

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Shalu Kadian & Mr. Naveen Kadian**

Residential Flat No. 0101, 1st Floor, Building No. V6, "**Vihang Valley Phase II Co-op. Hsg. Soc. Ltd.**",
Kasarvadavali, Ghodbunder Road, Village – Owale, Thane (West), Taluka & District – Thane,
PIN Code - 400 615, State – Maharashtra, Country – India.

Longitude Latitude: 19°15'56.3"N 72°57'42.0"E

Valuation Done for:

State Bank of India

RACPC Thane Branch

Retail Assets Centralized, Processing Centre, Dosti Pinnacle , Plot no E7, Near New Passport Office,
Gate No-3, Road No 22, Panchpakhadi Village Wagle Industrial Estate, Thane - 400604,
State - Maharashtra, Country - India.

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report Prepared For: SBI / RACPC Thane Branch/ Mrs. Shalu Kadian (24472/40550)

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Vastu/Mumbai/05/2022/24472/40550

12/12-130-PASH

Date: 12.05.2022

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 0101, 1st Floor, Building No. V6, "**Vihang Valley Phase II Co-op. Hsg. Soc. Ltd.**", Kasarvadavali, Ghodbunder Road, Village – Owale, Thane (West), Taluka & District – Thane, PIN Code - 400 615, State – Maharashtra, Country – India belongs to **Mrs. Shalu Kadian & Mr. Naveen Kadian.**

Boundaries of the property.

North : Under Construction Building
 South : Parking Area & Road
 East : Society Garden
 West : Building No. V5

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 **SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** purpose at ₹ **74,52,162.00 (Rupees Seventy Four Lakh Fifty Two Thousand One Hundred Sixty Two 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.**

Director
Sharadkumar B. Chalikwar

Auth. Sign.

Govt. Reg. Valuer
 Chartered Engineer (India)
 Reg. No. (N) CCIT/1-14/52/2008-09
 SBI Empanelment No.: SME/TCC/2021-22/85/13



Encl: Valuation report.

Mumbai

121, 1st Floor, Ackruti Star,
 Central Road, MIDC,
 Andheri (E), Mumbai - 400 093,
 (M.S.), INDIA

Tel. : +91 22 28371325
 Fax : +91 22 28371324
 mumbai@vastukala.org

Delhi NCR

L-306, Sispal Vihar,
 AWHO Society, Sohna Road,
 Sector - 49, Gurgaon,
 Haryana - 122018, INDIA

Mobile : +91 9216912225
 +91 9819670183
 delhincr@vastukala.org

Nanded

28, S.G.G.S. -
 Stadium Complex,
 Gokul Nagar,
 Nanded - 431 602, (M.S.), INDIA

Tel. : +91 2462 244288
 +91 2462 239909
 nanded@vastukala.org

Aurangabad

Plot No. 106, N-3, CIDCO,
 Aurangabad - 431 005,
 (M.S.), INDIA

Tel. : +91 240 2485151
 Mobile : +91 9167204062
 +91 9860863601
 aurangabad@vastukala.org

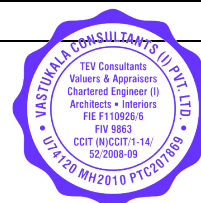
Vastukala Consultants (I) Pvt. Ltd.121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,
The Branch Manager,
State Bank of India
RACPC Thane Branch

Retail Assets Centralized, Processing Centre, Dosti Pinnacle ,
 Plot no E7, Near New Passport Office, Gate No-3, Road No 22,
 Panchpakhadi Village Wagle Industrial Estate, Thane - 400604,
 State - Maharashtra, Country - India..

