

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande**

Residential Flat No. 2202, 22nd Floor, Building No. A, “**ANP Memento**”, Village – Wakad,
Taluka – Mulshi, District – Pune, PIN – 411057, State - Maharashtra, Country - India.

Longitude Latitude: 18°36'00.4"N 73°44'50.0"E

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Valuation Done for:

Union Bank of India

Nanded Main Branch




New Santkrupa Market, G. G. Road, Nanded – 431601, State – Maharashtra, Country – India.



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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 2202, 22nd Floor, Building No. A, “**ANP Memento**”, Village – Wakad, Taluka – Mulshi, District – Pune, PIN – 411057, State - Maharashtra, Country - India belongs to **Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande**.

Boundaries of the property.

North : Dange Chowk Road
South : Open Plot
East : Royal Entrada Society
West : Under Construction Building

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 ₹ **1,17,48,000.00 (Rupees One Crore Seventeen Lakh Forty Eight Thousand Only)**. As per site inspection 34% 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.**



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Director

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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Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,
The Branch Manager
Union Bank of India
Nanded Main Branch
 New Santkrupa Market,
 G. G. Road, Nanded – 431601,
 State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess fair market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection : 12.07.2023
	b)	Date on which the valuation is made : 13.07.2023
3.	List of documents produced for perusal	:
	1. Copy of Agreement for Sale dated 12.06.2023. 2. Copy of RERA Registration Certificate No. P52100026219 dated 30.08.2020. 3. Copy of Approved Plan No. BP / Wakad / 186 / 2022 dated 21.12.2022 issued by Pimpri Chinchwad Municipal Corporation. 4. Copy of Commencement Certificate No. BP / Wakad / 186 / 2022 dated 21.12.2022 issued by Pimpri Chinchwad Municipal Corporation.	
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)	: Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande <u>Address:</u> Residential Flat No. 2202, 22 nd Floor, Building No. A, “ ANP Memento ”, Village – Wakad, Taluka – Mulshi, District – Pune, PIN – 411057, State - Maharashtra, Country – India. <u>Contact Person:</u> Mr. Sameer Tawar – (Sales Person) Contact No. 8956506370 Joint Ownership (Details of ownership share not available)
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential Flat No. 2202 in under construction building. The flat is located on 22 nd floor in the said under construction building. As per approved plan, the composition of flat is 3 Bedrooms + Living Room + Dining + Kitchen + 3 Toilets + Sit-Out Area + Passage (i.e., 3BHK + 3 Toilets). The property is at 7.8 Km distance from nearest railway station Chinchwad. At the time of inspection Building was under construction.

If Under Construction, extent of completion as under:			
	Foundation	Completed	RCC Plinth
	Podium Slab	Completed	RCC Slab
	Total	34% Work Completed	
6.	Location of property		:
	a)	Plot No. / Survey No.	: Survey No. 83/2B, 83/4, 87/1/2/B, 87/1/2/C, 88/1, 88/2, 88/3 & 139/5A(Part) of Village – Wakad
	b)	Door No.	: Residential Flat No. 2202
	c)	C.T.S. No. / Village	: Village – Wakad
	d)	Ward / Taluka	: Taluka – Mulshi
	e)	Mandal / District	: District – Pune
	f)	Date of issue and validity of layout of approved map / plan	: Copy of Approved Plan No. BP / Wakad / 186 / 2022 dated 21.12.2022 issued by Pimpri Chinchwad
	g)	Approved map / plan issuing authority	: Municipal Corporation.
	h)	Whether genuineness or authenticity of approved map/ plan is verified	: Building is under construction
	i)	Any other comments by our empanelled valuers on authentic of approved plan	: No
7.	Postal address of the property		: Residential Flat No. 2202, 22 nd Floor, Building No. A, “ANP Memento”, Village – Wakad, Taluka – Mulshi, District – Pune, PIN – 411057, State - Maharashtra, Country – India.
8.	City / Town		: Wakad, Pune
	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 – Wakad Pimpri Chinchwad 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		Dange Chowk Road
	South		Open Plot
	East		Royal Entrada Society
	West		Under Construction Building
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. = 962.00 Balcony Area in Sq. Ft. = 106.00 Total Carpet Area in Sq. Ft. = 1,068.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 1,175.00 (Total Carpet + 10%)
14.1	Latitude, Longitude & Co-ordinates of Flat	:	18°36'00.4"N 73°44'50.0"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 962.00 Balcony Area in Sq. Ft. = 106.00 Total Carpet Area in Sq. Ft. = 1,068.00 (Area as per Agreement for Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Building is under construction
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	Survey No. 83/2B, 83/4, 87/1/2/B, 87/1/2/C, 88/1, 88/2, 88/3 & 139/5A(Part) of Village – Wakad
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Wakad Pimpri Chinchwad Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 2202, 22 nd Floor, Building No. A, “ANP Memento”, Village – Wakad, Taluka – Mulshi, District – Pune, PIN – 411057, State - Maharashtra, Country – India.
3.	Description of the locality Residential / Industrial / Mixed	:	Residential
4.	Year of Construction	:	Building is under construction
5.	Number of Floors	:	Ground + 4 Podiums + 23 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling Flats in the building	:	4 Flats on 22 nd 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 3 Lifts
	Protected Water Supply	:	Proposed Municipal Water supply

