

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-1355/23-24	Dated 29-Jun-23
Buyer (Bill to) Union Bank Of India Gokhiware Branch Surucha Muldapat Residency , Ground Floor, Pinto Travels Campus, Gokhiware, Vasai East , Palghar-401208 GSTIN/UIN : 27AAACU0564G1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 002073 / 2301360	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 %	3,000.00
	CGST			270.00
	SGST			270.00
Total				₹ 3,540.00

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

Indian Rupee Three Thousand Five Hundred Forty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	3,000.00	9%	270.00	9%	270.00	540.00
Total	3,000.00		270.00		270.00	540.00

Tax Amount (in words) : **Indian Rupee Five Hundred Forty Only**

Company's Bank Details

Bank Name : **UNION BANK OF INDIA**
 A/c No. : **635301010050194**
 Branch & IFS Code : **Bandra East & UBIN0563536**



UPI Virtual ID : Vastukala@icici

Remarks:

Umesh Kumar & Soni U Kumar - Residential Flat No. 1501, Wing - 8A, "Nakshatra Aarambh", Plot No. 1, Phase - II, Village - Tivari, Naigaon (East), Palghar - 401208, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.

MSME Registration No. - 27222201137

for Vastukala Consultants (I) Pvt Ltd

Rothal
 Authorised 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: **Umesh Kumar & Soni U Kumar**

Residential Flat No. 1501, Wing – 8A, “**Nakshatra Aarambh**”, Plot No. 1, Phase – II, Village – Tivari,
Naigaon (East), Palghar – 401208, State - Maharashtra, Country - India.

Longitude Latitude: 19°21'51.7"N 72°51'46.4"E

Valuation Done for:

Union Bank of India

Gokhivare Branch

Surucha Muldapat Residency, Ground Floor, Pinto Travels Campus, Gokhivare, Vasai East,
Palghar – 401208, State – Maharashtra, Country – India.



Our Pan India Presence at :

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

- 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

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1501, Wing – 8A, “**Nakshatra Aarambh**”, Plot No. 1, Phase – II, Village – Tivari, Naigaon (East), Palghar – 401208, State - Maharashtra, Country - India belongs to **Umesh Kumar & Soni U Kumar**.

Boundaries of the property.

North	:	Internal Road
South	:	Open Plot
East	:	Open Plot
West	:	Global Arena

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for this particular purpose at **₹ 34,25,500.00 (Rupees Thirty Four Lakh Twenty Five Thousand Five Hundred Only)**. As per site inspection 81% of construction work is completed.

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.**

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.06.30 12:50:29 +05'30'

Auth. Sign.



Sharadkumar B. Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22
Encl: Valuation report.



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- | | | | |
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| Delhi NCR | Nashik | Ahmedabad | Jaipur |

- Regd. Office : B1-001, U/B Floor, Boomerang,
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TeleFax : +91 22 28371325/24
mumbai@vastukala.org

If Under Construction, extent of completion as under:			
Foundation	Completed	RCC Plinth	Completed
Full Building RCC	Completed	Internal Brick work	Completed
External Brick work	Completed	Internal Plastering	Completed
External Plastering	Completed	Flooring, Tiling, Kitchen	Up to 21 st Floor Completed
Total	81% Work Completed		
6.	Location of property		:
	a)	Plot No. / Survey No.	: Plot No.1, Old Survey No. 230, New Survey No. 43, Hissa No. 4D of Village – Tivri
	b)	Door No.	: Residential Flat No. 1501
	c)	C.T.S. No. / Village	: Village – Tivri
	d)	Ward / Taluka	: Taluka – Vasai
	e)	Mandal / District	: District – Palghar
	f)	Date of issue and validity of layout of approved map / plan	: Copy of Approved Plan No. VVCMC / TP / CC / SPA – VP – 006 / 28 / 2019 – 20 dated 31.08.2019 issued by
	g)	Approved map / plan issuing authority	: Vasai Virar City Municipal Corporation.
	h)	Whether genuineness or authenticity of approved map/ plan is verified	: Yes
	i)	Any other comments by our empanelled valuers on authentic of approved plan	: No
7.	Postal address of the property		: Residential Flat No. 1501, Wing – 8A, “ Nakshatra Aarambh ”, Plot No. 1, Phase – II, Village – Tivari, Naigaon (East), Palghar – 401208, State - Maharashtra, Country – India.
8.	City / Town		: Naigaon (East), Palghar
	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 – Tivri Vasai Virar City Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		: No
12.	Boundaries of the property		:
			As per Site
			As per Document
	North	Internal Road	Details not available
	South	Open Plot	Details not available
	East	Open Plot	Details not available
	West	Global Arena	Details not available