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess realizable value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Purpose.
2.	a) Date of inspection	: 11.05.2022
	b) Date on which the valuation is Made	: 12.05.2022
3.	List of documents produced for perusal: i) Copy of Agreement for Sale dated 17.03.2018 ii) Copy of Occupancy Certificate Document No. V.P. No. 2008 / 37 - TMC / TDD - 131 dated 20.10.2015 issued by Thane Municipal Corporation iii) Copy of Society Registration Certificate dated 28.04.2017	
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)	: Mrs. Shalu Kadian & Mr. Naveen Kadian Address: Residential Flat No. 0101, 1st Floor, Building No. V6, "Vihang Valley Phase II Co-op. Hsg. Soc. Ltd.", Kasarvadavali, Ghodbunder Road, Village – Owale, Thane (West), Taluka & District – Thane, PIN Code - 400 615, State – Maharashtra, Country – India. Contact Person: Mr. Sachin Khunte Contact No. 7304796335 Joint Ownership Details of share of ownership is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential Flat No. 0101 is located on 1st floor. The composition of flat is 2 Bedrooms + Living Room + Kitchen + Bathroom + W.C. + Balcony Area + Dry Area. Along with Open Car Parking Space No. 31. The property is at 10.00 Km. distance from nearest railway station Thane
6.	Location of property	:



	a)	Plot No. / Survey No.	:	Survey No. 69/1,5, 74/4, 74/1/1, 74/1/2, 74/1/3, 74/2A,2B, 74/3,5, 77/1, 77/2,3, 72/4 78/3B, 78/3A, 78/1A, 78/1B, 78/4, 75/1, 75/2, 69/4, 6, 3A of Village - Owale
	b)	Door No.	:	Residential Flat No. 0101
	c)	C.T.S. No. / Village	:	Village – Owale
	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 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	:	N.A.
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.
7.		Postal address of the property	:	Residential Flat No. 0101, 1st Floor, Building No. V6, "Vihang Valley Phase II Co-op. Hsg. Soc. Ltd.", Kasarvadavali, Ghodbunder Road, Village – Owale, Thane (West), Taluka & District – Thane, PIN Code - 400 615, State – Maharashtra, Country – India.
8.		City / Town	:	Village – Owale, Kasarvadavali, Ghodbunder Road, Thane (West)
		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 – Owale Thane 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	:	Under Construction Building Details not available
		South	:	Parking Area & Road Details not available
		East	:	Society Garden Details not available
		West	:	Building No. V5 Details not available
13		Dimensions of the site		N. A. as property under consideration is a Residential Flat in a building.
				A B As per the Deed Actuals
		North	:	- -
		South	:	- -



	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 549.00 Dry Area in Sq. Ft. = 19.00 Balcony Area in Sq. Ft. = 20.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 585.50 Say = 586.00 Sq. Ft. (Area as per Agreement for Sale) Built up Area in Sq. Ft. = 703.00 (Carpet Area as per Agreement + 20%)	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°15'56.3"N 72°57'42.0"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 586.00 Sq. Ft. (Area as per Agreement for Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant & in bank's possession	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 69/1,5, 74/4, 74/1/1, 74/1/2, 74/1/3, 74/2A,2B, 74/3,5, 77/1, 77/2,3, 72/4 78/3B, 78/3A, 78/1A, 78/1B, 78/4, 75/1, 75/2, 69/4, 6, 3A of Village - Owale	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Owale Thane Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 0101, 1st Floor, Building No. V6, "Vihang Valley Phase II Co-op. Hsg. Soc. Ltd.", Kasarvadavali, Ghodbunder Road, Village – Owale, Thane (West), Taluka & District – Thane, PIN Code - 400 615, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2015 (As per Occupancy Certificate)	
5.	Number of Floors	:	Stilt + 16 Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
	Number of Dwelling units in the building	:	4 Flat on 1st floor	
	Quality of Construction	:	Good	
	Appearance of the Building	:	Good	
	Maintenance of the Building	:	Good	