	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed One Covered Tandem Car Parking Space Bearing No. P1-189/DP1-189 on the 1 st Podium Floor
	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	:	22 nd Floor
2	Door No. of the Flat	:	Residential Flat No. 2202
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	:	Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande
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. = 1,175.00 (Total Carpet + 10%)
10	What is the floor space index (app.)	:	As per PCMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 962.00 Balcony Area in Sq. Ft. = 106.00 Total Carpet Area in Sq. Ft. = 1,068.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Industrial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Building is under construction
15	If rented, what is the monthly rent?	:	₹ 30,000.00 Expected rental income per month after building completion
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area

3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 10,000.00 to ₹ 12,000.00 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).	:	₹ 11,000.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 8,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	₹ 85,526.00 per Sq. M. i.e., ₹ 7,946.00 per Sq. Ft.
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	:	New Construction
	Life of the building estimated	:	60 Years after building completion (Subject to proper, preventive periodic maintenance & structural repairs.)
	Depreciation percentage assuming the salvage value as 10%	:	Building is under construction
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 8,300.00 per Sq. Ft.
	Total Composite Rate	:	₹ 11,000.00 per Sq. Ft. (Including Car Parking)
	Remark: Internal visit not allowed at site. The details about the work progress status has been provided by Sales Person Mr. Sameer Tawar (Contact No. 8956506370)		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per Unit (₹)	Estimated Value (₹)
1	Present total value of the Flat	1,068.00 Sq. Ft.	11,000.00	1,17,48,000.00
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			1,17,48,000.00
	Realizable value of the property			1,05,73,200.00
	Distress value of the property			93,98,400.00
	Insurable value of the property (1,175.00 X 2,700.00)			31,72,500.00
	Guideline value of the property (As per Index II)			93,35,814.84

Justification for price /rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month. In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 10,000.00 to ₹ 12,000.00 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 in the locality etc. We estimate ₹ 11,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 30,000.00 Expected rental income per month after building completion
iii) Any likely income it may generate	Rental Income