5.	Number of Floors	:	Stilt + 22 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling Flats in the building	:	6 Flats on 15 th Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Building is under construction
10.	Maintenance of the Building	:	Building is under construction
11.	Facilities Available	:	
	Lift	:	Proposed 2 Lifts
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Stilt + Open Car Parking
	Is Compound wall existing?	:	Proposed, Yes
	Is pavement laid around the building	:	Proposed, Yes

III	FLAT		
1	The floor in which the Flat is situated	:	15 th Floor
2	Door No. of the Flat	:	Residential Flat No. 1501
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak Wood door frame, Flush doors shutters
	Windows	:	Proposed Powder Coated Aluminum Sliding windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Proposed Cement Plastering
4	House Tax	:	
	Assessment No.	:	Details not provided
	Tax paid in the name of:	:	Details not provided
	Tax amount:	:	Details not provided
5	Electricity Service connection No.:	:	Details not provided
	Meter Card is in the name of:	:	Details not provided
6	How is the maintenance of the Flat?	:	Building is under construction
7	Sale Deed executed in the name of	:	Umesh Kumar & Soni U Kumar
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 443.00 (Area as per Index II)
10	What is the floor space index (app.)	:	As per VVCMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 354.00 Balcony Area in Sq. Ft. = 49.00 Total Carpet Area in Sq. Ft. = 403.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 297.00



Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
Rate for Land & other V (3) ii	:	₹ 5,800.00 per Sq. Ft.
Total Composite Rate	:	₹ 8,500.00 per Sq. Ft.
Remark:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per Unit (₹)	Estimated Value (₹)
1	Present total value of the Flat	403.00 Sq. Ft.	8,500.00	34,25,500.00
2	Showcases /			
3	Kitchen arrangements			
4	Superfine finish			
5	Interior Decorations			
6	Electricity deposits / electrical fittings, etc.			
7	Extra collapsible gates / grill works etc.			
8	Potential value, if any			
9	Others			
	Total Value of the property			34,25,500.00
	Realizable value of the property			30,82,950.00
	Distress value of the property			27,40,400.00
	Insurable value of the property (443.00 X 2,500.00)			11,07,500.00
	Guideline value of the property (443.00 X 5,856.00)			25,94,208.00

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



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Actual Site Photographs



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नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Annual Statement of Rates

Year
2023/2024

Selected District: पानसहर

Select Taluka: वसई

Select Village: मीजे - टीवरी- विशेष नियंत्रित प्राधिकरण (वसई प्रभाव)

Search By: Survey No Location

Enter Survey No: 43

Language
English

वपविभाग	पूनी पमीन	निवासी सदनिका	नोंदिस	दुसरे	नौद्योगिक	एरर (Re.)	Attribute
3/1/3-विशेष राहिवान विभागातील विकसनक्षय प्रमिती	5400	57300	62800	71600	62800	जी. मीटर	सर्व्हे नंबर