	Facilities Available	:	
	Lift	:	2 Lifts
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Open Car Parking Space No. 31
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	Residential Flat		
1	The floor in which the Flat is situated	:	1st Floor
2	Door No. of the Flat	:	Residential Flat No. 0101
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab (R)
	Flooring	:	Vitrified Tile flooring
	Doors	:	Teak Wood door frame, Solid flush with safety doors
	Windows	:	Powdered coated aluminum sliding windows
	Fittings	:	Concealed Plumbing with C.P. fittings Electrical wiring with concealed
	Finishing	:	Cement plastering, POP false ceiling
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the Flat?	:	Normal
7	Sale Deed executed in the name of	:	Mrs. Shalu Kadian & Mr. Naveen Kadian
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. = 703.00 (Carpet Area as per Agreement + 20%)
10	What is the floor space index (app.)	:	As per Thane Municipal Corporation norms
11	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 549.00 Dry Area in Sq. Ft. = 19.00 Balcony Area in Sq. Ft. = 20.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 585.50 Say = 586.00 Sq. Ft. (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Vacant & in bank's possession
15	If rented, what is the monthly rent?	:	₹ 15,500.00 Expected rental income per month

IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 12,000.00 to ₹ 14,000.00 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).	:	₹ 13,000.00 per Sq. Ft.
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 10,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office	:	₹ 82,000.00 per Sq. M. i.e. ₹ 7,618.00 per Sq. Ft.
	Guideline rate obtained from the Registrar's Office (After depreciation)	:	₹ 75,420.00 per Sq. M. i.e. ₹ 7,007.00 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 / 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.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,700.00 per Sq. Ft.
	Age of the building	:	7 Years
	Life of the building estimated	:	53 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	10.50%
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,417.00 per Sq. Ft.

	Rate for Land & other V (3) ii	:	₹ 10,300.00 per Sq. Ft.
	Total Composite Rate	:	₹ 12,717.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

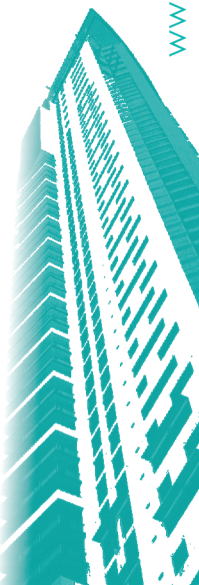
Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat (incl. car parking)	586.00 Sq. Ft.	12,717.00	74,52,162.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Present Market Value of the property			74,52,162.00
	Realizable Value of the property			63,34,338.00
	Distress sale value of the property			52,16,513.00
	Insurable value of the property (703.00 Sq. Ft. X ₹ 2,700.00)			18,98,100.00
	Guideline value of the property (703.00 Sq. Ft. X ₹ 7,007.00)			49,25,921.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 12,000.00 to ₹ 14,000.00 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 Commercial application in the locality etc. We estimate ₹ 12,717.00 per Sq. Ft. (After depreciation) on Carpet Area for valuation.

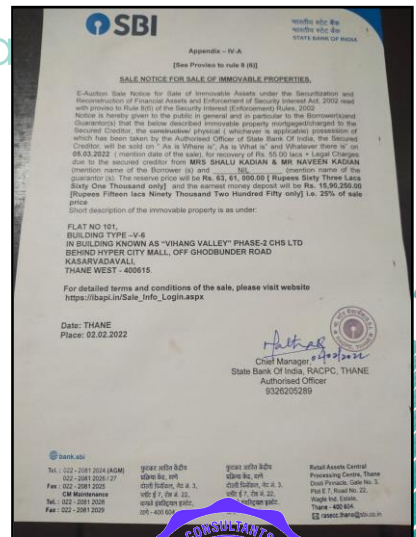
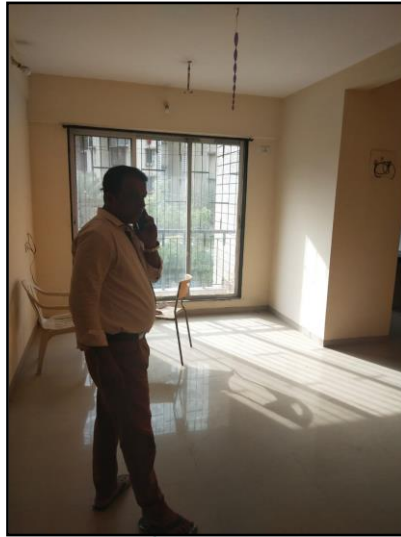
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future	₹ 15,500.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