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Actual Site Photographs

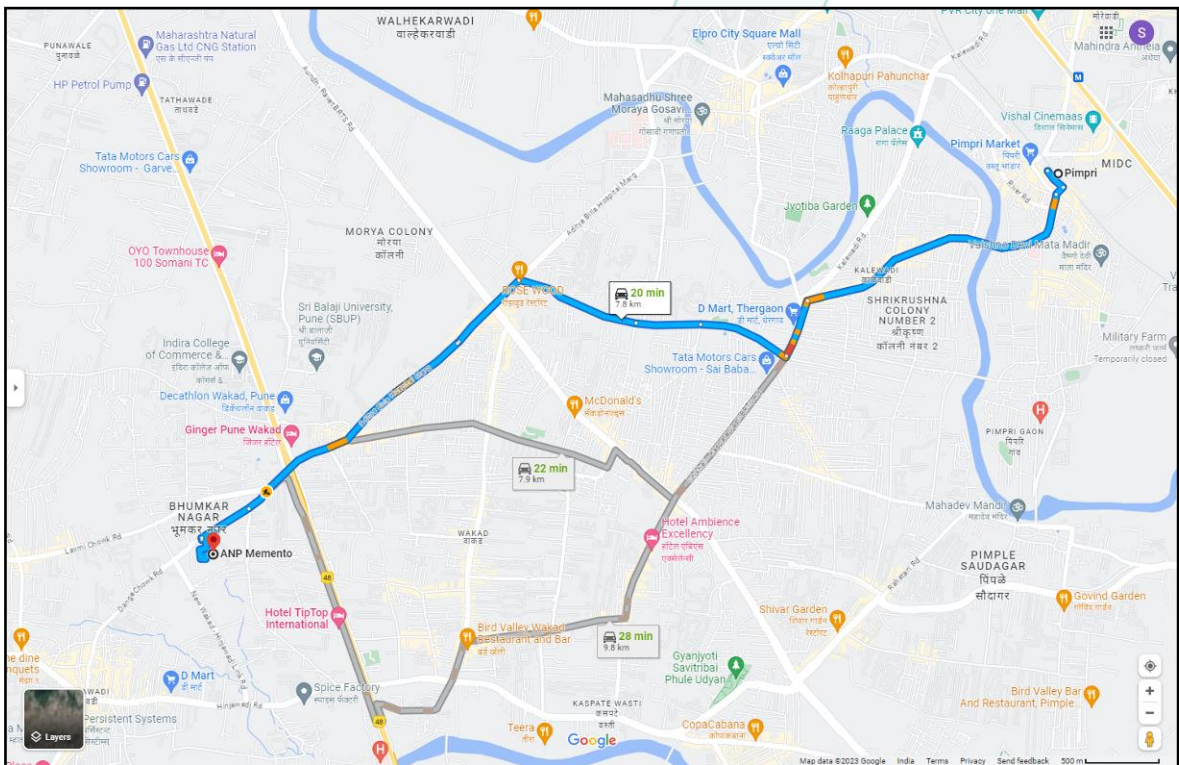


जामीन मालिक नाव व पत्ता	मे. पाईव्ह स्टार कॉन्स्ट्रक्शन कंपनी, पुणे - ४११००१
वास्तु विभागाचा नाव व पत्ता	पुणे विभागाचे वास्तु विभाग, पाटण जांकोड, एरंडवडी, पुणे - ४१
वास्तु विभागाचा लायसन्स नं.	पी.सी.एन.सी. CA/2004/34707
रद्दकरणल इजिनेरीजचे नाव व पत्ता	जे. इन्ज्. कारस्टट एल एल पी, साई राय, ऑफिस नं. २०१, १०० केनेडी रोड, पुणे - ०१
विकसन कार्याचे नाव व पत्ता	मे. पाईव्ह स्टार कॉन्स्ट्रक्शन कंपनी, ऑफिस ३०९-३१० रेंजबो प्लायगा, राहाटपी, पुणे - १७
साईटचा पत्ता	स.नं. ८७ (पै.), ८९ (पै.), वाकर, पुणे - ३३
बांधकाम पत्रवानीचे दि.	चि.पी./वाकर/५३/२०१९, दि. २८/०३/२०१९
भूखंडाचे क्षेत्र	३१००.०० चौ.मी.
मंजूर घटई क्षेत्र	१५२९.९७ चौ.मी.
इमारत बांधण्याचा तपशील	व्यापारी
सु.एन.सी. आदेश व दि.	-----
मंजूर इमारतीची संख्या	०१
ओपन स्पेस / कलझ/हाऊस	-----
सुद्धतची माहिती	
घानीपुरवडा सोय	बोझवेल

