

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org Buyer (Bill to) CENTRAL BANK OF INDIA - BHAYANDAR (EAST) Central Bank of India, 14 & 15, Ground Floor Ostwal Darshan, Rahul Park, Next to Jesal Park, Bhayandar(E) GSTIN/UIN : 27AAACC2498P1Z3 State Name : Maharashtra, Code : 27	Invoice No. PG-1794/23-24 Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. 2711 / 2301851 Dispatched through Terms of Delivery	Dated 31-Jul-23 Mode/Terms of Payment Other References Dated Delivery Note Date Destination
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Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	3,500.00
	CGST			315.00
	SGST			315.00
	Total			₹ 4,130.00

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

Indian Rupee Four Thousand One Hundred Thirty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	3,500.00	9%	315.00	9%	315.00	630.00
Total	3,500.00		315.00		315.00	630.00

Tax Amount (in words) : **Indian Rupee Six Hundred Thirty Only**

Remarks:

"Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal - Residential Flat No. 606, 6th Floor, ""Sai Vandana"", Shree Sai Bhavan Co-op. Hsg. Soc. Ltd., B. P. Cross Road No. 3 (South), Village Khari, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India.

Company's PAN : **AADCV4303R**

Declaration

NOTE – AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

Company's Bank Details

Bank Name : **ICICI BANK LTD**
 A/c No. : **123105000319**
 Branch & IFS Code : **MIG Colony, Bandra (E.), Mumbai & ICIC0001231**



UPI Virtual ID : **vastukala@icici**

for **Vastukala Consultants (I) Pvt Ltd**

Ratod
 Authorised Signatory

This is a Computer Generated Invoice



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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal**

Residential Flat No. 606, 6th Floor, "**Sai Vandana**", Shree Sai Bhavan Co-op. Hsg. Soc. Ltd.,
B. P. Cross Road No. 3 (South), Village Khari, Bhayander (East), Thane – 401 105,
State – Maharashtra, Country – India.

Longitude Latitude: 19°18'22.0"N 72°51'21.7"E

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Valuation Done for: **Central Bank of India Bhayandar (East) Branch**

14 & 15, Ground Floor, Ostwal Darshan, Rahul Park, Next to Jesal Park, Bhayandar (East),
Taluka & District – Thane, State – Maharashtra, Country – India.



Our Pan India Presence at :

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

Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

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

To,
The Branch Manager,
Central Bank of India
Bhayandar (East) Branch
 14 & 15, Ground Floor, Ostwal Darshan
 Rahul Park, Next to Jesal Park
 Bhayandar (East), Taluka & District – Thane.
 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 : 24.07.2023
	b)	Date on which the valuation is made : 31.07.2023
3.	List of documents produced for perusal: 1) Copy of Agreement for sale dated 18.07.2023 Between Shri. Ashok Kumar Kanhaiyalal Bhargav & Smt. Saroj Ratanlal Bhargav (the Vendors) and Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal (the Purchasers). 2) Copy of Commencement Certificate No. MB / MNP / NR / 278 / 2021-22 dated 26.04.2021 issued by Mira Bhayander Municipal Corporation.	
4.	Name of the owner(s) and his / ther address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal Address: Residential Flat No. 606, 6 th Floor, " Sai Vandana ", Shree Sai Bhavan Co-op. Hsg. Soc. Ltd., B. P. Cross Road No. 3 (South), Village Khari, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India. Contact Person: Shri. Amal Kumar Shyamsundar Mondal (Owner) Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat located on 6 th Floor. The composition of Residential Flat is having Living Room + Kitchen + 1 Toilet + Passage (i.e., 1RK with 1 Toilet). The property is at 550 Mtr. walkable distance from nearest railway station Bhayander.
6.	Location of property	:
	a)	Plot No. / Survey No. : Old Survey No. 136, New Survey No. 98, Hissa No. 2B
	b)	Door No. : Residential Flat No. 606

	c)	C.T.S. No. / Village	:	Village – Khari
	d)	Ward / Taluka	:	Taluka – Thane
	e)	Mandal / District	:	District – Thane
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building plans were not provided and not verified.
	g)	Approved map / plan issuing authority	:	
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.		Postal address of the property	:	Residential Flat No. 606, 6 th Floor, "Sai Vandana", Shree Sai Bhavan Co-op. Hsg. Soc. Ltd., B. P. Cross Road No. 3 (South), Village Khari, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India.
8.		City / Town	:	Bhayander (East), Thane
		Residential area	:	Yes
		Commercial area	:	No
		Industrial area	:	No
9.		Classification of the area	:	
	i)	High / Middle / Poor	:	Middle Class
	ii)	Urban / Semi Urban / Rural	:	Urban
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Khari Mira Bhayander 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 Documents
		North	:	Internal Road
		South	:	B. P. Cross Road No. 4
		East	:	Vitthal Industrial Estate
		West	:	Trinetra Building
				Details not available
				Details not available
				Details not available
				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. = 274.00