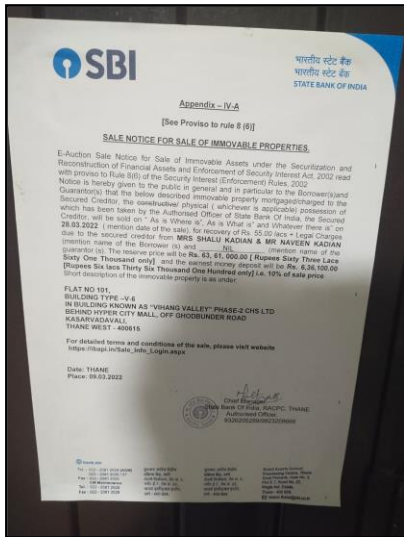
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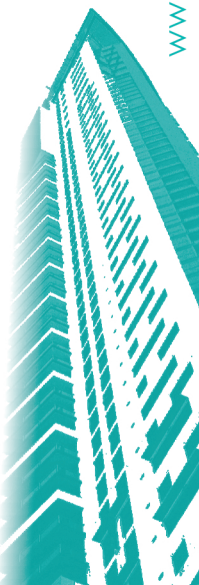
Actual site Photographs



Actual site Photographs

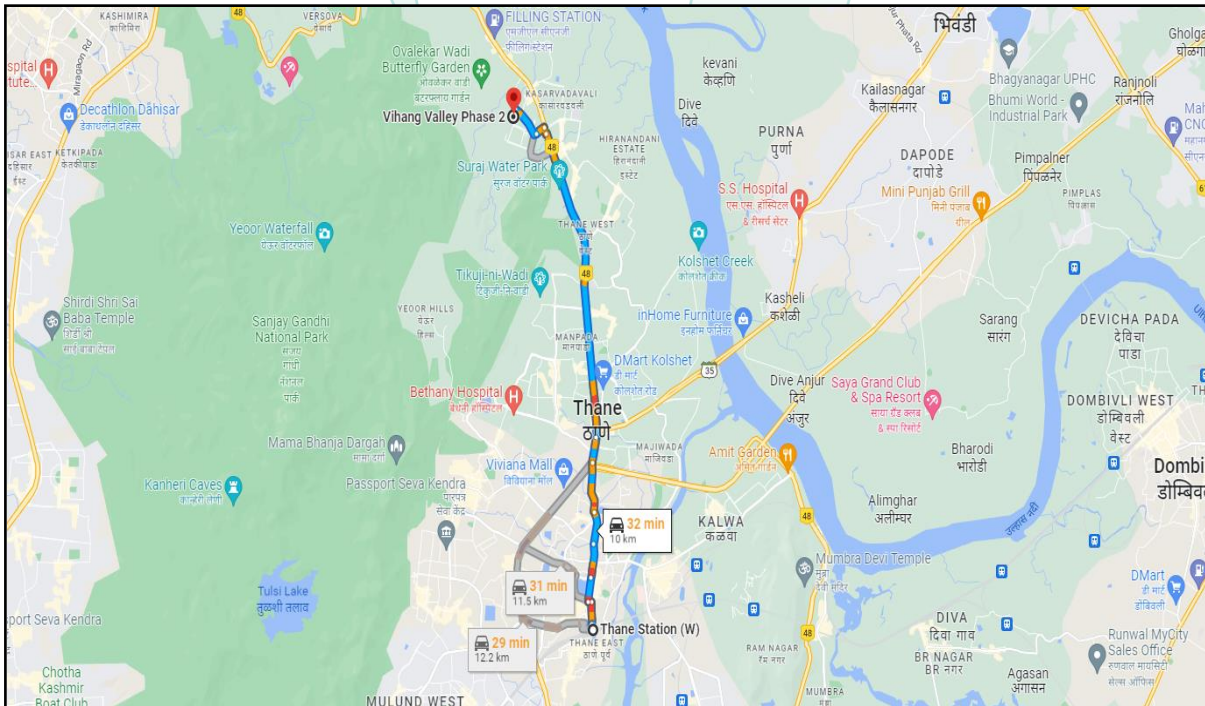
