building No. C -3, "Brahmand Phase - IV Co-op. Hsg. Soc. Ltd.", Azad Nagar, Off. Ghodbunder Road, Village Kolshet, Thane (West), Thane - 400 607, 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

Authorised Signatory

E. & O.E

This is a Computer Generated Invoice





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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: Mrs. Dipti Sandeep Jayadevkar

Name of Owner: Mr. Prasad Jatar & Mrs. Maya Jatar

Residential Flat No. G-4, Ground Floor, Building No. C-3, "Brahmand Phase – IV Co-op. Hsg. Soc. Ltd.", Azad Nagar, Off. Ghodbunder Road, Village Kolshet, Thane (West), Thane – 400 607, State - Maharashtra, Country - India.

Latitude Longitude: 19°14'29.8"N 72°58'54.8"E

Think.Innovate.Create

Valuation Prepared for:

State Bank of India

RACPC Sion

B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code – 400 070, State – Maharashtra, Country – India.





Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 mumbai@vastukala.org

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





Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Dipti Sandeep Jayadevkar (31828/2301222)

Page 2 of 26

Vastu/Mumbai/06/2023/31828/2301222 22/18-323-SBSH Date: 22.06.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. G-4, Ground Floor, Building No. C-3, "Brahmand Phase – IV Co-op. Hsg. Soc. Ltd.", Azad Nagar, Off. Ghodbunder Road, Village Kolshet, Thane (West), Thane – 400 607, State – Maharashtra, Country – India belongs to Mr. Prasad Jatar & Mrs. Maya Jatar. Name of Proposed Purchaser is Mrs. Dipti Sandeep Jayadevkar.

Boundaries of the property.

North : Building No. C-2
South : Brahmand Road
East : Brahmand Road

West : Brahmand Phase 4 Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 76,87,020.00 (Rupees Seventy Six Lakh Eighty Seven Thousand Twenty 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

Vidhi Chalikwar Digitally signed by Vidhi Chalikwar DN: cn=Vidhi Chalikwar, o=Vastukal Consultants (i) Pvt. Ltd., ou=Mumbal email=vidhi=Vastukala.org, c=IN Date: 2023.06.22 17:21:57 +05'30' re

Director

Auth. Sign.

Vidhi M. Chalikwar

Chartered Valuer (India) Membership No. CAT-I/F-1930

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

Encl: Valuation report.



Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24
mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,
The Assistant General Manager,
State Bank of India
RACPC Sion
B-603 & 604, Kohinoor City, Commercial-1,
6th Floor, Kirol Road, Off L.B.S. Marg, Kurla
(West), Mumbai, Pin Code – 400 070,
State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

	General			
1.	Purpose for which the valuation is made	1	To assess Fair Market value of the property for Bank Loan Purpose.	
2.	a) Date of inspection	:	21.06.2023	
	b) Date on which the valuation is made	:	22.06.2023	
3.	 List of documents produced for perusal: Copy of Draft Memorandum of Understanding dated 13.05.2023 Between Mr. Prasad Jatar & M Maya Jatar (the Vendor) and Mrs. Dipti Sandeep Jayadevkar (the Purchaser). Copy of Agreement for Sale dated 07.11.2000 between Shilpa T. Holay & Mrs. Suman T. Holay (the Transferor) and Mr. Prasad Jatar & Mrs. Maya Jatar (the Transferees) Copy of Occupancy Certificate V. P. No. 89 / 059 / TMC / TDD / 1634 dated 30.09.1997 issued Thane Municipal Corporation. Copy of Society Share Certificate No. 68 transferred on 07.11.2000 in the name of Mr. Prasad Jata & Mrs. Maya Jatar issued by Brahmand Phase – IV Co-op. Hsg. Soc. Ltd. 			
4.	Name of the owner(s) and his / their addres (es) with Phone no. (details of share of eac owner in case of joint ownership)	s :	Name of Proposed Purchaser: Mrs. Dipti Sandeep Jayadevkar Name of Owner: Mr. Prasad Jatar & Mrs. Maya Jatar Address: Residential Flat No. G-4, Ground Floor, Building No. C-3, "Brahmand Phase – IV Co-op. Hsg. Soc. Ltd.", Azad Nagar, Off. Ghodbunder Road, Village Kolshet, Thane (West), Thane – 400 607, State – Maharashtra, Country – India. Contact Person: Mr. Avinash (Broker) Contact No. 992093504 Proposed Purchaser – Sole Ownership Owner – Joint Ownership Details of ownership share is not available	
5.	Brief description of the property (Includin Leasehold / freehold etc.)	g :	The property is a residential flat located on Ground Floor. The composition of flat is 2 Bedrooms + Living	