		Flowerbed Area in Sq. Ft. = 106.00 Total Carpet Area in Sq. Ft. = 380.00 (Area as per actual site measurement)
		Built Up Area in Sq. Ft. = 392.00 (Area as per Agreement for Sale)
14.1	Latitude, Longitude & Co-ordinates of Flat	: 19°18'22.0"N 72°51'21.7"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Built Up Area in Sq. Ft. = 392.00 (Area as per Agreement for Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Tenant Occupied – Mr. Raju
II APARTMENT BUILDING		
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: Old Survey No. 136, New Survey No. 98, Hissa No. 2B
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Khari Mira Bhayander Municipal Corporation
	Door No., Street or Road (Pin Code)	: Residential Flat No. 606, 6 th Floor, " Sai Vandana ", Shree Sai Bhavan Co-op. Hsg. Soc. Ltd., B. P. Cross Road No. 3 (South), Village Khari, Bhayander (East), Thane – 401 105, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2021 (As per site information)
5.	Number of Floors	: Ground + 9 Upper Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 11 Flats on 6 th Floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: 2 Lifts
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal sewer
	Car parking - Open / Covered	: Open Car Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
III Residential Flat		
1	The floor in which the Flat is situated	: 6 th Floor
2	Door No. of the Flat	: Residential Flat No. 606

3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frame with flush doors
	Windows	:	Powder Coated Aluminum Sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed
	Finishing	:	Cement Plastering with POP finished
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal
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. = 392.00 (Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per MBMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 274.00 Flowerbed Area in Sq. Ft. = 106.00 Total Carpet Area in Sq. Ft. = 380.00 (Area as per actual site measurement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14	Is it Owner-occupied or let out?	:	Tenant Occupied – Mr. Raju
15	If rented, what is the monthly rent?	:	Details not available
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)	:	₹ 7,500.00 to ₹ 8,500.00 per Sq. Ft. on Built Up 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).	:	₹ 8,000.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 5,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office	:	₹ 73,290.00 per Sq. M. i.e., ₹ 6,809.00 per Sq. Ft.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500.00 per Sq. Ft.
	Age of the building	:	2 Years
	Life of the building estimated	:	58 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A., as the property age is below 5 years.
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,500.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 5,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 8,000.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	392.00 Sq. Ft.	8,000.00	31,36,000.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Total value of the property			31,36,000.00
	Realizable value of the property			28,22,400.00
	Distress Value of the property			25,08,800.00
	Insurable value of the property (392.00 X 2,500.00)			9,80,000.00
	Guideline value of the property (392.00 X 6,809.00)			26,69,128.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 7,500.00 to ₹ 8,500.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 8,000.00 per Sq. Ft. on Built Up 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	Details not available
iii) Any likely income it may generate	Rental Income

Actual Site Photographs



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Route Map of the property

(Site:ur)



Longitude Latitude: 19°18'22.0"N 72°51'21.7"E

Note: The Blue line shows the route to site from nearest railway station (Bhayandar – 550 Mtr.)

Ready Reckoner Rate

DIVISION / VILLAGE : KHARI Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation - Class 'D'		
Local Body Name	Mira Bhayander Municipal Corporation					
Land Mark	Land - L All the Properties on North of Navghar Road, Facing Navghar Road and All the Properties on South of Navghar Road in Village Khari.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub-Zone	Land	Residential	Office	Shop	Industrial
2	2/17	24800	69800	80300	106200	80300
Survey No. 1, 2A, 2B, 3, 4, 5, 6, 7, 9, 10, 11A, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109						
<input type="button" value="Compare With Previous Year"/>						

Stamp Duty Ready Reckoner Market Value Rate for Flat	69,800.00			
Increase by 5% on Flat Located on 6 th Floor	3,490.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	73,290.00	Sq. Mtr.	6,809.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



Price Indicators

NOBROKER

1 BHK Flat in Sai Vandana, Bhayandar East For Sale in Bhayandar East

₹ 51 Lacs
₹ 20,220/Month
585 sq.ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Bhayandar east / 1 BHK Flat for Sale in Bhayandar east / Property Details