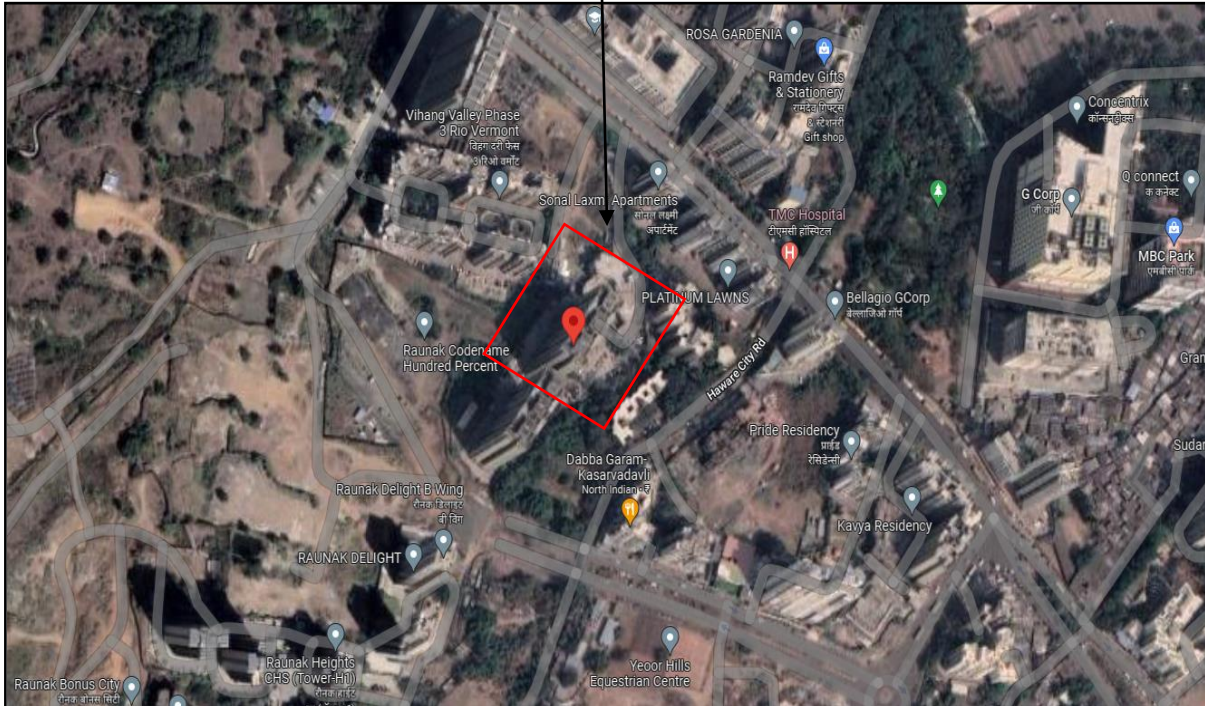


Th



Route Map of the property

Site u/r




Longitude Latitude: 19°15'56.3"N 72°57'42.0"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 10.00 Km.)