					Passage. (i.e. 2 BHK with t 7.9 Km. travelling distance Thane.	
6.	_	ion of property	:			
	a)	Plot No. / Survey No.	:	Survey No. 86, Hissa No. 1		
	b)	Door No.	:	Residential Flat No. G-4		
	c)	T.S. No. / Village	:	Village – Kolshet		
	d)	Ward / Taluka	:	Taluka - Thane		
	e)	Mandal / District	:	District - Thane		
	f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is that the construction is as pe	s received may be assumed er sanctioned plan.	
	g)	Approved map / plan issuing authority	:			
	h)	Whether genuineness or authenticity of approved map/ plan is verified	1			
	i)	Any other comments by our empanelled valuers on authentic of approved plan		No		
7.	Posta	al address of the property		3, "Brahmand Phase – IN Azad Nagar, Off. Ghodbur	round Floor, Building No. C- V Co-op. Hsg. Soc. Ltd.", nder Road, Village Kolshet, 0 607, State – Maharashtra,	
8.	City /	Town	:	Village Kolshet, Thane (West)		
	Resid	lential area	;	Yes		
	Comr	mercial area	: No			
	Indus	trial area	: No			
9.		ification of the area	5			
		h / Middle / Poor	:	Middle Class		
		oan / Semi Urban / Rural	:	Urban		
10.		ng under Corporation limit / Village		Village – Kolshet		
		hayat / Municipality Think Inno		0101010	n.	
11.		her covered under any State / Central enactments (e.g., Urban Land Ceiling		No		
		or notified under agency area/ scheduled				
		/ cantonment area				
12.		daries of the property		As per actual Site	As per Documents	
	North		:	Building No. C-2	Details not available	
	South	1	:	Brahmand Road	Details not available	
	East		:	Brahmand Road	Details not available	
	West		:	Brahmand Phase 4 Road	Details not available	
13	Dime	nsions of the site		N. A. as property under capartment building.	onsideration is a flat in an	
				А	В	
				As per the Deed	Actual	