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Route Map of the property


site,ur



Longitude Latitude: 18°36'00.4"N 73°44'50.0"E

Note: The Blue line shows the route to site from nearest railway station (Pimpri – 7.8 KM)

Ready Reckoner Rate


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
 20232024

Annual Statement of Rates

Language
 English

Selected District: पुणे
 Select Taluka: मुळशी
 Select Village: वाकड
 Search By: Survey No Location

Select	उपविभाग	बुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	11/10-पुणे -सुंबई महामार्गाच्या पश्चिमेकडील मालमत्ता	23620	74370	85530	84960	0	चौ. मीटर
SurveyNo	11/11- नाविकास विभाग अंतर्गत नविन हद्द	24406500	0	0	0	0	हेक्टर
SurveyNo	11/12-औद्योगिक व वाणीय्य विभाग	20840	83340	88170	98070	0	चौ. मीटर
SurveyNo	11/14.1-श्री.राधु हरि कस्पटे व हतर यांचा निवासी प्रकल्प	21120	77650	89300	96540	0	चौ. मीटर
SurveyNo	11/14.2-प्राईड पर्सल यांचा निवासी प्रकल्प	21120	92400	96940	103600	0	चौ. मीटर

1 2 3 4 5 6

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Sale Instance

2742396 13-07-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. हवेली 19 दस्त क्रमांक : 2742/2023 नोंदणी : Regn:63m
गावाचे नाव : वाकड		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	12071429	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	8990143.08	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पिंपरी-चिंचवड म.न.पा.इतर वर्णन : इतर माहिती: गाव मौजे वाकड,ता: मुळशी,जि: पुणे येथील स.नं. 83/2बी,83/4,87/1/2/बी,87/1/2/सी,88/1,88/2,88/3,139/5ए पैकी मिळकतीवरील बांधण्यात आलेल्या प्रोजेक्ट एएनपी मेमेन्टो मधील बिल्डिंग ए.मधील पहिल्या मजल्यावरील अपार्टमेंट नं.101 यांसी कारपेट क्षेत्र 1095 चौ. फुट म्हणजेच 101.76 चौ. मी. व लगतेच बाल्कनी 106 चौ. फुट म्हणजेच 9.87 चौ. मी. व एक डबल कवर्ड(बॅक टू बॅक)कार पार्किंग स्पेस न. पी281/डीपी281(सेकंड पोडियम पार्किंग प्लोअर)यांसी क्षेत्र 20 चौ. मी.(रेरा नं .पी52100026219)((Survey Number : 83/4 ;))	
(5) क्षेत्रफळ	101.76 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-फाईव्ह स्टार कन्स्ट्रक्शन कंपनी तर्फे भागीदार व कु. मु. म्हणून 1. श्री. सुनिल हरूमल अडवाणी व2. श्री. तनुज मनोहर फेरवानी यांचे तर्फे क. ज. कु. मु. म्हणून श्री. अशोक एन. वासवानी वय:-60 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं. ऑफिस नंबर 202,एएनपी वन ,बालेवाडी हाय स्ट्रीट ,बाणेर ,पुणे , महाराष्ट्र, पुणे. पिन कोड:-411045 पॅन नं:-AACPF8712E	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्री आकाश महालिक तर्फे कु.मु.म्हणून प्रशांत कुमार महालिक वय:-54; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं. एम 157, अनंत विहार , फेज 2, पोखरीपुत, भुबनेश्वर , ओडिशा , ओरीसा, कःओन्डा. पिन कोड:-751020 पॅन नं:-EQUPM3146K	
(9) दस्तऐवज करून दिल्याचा दिनांक	07/02/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	07/02/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	2742/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	845050	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
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