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Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year

20222023

Annual Statement of Rates

Language

English

Selected District ठाणे

Select Taluka ठाणे

Select Village गावाचे नाव : ओदळे

Search By Survey No Location

Enter Survey No 69

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs.)	Attribute
20/78-1ब/3) रस्त्यापासून दुर असलेला भाग व वरील "1अ/3" मध्ये दर्शविलेल्या सर्वे नंबर व्यतिरीक्त ओदळेतील उर्वरित सर्वे क्रमांक	16200	82000	77400	87800	77400	चौ. मीटर	सर्व्हे नंबर

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Near Me 🔍

Home > Property in Mumbai > Apartments in Mumbai > Apartments in Sai Nagar > 2 BHK Apartments in Sai Nagar > 60 to 65 Lakh Posted on Apr 01, 2022 | Ready to move


₹ 64 Lac @ 12,800 per sq.ft.
Estimated EMI ₹ 51,117

2BHK 2Baths
Residential Apartment for Sale
in Vihang Valley, Sai Nagar, Mumbai Thane, Mumbai

RERA STATUS | REGISTERED | Registration No: P51700007077 | Website: <https://maharera.mahaonline.gov.in>

Overview
Society
Owner Details
Recommendations
Price Trends
Registry Record

Property (10) | Society (9)



Photos (1/10)

Area
Carpet area: 500 sq.ft. (46.45 sq.m.)

Price
₹ 64 Lac+ Govt Charges & Tax
@ 12,800 per sq.ft. (Negotiable)

Floor Number
3rd of 7 Floors

Configuration
2 Bedrooms, 2 Bathrooms, 1 Balcony

Address
Vihang Valley
Sai Nagar, Mumbai Thane

Property Age
5 to 10 Year Old

Places nearby View All (37)

Phase 1 A3, Sai Nagar, Mumbai Thane, Mumbai

Dhanlaxmi Shopping
Pousmatra Mandir
Ganesh Mandir
ganesh temple
Bank of baroda ATM
Bank of ma

magicbricks
Buy - Rent - Sell - Tools & Advice - What's New - Property Services - Blog - Help -


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Property ID: 60201443

₹ 77.0 Lac

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2 BHK 600 Sq-ft Flat
For Sale Ghodbunder Road, Thane




Agent 5000+ Buyers Served

Nagesh Kadam

Contact Now

PROPERTY DETAILS
PROJECT DETAILS
LOCALITY DETAILS
PRICE TRENDS
AGENT DETAILS
Posted on: May 10, '22



1 photo

Bedrooms	Bathrooms	Balconies
2 See Dimensions	2	2
Carpet area		
600 sqft		
₹ 12,833/sqft		
Developer		Project
Vihang Group		Vihang Valley
Status	Transaction type	Floor
Ready to Move	Resale	3 (Out of 16 Floors)
	Free Legal Title Check	Car parking
		1 Open

Contact Agent
Save for Later
♥

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Home > Property for Sale in Thane > Flats for Sale in Thane > Flats for Sale in Kasarvadavali > 1 BHK Flats for Sale in Kasarvadavali > 600 Sq-ft Property ID: 60219461

₹ 54.4 Lac **1 BHK 600 Sq-ft Flat**
 For Sale in Kasarvadavali, Thane
 Agent Name: Rakesh Chaugule · 500+ Buyers Served
 Certified Agent [Contact Now](#)
 Trusted by Users · Genuine Listings · Market Knowledge

PROPERTY DETAILS · PROJECT DETAILS · LOCALITY DETAILS · PRICE TRENDS · AGENT DETAILS Posted on: May 11, 22

	Bedroom	Bathrooms	Balconies	
	1 See Dimension	2	2	
	Carpet area	Loading		
	420 sqft ₹ 12,952/sqft	30%		
Developer	Project			
<u>Vihang Group</u>	<u>Vihang Valley</u>			
Status	Transaction type	Floor	Car parking	
Ready to Move	Resale	15 (Out of 16 Floors)	1 Open	
	Free Legal Title Check			

USP East Facing Property [Download Brochure](#) [Share Property Feedback](#)