	North	:	
	South	:	
	East	:	
	West	:	
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 545.00
			Cupboard Area in Sq. Ft. = 29.00
			Total Carpet Area in Sq. Ft. = 574.00
			(Area as per Actual site measurement)
			Carpet Area in Sq. Ft. = 570.00
	/		(Area as per Agreement for sale)
	- / /		Built Up Area in Sq. Ft. = 684.00
		Ŋ	(Carpet Area + 20%)
14.	Latitude, Longitude & Co-ordinates of flat	1	19°14'29.8"N 72°58'54.8"E
15.	Extent of the site considered for Valuation		Carpet Area in Sq. Ft. = 570.00
15.	(least of 13A& 13B)		(Area as per Agreement for sale)
16	Whether occupied by the owner / tenant? If	100	Vacant
	occupied by tenant since how long? Rent	1	vacant
	received per month.		
11	APARTMENT BUILDING		
1.	Nature of the Apartment		Residential
2.	Location		residential
۷.	C.T.S. No.		Survey No. 86, Hissa No. 1
	Block No.	101	- /
	Ward No.	A.	
	Village / Municipality / Corporation	7	Village – Kolshet
	rinage / marilospanky / corporation		Thane Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Flat No. G-4, Ground Floor, Building No. C-
	Book Ho., others of Flour (Fill Book)	974	3, "Brahmand Phase – IV Co-op. Hsg. Soc. Ltd.",
			Azad Nagar, Off. Ghodbunder Road, Village Kolshet,
	Think.Inno	0 V	Thane (West), Thane - 400 607, State - Maharashtra,
			Country – India.
3.	Description of the locality Residential /	:	Residential
	Commercial / Mixed		
4.	Year of Construction	:	1997 (As per occupancy certificate)
5.	Number of Floors	:	Ground + 7 Upper Floor
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	4 Flats on Ground Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	;	Good
10.	Maintenance of the Building	:	Normal
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	H	
1	The floor in which the flat is situated	:	Ground Floor
2	Door No. of the flat	:	Residential Flat No. G-4
3	Specifications of the flat	:	1.001dofilidi Fide Fide Fide Fide Fide Fide Fide F
	Roof	:	R.C.C. Slab
	Flooring	:	Ceramic tile flooring
	Doors	:	Teak Wood door framed with flush doors
	Windows		Aluminum Sliding windows
	Fittings	:/	Open plumbing with C.P. fittings.
	Titungs	1	Electrical wiring with concealed
	Finishing	1	Cement Plastering
4	House Tax	:	\
	Assessment No.	:	Details not available
	Tax paid in the name of:	1	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	:	Name of Proposed Purchaser: Mrs. Dipti Sandeep Jayadevkar
			Name of Owner: Mr. Prasad Jatar & Mrs. Maya Jatar
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. = 684.00 (Carpet Area + 20%)
10	What is the floor space index (app.)	. A	As per TMC norms
11	What is the Carpet Area of the flat?) V	Carpet Area in Sq. Ft. = 545.00
			Cupboard Area in Sq. Ft. = 29.00
			Total Carpet Area in Sq. Ft. = 574.00
			(Area as per Actual site measurement)
			Carpet Area in Sq. Ft. = 570.00
			(Area as per Agreement for sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial	:	Residential purpose
	purpose?		
14	Is it Owner-occupied or let out?	:	Vacant
15	If rented, what is the monthly rent?	:	₹ 16,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good





r analyzing the comparable sale instances, t is the composite rate for a similar flat with e specifications in the adjoining locality? - ng with details / reference of at - least two st deals / transactions with respect to cent properties in the areas) uming it is a new construction, what is the oted basic composite rate of the flat under ation after comparing with the cifications and other factors with the flat er comparison (give details). ak – up for the rate didding + Services		No ₹ 13,500.00 to ₹ 15,500.00 per Sq. Ft. on Carpet Area ₹ 14,500.00 per Sq. Ft. on Carpet Area ₹ 13,486.00 per Sq. Ft. (after deprecation)
r analyzing the comparable sale instances, it is the composite rate for a similar flat with e specifications in the adjoining locality? - ing with details / reference of at - least two set deals / transactions with respect to cent properties in the areas) uming it is a new construction, what is the oted basic composite rate of the flat under ation after comparing with the diffications and other factors with the flat er comparison (give details). ak – up for the rate dilding + Services and + others		₹ 14,500.00 per Sq. Ft. on Carpet Area ₹ 13,486.00 per Sq. Ft. (after deprecation)
t is the composite rate for a similar flat with e specifications in the adjoining locality? - ng with details / reference of at - least two st deals / transactions with respect to cent properties in the areas) uming it is a new construction, what is the oted basic composite rate of the flat under ation after comparing with the diffications and other factors with the flat er comparison (give details). ak – up for the rate dilding + Services and + others	: / : 4	₹ 14,500.00 per Sq. Ft. on Carpet Area ₹ 13,486.00 per Sq. Ft. (after deprecation)
oted basic composite rate of the flat under ation after comparing with the cifications and other factors with the flat er comparison (give details). ak – up for the rate dilding + Services and + others		₹ 13,486.00 per Sq. Ft. (after deprecation)
and + others	1	
and + others		
		₹ 2,600.00 per Sq. Ft.
	:	₹11,900.00 per Sq. Ft.
deline rate obtained from the Registrar's e (an evidence thereof to be enclosed)	:	₹ 94,600.00 per Sq. M. i.e. ₹ 8,789.00 per Sq. Ft.
deline rate (after deprecation)	:	₹ 74,814.00 per Sq. M. i.e. ₹ 6,950.00 per Sq. Ft.
case of variation of 20% or more in the lation proposed by the Valuer and the deline value provided in the State Govt. fication or Income Tax Gazette justification 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 / Rgstn. 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.
MPOSITE RATE ADOPTED AFTER RECIATION		
	D.V	rate.Create
lacement cost of flat with Services (v(3)i)	:	₹ 2,600.00 per Sq. Ft.
of the building	:	26 Years
of the building estimated	:	34 years Subject to proper, preventive periodic maintenance & structural repairs.
reciation percentage assuming the age value as 10%	:	39.00%
reciated Ratio of the building	:	<u></u>
	:	
l composite rate arrived for Valuation	:	₹ 1,586.00 per Sq. Ft.
reciated building rate VI (a)	:	₹11,900.00 per Sq. Ft.
reciated building rate VI (a) for Land & other V (3) ii	:	₹ 13,486.00 per Sq. Ft.
2	age value as 10% eciated Ratio of the building composite rate arrived for Valuation eciated building rate VI (a)	age value as 10% eciated Ratio of the building composite rate arrived for Valuation eciated building rate VI (a) for Land & other V (3) ii





Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	570.00 Sq. Ft.	13,486.00	76,87,020.00
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.	100	_	
9	Potential value, if any			
10	Others	1		
	Total / Realizable value of the property			76,87,020.00
	Insurable value of the property (684.00 X 2,600.00)			17,78,400.00
	Guideline value of the property (684.00 X 6,950.00)			47,53,800.00

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 ₹ 13,500.00 to ₹ 15,500.00 per Sq. Ft. on Carpet Area. Considering the rate with attached





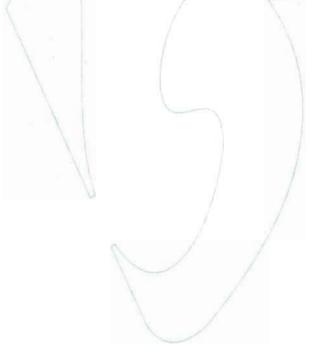


Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Dipti Sandeep Jayadevkar (31828/2301222)

Page 9 of 26

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 ₹ 13,486.00 per Sq. Ft. on Carpet area (after deprecation) for valuation.

Impend	ling threat of acquisition by government for road	
widenir	ng / publics service purposes, sub merging &	
applica	bility of CRZ provisions (Distance from sea-cost /	
tidal lev	vel must be incorporated) and their effect on	
i)	Saleability	Good
ii)	Likely rental values in future in	₹ 16,000.00 Expected rental income per month
iii)	Any likely income it may generate	Rental Income



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Actual site photographs

















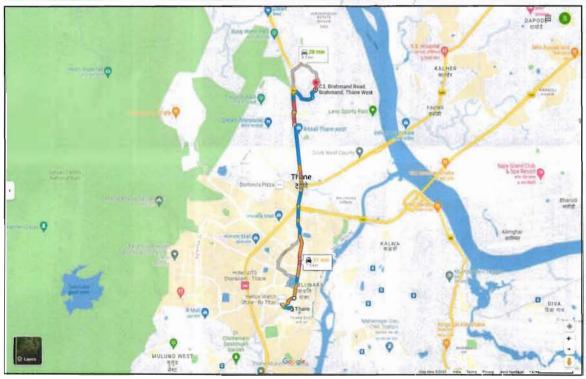






$\frac{\textbf{Route Map of the property}}{\frac{\textbf{Site }\mu/r}{}}$





Latitude Longitude: 19°14'29.8"N 72°58'54.8"E

Note: The Blue line shows the route to site from nearest railway station (Thane -7.9 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	94,600.00			
Increase by 20% on Flat Located on 69th Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	94,600.00	Sq. Mtr.	8,789.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	18,500.00			
The difference between land rate and building rate (A – B = C)	76,100.00			
Depreciation Percentage as per table (D) [100% - 26%]	74%			
(Age of the Building – 26 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	74,814.00	Sq. Mtr.	6,950.00	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	Rate
	the building	
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