682396 13-07-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. हवेली 19 दस्त क्रमांक : 682/2023 नोंदणी : Regn:63m
गावाचे नाव : वाकड		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	8857143	
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	7012524.824	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पिंपरी-चिंचवड म.न.पा.इतर वर्णन : इतर माहिती: गाव मौजे वाकड,ता: मुळशी,जि: पुणे येथील स.नं. 83/2बी,83/4,87/1/2/बी,87/1/2/सी,88/1,88/2,88/3,139/5ए पैकी मिळकतीवरील बांधण्यात आलेल्या प्रोजेक्ट एएनपी मेमेन्टो मधील बिल्डिंग सी.मधील अकराव्या मजल्यावरील अपार्टमेंट नं.1104 यांसी कारपेट क्षेत्र 802 चौ. फुट म्हणजेच 74.44 चौ. मी. व लगतेच बाल्कनी 94 चौ. फुट म्हणजेच 8.76 चौ. मी. व एक कव्हर्ड कार पार्किंग स्पेस न. पी422(सेकंड पोडियम पार्किंग फ्लोअर)यांसी क्षेत्र 10 चौ. मी.(रेरा नं .पी52100026219)((Survey Number : 83/4 ;))	
(5) क्षेत्रफळ	74.44 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-फाईव्ह स्टार कन्स्ट्रक्शन कंपनी तर्फे भागीदार व कु. मु. म्हणून 1. श्री. सुनिल हरूमल अडवाणी व2. श्री. तनुज मनोहर फेरवानी यांचे तर्फे क. ज. कु. मु. म्हणून श्री. अशोक एन. वासवानी वय:-60 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: ऑफिस नंबर 202,एएनपी वन, बालेवाडी हाय स्ट्रीट, बाणेर, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411045 पॅन नं:-AACFF8712E	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्री अखिल विठ्ठलराव गिते वय:-31; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: डी603, शोनेस्ट टॉवर, वाकड, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411057 पॅन नं:-ATAPG3292K 2): नाव:-मिस सुहासिनी महादेव दराडे वय:-28; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: डी603, शोनेस्ट टॉवर, वाकड, पुणे, महाराष्ट्र, पुणे. पिन कोड:-411057 पॅन नं:-CSGPD7967M	
(9) दस्तऐवज करून दिल्याचा दिनांक	09/01/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	09/01/2023	
(11)अनुक्रमांक, खंड व पृष्ठ	682/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	620050	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Price Indicators

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₹1.13 Cr [How much loan can I get?](#)

3 BHK 1550 Sq-ft Flat For Sale **Wakad, Pune**

3 Beds | 3 Baths | 1 Balcony | 2 Covered Parking

Carpet Area 1067 sqft ₹10,616/sqft	Developer ANP Corp.	Project ANP Memento
Floor 14 (Out of 22 Floors)	Transaction Type New Property	Facing East
Lifts 3	Furnished Status Unfurnished	Car Parking 2 Covered

✔ East Facing Property

Contact Agent
Get Phone No.
👤 Last contact made 1 day ago

More Details

Price Breakup	₹1.13 Cr ₹6,79,604 Approx. Registration Charges ₹4 Per sq. Unit Monthly
Booking Amount	₹1.0 Lac
Address	Wakad, Pune, Wakad, Pune - Pimpri Chinchwad Municipal Corporation, Maharashtra
Landmarks	Upcoming Metro Station in 1km Near Phoenix
Furnishing	Unfurnished

Contact Agent

✔ Certified Agent
Krushna Lad +91-93XXXXXXX

Get Phone No.

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Posted on: Jul 12, 23 Property ID: 67318937

₹1.10 Cr [How much loan can I get?](#)

3 BHK 1442 Sq-ft Flat For Sale **Wakad, Pune**

3 Beds | 3 Baths | 2 Balconies | 2 Covered Parking

Carpet Area 1068 sqft ₹10,306/sqft	Developer ANP Corp.	Project ANP Memento
Floor 16 (Out of 22 Floors)	Transaction Type New Property	Facing East
Lifts 3	Furnished Status Semi-Furnished	Car Parking 2 Covered

✔ East Facing Property ✔ Near Bhumkar Chowk Wakad OFFER Free Modular Kitchen

Contact Agent
Get Phone No.