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Sale Instance

11888350	सूची क्र.2	दुय्यम निबंधक : सह दु नि.वसई 3
28-06-2023		दस्त क्रमांक : 11888/2023
Note :-Generated Through eSearch Module. For original report please contact concern SRO office.		नोंदणी: Regn.63m
गावाचे नाव : टिवरी		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	3173100	
(3) बाजारभाव भाडेपट्टयाच्या बाबत पट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	2478000	
(4) भू.मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन :सदनिका नं: 902.8ए विंग, माळा नं: नववा मजला, इमारतीचे नाव: नक्षत्र आरंभ,प्लॉट नं. 1, फेज नं-2, रोड नं: टिवरी, इतर माहिती. सदनिकेचे क्षेत्र 27.61 चौ. मी. रेरा कारपेट व 9.83 चौ. मी. कारपेट.गाव मौजे टिवरी.विभाग क्र. 3/1/3. ((Survey Number : सर्वे नं 230, नविन सर्वे नं. 43, Hissa No. 4डी :))	
(5) क्षेत्रफळ	41.18 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मे.जेएसबी शेल्टर्स एलएलपी चे भागीदार दिव्येश सेक्सरीया तर्फे कु.मु.चेतन जनार्दन वारंगे वय:-22 पत्ता:-प्लॉट नं. , माळा नं. पहिला मजला, इमारतीचे नाव: प्रतिक प्लाझा, ब्लॉक नं. , रोड नं. एस. व्ही. रोड, पटेल पेट्रोल पंप समोर, गोरगाव प., मुंबई., महाराष्ट्र, मुम्बई. पिन कोड:-400104 पॅन नं:-AACCC238JE 2): नाव:-मान्यता देणार - सुनिल सुनिल म्हात्रे, प्रणाली राकेश घरत उर्फ प्रणाली सुनिल म्हात्रे, सौरभ सुनिल म्हात्रे, आनंदीबाई गजानन भाईर यांचे तर्फे कु.मु.मे.जेएसबी शेल्टर्स एलएलपी चे भागीदार दिव्येश सेक्सरीया तर्फे कु.मु.चेतन जनार्दन वारंगे वय:-22 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. , रोड नं. गाव चंद्रपाडा, तालुका वसई, जिल्हा पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401208 पॅन नं:-AAPFI375A	
(8) दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-संजयकुमार दयाराम यादव .वय:-40, पत्ता:-प्लॉट नं. रूम नं. 6, माळा नं. , इमारतीचे नाव: रतनबेन धोडी बाळ, ब्लॉक नं. , रोड नं. चिंचोली बंदर रोड, अशोक एन्क्लेव्हच्या मागे, चिंचोली, मालाड प मुंबई. महाराष्ट्र, मुम्बई. पिन कोड:-400064 पॅन नं:-ABPPY5563N	
(9) दस्तऐवज करून दिल्याचा दिनांक	06/06/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	06/06/2023	
(11) अनुक्रमांक,खंड व पृष्ठ	11888/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	190400	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(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

13352350 28-06-2023 Note -Generated Through eSearch Module For original report please contact concern SRO office	सूची क्र.2	द्वयम निबंधक : सह दु.नि.वसई 3 दस्त क्रमांक 13352/2023 नोंदणी: Regn.63m
गावाचे नाव : टिवरी		
(1) विलेखाच प्रकार	करारनामा	
(2) मोबदला	3431000	
(3) बाजारभाव/भडपेटटयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2537000	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक असल्यास	1) पालिकेचे नाव:पालघरइतर वर्णन :सदनिका नं: 1806,8बी विंग, माळा नं: अठरावा मजला, इमारतीचे नाव: नक्षत्र आरंभ. ब्लॉक नं: प्लॉट नं. 1,फेज -2, रोड नं: टिवरी, इतर माहिती: सदनिकेचे एकुण क्षेत्र 27.61 चौ.मी.रेरा कारपेट व 9.83 चौ.मी. कारपेट गाव मौजे टिवरी.विभाग क्र. 3/1/3.((Survey Number : नविन 43, जुना 230, हिस्सा नं. 4डी. .))	
(5) क्षेत्रफळ	41.18 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाच्या हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव:मे. जेएसबी शेल्टर्स एलएलपी चे भागीदार जितेंद्र कुमार रंका तर्फे कु. पु. आशिष व्ही मराठे - वय -48 पत्ता -प्लॉट नं. . माळा नं पहिला मजला, इमारतीचे नाव प्रतिक प्लाझा, ब्लॉक नं. . रोड नं. एस व्ही रोड, पटेल पेट्रोल पंप समोर, गोरगांव प., मुंबई, महाराष्ट्र, मुंबई पिन कोड -400062 पॅन नं.-AAPEJ1375A 2) नाव: मान्यता देणार - सुनिता सुनिल म्हात्रे, प्रणाली राकेश घरत उर्फ प्रणाली सुनिल म्हात्रे, सौरभ सुनिल म्हात्रे, आनंदीबाई गजानन भोईर यांचे तर्फे कु. पु. मे. जेएसबी शेल्टर्स एलएलपी चे भागीदार जितेंद्र कुमार रंका तर्फे कु. पु. आशिष व्ही मराठे वय -47 पत्ता -प्लॉट नं. . माळा नं. . इमारतीचे नाव. . ब्लॉक नं. . रोड नं गाव चंद्रपडा, तालुका वसई, जिल्हा पालघर, महाराष्ट्र, ठाणे पिन कोड -401208 पॅन नं.-AAPEJ1375A	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाच्या हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव:नितेश रमाशंकर दुबे - वय -33; पत्ता -प्लॉट नं. ए विंग, 702, माळा नं. . इमारतीचे नाव जलधारा बिल्डींग, ब्लॉक नं. . रोड नं मनोज प्रेन स्टोअर समोर, संतोष नगर, फिल्म सिटी रोड गणेश मंदिर, गोरगांव पूर्व, मुंबई, महाराष्ट्र, मुंबई पिन कोड -400065 पॅन नं.-BPNPD3838N 2) नाव:जोत्सना नितेश दुबे - वय -33; पत्ता -प्लॉट नं. ए विंग, 702, माळा नं. . इमारतीचे नाव: जलधारा बिल्डींग, ब्लॉक नं. . रोड नं मनोज प्रेन स्टोअर समोर, संतोष नगर, फिल्म सिटी रोड गणेश मंदिर, गोरगांव पूर्व, मुंबई, महाराष्ट्र, मुंबई पिन कोड -400045 पॅन नं.-ANMPT0453D	
(9) दस्तऐवज करून दिल्याचा दिनांक	27/06/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	27/06/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	13352/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	205900	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शेरा		
मूल्यक्रमासाठी विचारात घेतवेल्या तपशील :-		
मुद्रांक शुल्क आकारतल्या निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	