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Sale Instances

Index 2		सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 5
5943335			दस्त क्रमांक : 5943/2021
18-05-2021			नोंदणी :
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.			Regn:63m
गावाचे नाव : ओवळे			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	7300000		
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	4682989.5		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव/ठाणे म.न.पा.इतर वर्णन :सदनिका नं. 1001, माळा नं. दहावा मजला,विल्हींग नं. व्ही-3, इमारतीचे नाव: विहंग व्हॅली फेज II को-ऑप.हो.सो.लि., ब्लॉक नं. ओवळे, रोड नं. घोडबंदर रोड,ठाणे प. - 400615, इतर माहिती: सदनिकेचे क्षेत्र 585.50 चौ.फूट कारपेट.झोन नं. 20/78-1ब/3((Survey Number : 69/1, 69/5, 74/4 & 77/1 :))		
(5) क्षेत्रफळ	585.50 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:- प्रकाश नामदेव खाडे . वय:-52; पत्ता:-प्लॉट नं. फ्लॉट नं. 1001, माळा नं. दहावा मजला, विल्हींग नं. व्ही-3, इमारतीचे नाव: विहंग व्हॅली फेज 2 को-ऑप.हो.सो.लि., ब्लॉक नं. ओवळे, रोड नं. घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-AGZPK1236B		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1); नाव:- कार्तिक कृष्णमूर्ती . वय:-34; पत्ता:-प्लॉट नं. फ्लॉट नं. बी-8, माळा नं. . इमारतीचे नाव: सनवाईन अपार्टमेंट, ब्लॉक नं. शास्त्री नगर, जुना डोंबीवली रोड, रिश्वा स्टॅज -1 जवळ, रोड नं. विष्णू नगर, डोंबिवली प., कल्याण, महाराष्ट्र, ठाणे. पिन कोड:-421202 पॅन नं:-AATPI6729H		
(9) दस्तऐवज करून दिल्याचा दिनांक	26/03/2021		
(10)दस्त नोंदणी केल्याचा दिनांक	26/03/2021		
(11)अनुक्रमांक,खंड व पृष्ठ	5943/2021		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	292000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)चौरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील :-			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.			

Index 2		सूची क्र.2	दुय्यम निबंधक : सह दु.नि.ठाणे 5
2575335			दस्त क्रमांक : 2575/2021
18-05-2021			नोंदणी :
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.			Regn:63m
गावाचे नाव : ओवळे			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	7600000		
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	5330924.28		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव/ठाणे म.न.पा.इतर वर्णन :सदनिका नं. 1101, माळा नं. अकरावा मजला,विल्हींग नं. व्ही-3, इमारतीचे नाव: विहंग व्हॅली फेज II को-ऑप.हो.सो.लि., ब्लॉक नं. ओवळे, रोड : घोडबंदर रोड,ठाणे प. - 400615, इतर माहिती: सदनिकेचे क्षेत्रफळ 585.50 चौ. फूट कारपेट.सोबत दोन कार पार्किंग एक खातची व एक बरची (स्टॅज) पार्किंग नं. 79 & 80 सहित.झोन नं. 20/78-1ब/3((Survey Number : 69/1, 69/5, 74/4 & 77/1 :))		
(5) क्षेत्रफळ	585.50 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:- किशोर एन. साळुंके . वय:-52; पत्ता:-प्लॉट नं. फ्लॉट नं. 1101, माळा नं. अकरावा मजला, विल्हींग नं. व्ही-3, इमारतीचे नाव: विहंग व्हॅली फेज 2 को-ऑप.हो.सो.लि., ब्लॉक नं. ओवळे, रोड नं. घोडबंदर रोड, ठाणे प., महाराष्ट्र, ठाणे. पिन कोड:-400615 पॅन नं:-ALLPS7711C		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1); नाव:- अश्विनी चेतन बोरसे . वय:-29; पत्ता:-प्लॉट नं. फ्लॉट नं. ए-501, माळा नं. पाचवा मजला, इमारतीचे नाव: चेंबूर ज्योती को-ऑप.हो.सो.लि., विल्हींग नं. 89, ब्लॉक नं. टिळक नगर, चेंबूर, मुंबई, रोड नं. , महाराष्ट्र, मुंबई, पिन कोड:-400089 पॅन नं:-BENPK0233D 2); नाव:- चेतन किशोर बोरसे . वय:-33; पत्ता:-प्लॉट नं. फ्लॉट नं. ए-501, माळा नं. पाचवा मजला, इमारतीचे नाव: चेंबूर ज्योती को-ऑप.हो.सो.लि., विल्हींग नं. 89, ब्लॉक नं. टिळक नगर, चेंबूर, मुंबई, रोड नं. , महाराष्ट्र, मुंबई, पिन कोड:-400089 पॅन नं:-AONPB1069D		
(9) दस्तऐवज करून दिल्याचा दिनांक	05/02/2021		
(10)दस्त नोंदणी केल्याचा दिनांक	05/02/2021		
(11)अनुक्रमांक,खंड व पृष्ठ	2575/2021		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	304000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)चौरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील :-			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.			