More Details

Price Breakup	₹1.1 Cr ₹6,60,408 Approx. Registration Charges ₹3,500 Monthly
Booking Amount	₹2.0 Lac
RERA ID	P52100026219
Address	Wakad, Pune, Wakad, Pune - Pimpri Chinchwad Municipal Corporation, Maharashtra
Landmarks	Near Bhumkar Chowk Wakad

Contact Agent

✔ Certified Agent
Rohit Prajapati +91-77XXXXXXX

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Price Indicators

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Home / Property for Sale in Pune / Property for Sale in Wakad / Property for Sale in ANP Memento, Pune / 3 Bedroom 1095 Sq.Ft. Apartment in Wakad Pune

ANP Memento
3 Bedroom 1095 Sq.Ft. Apartment in Wakad Pune
 Listing ID #4798324

₹ 1.14 Cr.

Need Loan? Get Free Credit Score

3 Bedrooms
 Unfurnished
 3 Bathroom
 1095 Sq.Ft. (Carpet Area)
 East Facing

Get Instant Home Loan Request for Call

Overview Amenities Agent Overview About Project Commute Time Wakad Reviews

Key Highlights

Prime Location Reputed Builder Safe & Secure Locality Investment Opportunity

Family

The well designed and stylish apartment is available at a competitive price of Rs 11500000 in the prime locality of wakad, pune.

- This apartment is located in a safe & secure locality with good amenities.
- The area of the apartment is 1095 square feet and has 3 bedrooms, 3 bathrooms. It comes with 1 parking facility as well.

What's on your mind? Ask and get answers from our Property Experts [Ask Question](#)

Contact our Real Estate Experts

Preferred Partner **Laxman Bapmare**
 +91888XXXXXXX

Name

Email ID

+91 Phone Number

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As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹ 1,17,48,000.00 (Rupees One Crore Seventeen Lakh Forty Eight Thousand Only). The Realizable Value of the above property is ₹ 1,05,73,200.00 (Rupees One Crore Five Lakh Seventy Three Thousand Two Hundred Only) and the Distress Value ₹ 93,98,400.00 (Rupees Ninety Three Lakh Ninety Eight Thousand Four Hundred Only). As per site inspection 34% of construction work is completed.

Place: Mumbai

Date: 13.07.2023

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

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

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

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Signature

(Name of the Branch Manager with Flat Seal)

Enclosures		
	Declaration From Valuers (Annexure – II)	Attached
	Model code of conduct for valuer (Annexure – III)	Attached

Annexure – II**DECLARATION FROM VALUERS**

I, hereby declare that:

- a. The information furnished in my valuation report dated 13.07.2023 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 12.07.2023. 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.

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Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande from M/s. Five Star Construction Company vide Agreement for Sale dated 12.06.2023.
2.	Purpose of valuation and appointing authority	As per the request from Union Bank of India, Nanded Main Branch, Mumbai to assess fair market value of the property for Bank Loan Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharad B. Chalikwar – Regd. Valuer Abhiraj Bhagat – Valuation Engineer Vaishali Sarmalkar – Technical Manager Shyam Kajvilkar – 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 – 12.07.2023 Valuation Date – 13.07.2023 Date of Report – 13.07.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done 12.07.2023
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative 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 Industrial 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 **13th July 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 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 Client's representative and site visit conducted, we understand that the subject property is Residential Flat, **Total Carpet Area in Sq. Ft. = 1,068.00** in the name of **Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande**. 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 **Bhalchandra Marotrao Maslekar & Anuja Arunrao Deshpande**. 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's representative, we understand that the Residential Flat, **Total Carpet Area in Sq. Ft. = 1,068.00**.

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 / 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 shop and properties that are typically traded on a Flat 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 client and site visit conducted, we understand that the subject property is Residential Flat, **Total Carpet Area in Sq. Ft. = 1,068.00.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

Annexure – III**MODEL CODE OF CONDUCT FOR VALUERS****{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}**

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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. (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.

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.

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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 **13th July 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 knowledgeably 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 **₹ 1,17,48,000.00 (Rupees One Crore Seventeen Lakh Forty Eight Thousand Only)**. As per site inspection 34% of construction work is completed.

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

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