Price Indicators

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Home > Property for Sale in Mumbai > Flats for Sale in Mumbai > Flats for Sale in Naigaon > 1 BHK Flats for Sale in Naigaon > 625 Sq-ft
Posted on Jun 28, 23 Property ID: 62298237

₹33.0 Lac How much loan can I get?

1 BHK 625 Sq-ft Flat For Sale **Naigaon, Mumbai**



East Facing Property

[Contact Agent](#) [Get Phone No.](#)

1 Bed 3 Baths 3 Balconies Unfurnished

Carpet Area 403 sqft * 4.896sqft	Developer JSB Shelters LLP	Project Nakshatra Aarambh
Floor 9 (Out of 23 Floors)	Transaction Type New Property	Status Ready to Move
Facing East	Lifts 2	Furnished Status Unfurnished

Last contact made 115 days ago

Contact Agent
Apna Property +91 7710000000

Your Name
Name field can't be left blank. Please enter your name!

Email
Email ID field can't be left blank. Please enter!

Mobile Number
(IND +91) | |

Agree to Magicbricks Terms of Use

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[Download Brochure](#)

More Details


Price Breakup	₹33 Lac ₹1,65,000	Approx. Registration Charges ₹1,500 Monthly
Booking Amount	₹51,000	
Address	Nakshatra Armbh, Naigaon, Mumbai - Mira Road and Beyond, Maharashtra	
Landmarks	near by school	

magicbricks
Buy Rent Sell Home Loans
Login Post Property

Home > Property for Sale in Mumbai > Flats for Sale in Mumbai > Flats for Sale in Naigaon East > 1 BHK Flats for Sale in Naigaon East > 680 Sq-ft
Posted on Jun 22, 23 Property ID: 6619620

₹38.0 Lac How much loan can I get?

1 BHK 680 Sq-ft Flat For Sale **Naigaon East, Mumbai**



North - West Facing

[Contact Agent](#) [Get Phone No.](#)

7 Bed 3 Baths 2 Balconies Semi-Furnished

Carpet Area 400 sqft * 4.827sqft	Developer JSB Shelters LLP	Project Nakshatra Aarambh
Floor 1 (Out of 22 Floors)	Transaction Type New Property	Additional Rooms 1 Store Room
Facing North - West	Lifts 2	Furnished Status Semi-Furnished

Contact Agent
Varsha Shukla +91 7700000000

Your Name
Name field can't be left blank. Please enter your name!

Email
Email ID field can't be left blank. Please enter!

Mobile Number
(IND +91) | |

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More Details

Price Breakup	₹38.0 Lac ₹1,89,950	Approx. Registration Charges ₹2,450 Monthly
Booking Amount	₹51,000	
RERA ID	P99000027563	
Address	Naigaon, Mumbai, Naigaon East, Mumbai - Mira Road and Beyond, Maharashtra	
Landmarks	Naigaon east.	

Annexure – II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. The information furnished in my valuation report dated 30.06.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 24.06.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, 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.
- g. 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.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **30th 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's representative and site visit conducted, we understand that the subject property is Residential Flat, **Total Carpet Area in Sq. Ft. = 403.00** in the name of **Umesh Kumar & Soni U Kumar**. 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, **Total Carpet Area in Sq. Ft. = 403.00.**

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.

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. (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
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.



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **30th June 2023**.

The term **Fair Market Value** is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for this particular purpose at **₹ 34,25,500.00 (Rupees Thirty Four Lakh Twenty Five Thousand Five Hundred Only)**. As per site inspection 81% of construction work is completed.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.06.30 12:11:53 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22



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