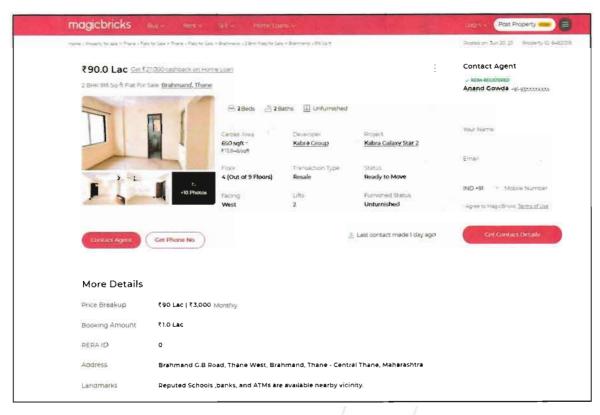
Table - D: Depreciation Percentage Table

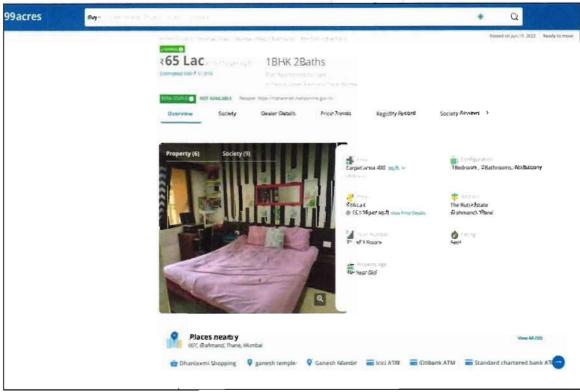
Completed Age of Building in Years	Value in percent after depreciation				
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.			
0 to 2 Years	100%	100%			
Above 2 & up to 5 Years	95%	95%			
Above 5 Years	After initial 5 year for every year 1% 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