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.

We hope this will satisfy your requirements.



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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 is ₹ **74,52,162.00 (Rupees Seventy Four Lakh Fifty Two Thousand One Hundred Sixty Two Only).**

Place: Mumbai

Date: 12.05.2022

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



Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME/TCC/2021-22/85/13

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)

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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, Sharadkumar Chalikwar son of Shri. Baburao 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 12.05.2022 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 11.05.2022. 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;
- l. 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 AEAPC0117Q
- 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. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- z. Further, I hereby provide the following information.

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Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is purchased by Mrs. Shalu Kadian & Mr. Naveen Kadian from Mr. Ajit Ashok Mahajan & Mrs. Monica Ajit Mahajan vide Agreement for Sale dated 17.03.2018
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Thane Branch to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Manoj B. Chalikwar – Regd. Valuer Harshad Panchal – Valuation Engineer Prajakta Patil – Technical Manager Shobha Kuperkar – Technical Manager
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 – 11.05.2022 Valuation Date – 12.05.2022 Date of Report – 12.05.2022
6.	inspections and/or investigations undertaken;	Physical Inspection done on 11.05.2022
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 Commercial 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 **12th May 2022** 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 advice 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 documents and site visit conducted, we understand that the subject property is Residential Flat, admeasuring area **Carpet Area in Sq. Ft. = 586.00** in the name of **Mrs. Shalu Kadian & Mr.**



Naveen Kadian. 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 bank representative & received from documents, we understand that the subject property is owned by **Mrs. Shalu Kadian & Mr. Naveen Kadian.** 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 documents, we understand that the Residential Flat, admeasuring area **Carpet Area in Sq. Ft. = 586.00**

Condition & Repair

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

Valuation Methodology

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

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar



properties in an open and competitive market and is particularly useful in estimating the value of the 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.

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 documents and site visit conducted, we understand that the subject property is Residential Flat, admeasuring area **Carpet Area in Sq. Ft. = 586.00**

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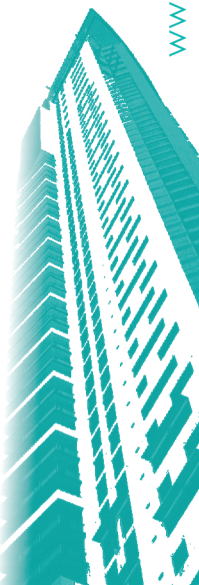


ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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.



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(Annexure – II)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

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



conduct the valuation independent of external influences.

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

Confidentiality

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

Information Management

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

Gifts and hospitality:

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

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



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

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

Miscellaneous

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



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess of the property under reference for **SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** as on **12th May 2022**.

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 for this particular purpose at **₹ 74,52,162.00 (Rupees Seventy Four Lakh Fifty Two Thousand One Hundred Sixty Two Only)**.

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

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME/TCC/2021-22/85/13

Auth. Sign.



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company