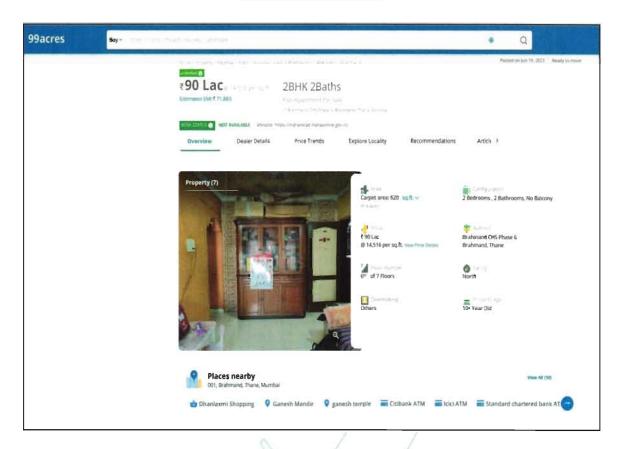








Price Indicators







Sales Instance

41874	सूची क्र.2	दुय्यम निबंधक . सह दु. नि.ठाणे 2
2-06-2023		दस्त क्रमांक 3418:2023
ote:-Generated Through eSearch lodule, For original report please		नोदणी ·
ontact concern SRO office		Regn:63m
	गावाचे नाव : कोलशेत	
(1)विलेखाचा प्रकार	सेल डीड	
(2)मोबदला	7150000	+
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	6012776	* *
(4) भू-मापन् पोटहिस्सा व घरक्रमांक(असल्यास)	मजला.बिल्डींग नं. सी.4, इमारतींच् ब्लॉक नं: ब्रम्हांड.आझादनगर. रोउ इतर माहिती: सदिनकेचे क्षेत्रफळ (Selected Exemption : - 5 Mud MI(Policy):For WomenMu For Women - Corporations Arc	ार वर्णन :सदिनका नं: 404, माळा नं: चौथा वे नाव: ब्रम्हांड फेज - 4 को-ऑप.हो.सो.लि ड नं: ऑफ. घोडबंदर रोड.ठाणे प 400607. 570 चौ. फुट कारपेट.झोन क्र. 10/41-2ड irank 2021/UOR12/CRE107 drank 2021/UOR12/CR107/M1(Policy): ea Criteria अन्वये मुद्रांक शुल्क मध्ये 1% Survey Number : Survey No. 86/1(pt.),3,6
(5) क्षेत्रफळ	570 चौ.फूट	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(२) दस्तऐवज करुन देणा-या-लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	न सी-ा, इमारतीचे नाव ब्रम्हांड फेज - 4	-प्लॉट नं फ्लॅट नं 404, माळा नं चौथा मजला, बिल्डींग को-ऑप हो सो लि., ब्लॉक नं ब्रम्हांड, आझादनगर, रोड रू. ठाणे पिन कोड: 400607 पॅन नं-ACHPV16060
(४)दस्तऐवज करून घेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव-ज्योती दुबे वय:-62: पत्ता-प्लॉट नः प्लॅट नं. 203, माळा नं दुसरा मजला, बिल्डींग नं. सी-1, इमारतीचे नाव: ब्रम्हांड फेज - 4 को-ऑप. ही सो लि , ब्लॉक नं: ब्रम्हांड, आझादनगर, रोड न ऑफ घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे पिन कोड:40/607 पॅन नंAKAPD9454D	
(९) दस्तऐवज करुन दिल्याचा दिनांक	09/02/2023	- Kini
ம)दस्त नोंदणी केल्याचा दिनांक	09:02:2023	
(11)अनुक्रमांक.खंड व पृष्ठ	3418/2023	
(12)बाजारभावाप्रमाणे मुद्राक शुल्क	429000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(1 1)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील		

Sales Instance

076335	सूची क्र.2	दुय्यम निबधक : सह दु.नि.ठाणे 5		
2-06-2023		दस्त क्रमांक 3076/2023		
lote -Generated Through eSearch Module, For original report please		नोदंणी		
ontact concern SRO office		Regn:63m		
	गावाचे नाव : कोलशेत			
ा)विलेखाचा प्रकार				
(a)	करारनामा			
(2)मोबदला	5800000			
(3) बाजारभाव(भाडेपटटयाच्या बाबिततपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	4484799.165			
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :, इतर माहिती: सदिनका क्र. 604,6वा मजला.बिल्डिंग नं. 4.ब्रह्मांड फेज 5 को ऑ हो सो लिकोलशेत,ठाणे प.क्षेत्रफळ 405 चो.फुट.कार्पेट,झोन नं. 10:41 2ड((Survey Number : Survey No. 75, Hissa No. 2. 4. 6, 86 Hissa No. 3, 6, 87 Hissa No. 14, 22, 88, 89, 283 Hissa No. 3, 284 Hissa No. 3, 4,))			
(5) क्षेत्रफळ	405 चौ.फूट			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा				
(१) दस्तऐवज करुन देणाः-याः:लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यासं,प्रतिवादिचे नाव व पत्ता	1): नाव-चंद्रशेखर तोगी - वय-43 पता-प्लॉट नं सदिनका क्र. 604, माळा नं -, इमारतीचे नाव- बिल्डिंग नं 4, ब्रह्मांड फेज 5, ब्लॉक नं. ब्रह्मांड, आझाद नगर, ठाणे प्, रोड नं, महाराष्ट्र, ठाणे पिन कोड:-40060? पॅन नं -ADZPT589?Q 2): नाव -संताम्मा सी तोगी - वय:-43 पता-प्लॉट नं सदिनका क्र. 604, माळा नं -, इमारतीचे नाव बिल्डिंग नं 4, ब्रह्मांड फेज 5, ब्लॉक नं: ब्रह्मांड, आझाद नगर, ठाणे प, रोड नं -, महाराष्ट्र, ठाणे. पिन कोड:-40060? पॅन नं-AJSPT7139G			
(४)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावसतवेंदर सिंह दिगवा - वय:-15. पता:-प्लॉट नं: सदिनका क्र. 603. माळा नः -, इमारतीचे नाव. बिल्डिंग नं -1, ब्रह्मांड फेज 5. ब्लॉक नं: ब्रह्मांड, आझाद नगर, ठाणे प. रोड न -, महाराष्ट्र. ठाणे. पिन कोड100607 पॅन नंAKEPD17-18C 2): नावजगजीत कौर एस दिगवा - वय:-13. पता:-प्लॉट नं: सदिनका क्र. 603. माळा न इमारतीचे नाव: बिल्डिंग नं -1, ब्रह्मांड फेज 5. ब्लॉक नं: ब्रह्मांड, आझाद नगर, ठाणे प. रोड नं: महाराष्ट्र, ठाणे पिन कोड:-400607 पॅन नं:-1300PD4998F			
(9) दस्तऐवज करुन दिल्याचा दिनांक	24/02/2023			
(10)दस्त नोंदणी केल्याचा दिनांक	24/02/2023			
(11)अनुक्रमांक,खंड व पृष्ठ	3076/2023			
(12)बाजारभावाप्रमाणे मुद्राक शुल्क	406000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील -				



Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Dipti Sandeep Jayadevkar (31828/2301222)

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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 ₹ 76,87,020.00 (Rupees Seventy Six Lakh Eighty Seven Thousand Twenty Only).

Place: Mumbai Date: 22:06.2023

For VASTUKALA CONSUL	TANTS (I) PVT.	LTD.
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Vidhi Chalikwar Digitally signed by Vidhi Chalikwar DN: cn=Vidhi Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, emaii=vidhi@vastukala.org, c=IN Date: 2023.06.22 17:22:27 +05:30°

of atex

Director

Auth. Sign.

Vidhi M. Chalikwar

Chartered Valuer (India)

Membership No. CAT-I/F-1930

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

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)

Think.Innovate.Create

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



(Annexure - I)

DECLARATION-CUM-UNDERTAKING

- I, Vidhi M. Chalikwar w/o Manoj Chalikwar do hereby solemnly affirm and state that:
- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 22.06.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 21.06.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty





- 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 AESPC7493M
- 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 under consideration being purchased by Mrs. Dipti Sandeep Jayadevkar from Mr. Prasad Jatar & Mrs. Maya Jatar vide Memorandum of Understanding dated 13.05.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Sion to assess value of the property for Bank Loan purpose
3.	identity of the valuer and any other experts involved in the valuation;	Vidhi M. Chalikwar – Regd. Valuer Manoj B. Chalikwar – Regd. Valuer Suraj Zore – Valuation Engineer Shobha Kuperkar – Technical Manager Shamal Bodke – 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 – 21.06.2023 Valuation Date - 22.06.2023 Date of Report - 22.06.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 21:06.2023
7.	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any; Think.Inno	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 22nd June 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 **570.00 Sq. Ft. Carpet Area** in the name **Mr. Prasad Jatar & Mrs. Maya Jatar.**Name of **Proposed Purchaser** is **Mrs. Dipti Sandeep Jayadevkar.** Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.





Property Title

Based on our discussion with the Client, we understand that the subject property is owned by Mr. Prasad Jatar & Mrs. Maya Jatar. Name of Proposed Purchaser is Mrs. Dipti Sandeep Jayadevkar. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring 570.00 Sq. Ft. Carpet Area.

Condition & Repair

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

Valuation Methodology

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

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

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





Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Dipti Sandeep Jayadevkar (31828/2301222)

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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 **570.00 Sq. Ft. Carpet Area**.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

- 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.
- 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.
- 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 / quidelines 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.

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32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD

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Director

Vidhi M. Chalikwar

Chartered Valuer (India)

Membership No. CAT-I/F-1930

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