Photos Location

1 Bedroom
1 Bathroom
2 Washrooms
None

Jun 25, 2023
Immediately
Sai Vandana, Bhay...
Partial

Get Chance Details

Price trends by NB Estimate

Report what was not covered in this property

Liked by Broker Sold Out Wrong Info

Activity On This Property

Similar Properties:

Overview

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	NA	Flooring	Verified Tiles
Bathroom Area	MSu.PH	Renovation Status	Unrenovated

NOBROKER

1 RK Flat in Harmada Tower For Sale in Mira Bhayandar

₹ 27 Lacs
₹ 10,476/Month
340 sq.ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Bhayandar east / 1 RK Flat for Sale in Bhayandar east / Property Details

Photos Location

2 Bedroom
1 Bathroom
NA
Bike

Jun 22, 2023
Immediately
Harmada Tower
None

Get Chance Details

Price trends by NB Estimate

Report what was not covered in this property

Liked by Broker Sold Out Wrong Info

Activity On This Property

Similar Properties:

Overview

Age of Building	Old News	Ownership Type	Self Owned
Maintenance Charges	₹ 1 Per Sq.Ft	Flooring	Blocked/Guide
Bathroom Area	MSu.PH	Renovation Status	None



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Price Indicators

NOBROKER

1 RK Flat in Swapnaship Apartment For Sale in Bhayandar East

₹ 28 Lacs
₹ 10,040/Month
329 Sq.Ft.

1 Bedroom
1 Bathroom
1 RK
None

Jul 20, 2022
Immediately
Swapnaship Apart...
None

Get Owner Details

Price trends by 5BEstimate
Report what was not correct in this property
Listed by Broker | Sold Out | Wrong Info

Overview

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.8 Per Sq.Ft/M	Flooring	Wooded Tiles
Built-up Area	329 Sq.Ft	Furnishing Status	Unfurnished

Activity On This Property

Similar Properties



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Sales Instance

569376	सूची क्र.2	दुग्धम निबंधक सह दु.नि. ठाणे 4
25-07-2023		दस्त क्रमांक 5693-2023
Note :-Generated Through eSearch Module.For original report please contact concern SRO office		नोंदणी Regn R3m
गावाचे नाव : खारी		
(1) विलेखावा प्रकार	करारनामा	
(2) मीबदल	3000000	
(3) बाजारभावाभाडेपट्टाया बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	2573944.8	
(4) भू.मापन,पोटहिस्सा व घरकामांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन : इतर माहिती : इतर माहिती: मौजे खारी.वॉर्ड क्र. एल.विभाग क्र. 2.17.येथील जुना सर्वे क्र. 136,नवीन सर्वे क्र. 98.हिस्सा क्र. 2 व.सदनिका क्र. 610.सहावा मजला.साई वंदना.श्री साई भवन को. ऑप. हौ. सोसा.लि.बी. पी. क्रॉस रोड नं. 3,भाईदर पु. ठाणे,क्षेत्रफळ 378 चौ.फुट म्हणजेच 35.12 चौ.मी. बिल्टअप.((Survey Number : 98 2ब :))	
(5) क्षेत्रफळ	35.12 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असलेले तेंका		
(7) दस्तऐवज करून देणा.या लिहून देणा.या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1) नाव -बेलना नरेंद्र सुखिजा - वय -62 पत्ता -प्लॉट नं. , माळा नं. , इमारतीचे नाव एस एल -2ए, रूम नं 649, सेक्टर - 1, कोपरसैरणे, भायलव्ही बुक स्टोर जवळ, नवी मुंबई, ब्लॉक नं. , रोड नं. , महाराष्ट्र, ठाणे पिन कोड -400709 पॅन नं. -CDVPS 2890A 2) नाव -मान्यता देणार - राजेंद्र नरेंद्र सुखिजा - वय -80 पत्ता -प्लॉट नं. , माळा नं. , इमारतीचे नाव एस एल -2ए, रूम नं 649, सेक्टर - 1, कोपरसैरणे, भायलव्ही बुक स्टोर जवळ, नवी मुंबई, ब्लॉक नं. , रोड नं. , महाराष्ट्र, ठाणे पिन कोड -400709 पॅन नं. - 3) नाव -मान्यता देणार - रोहनी यशोध जोशी - वय -40 पत्ता -प्लॉट नं. , माळा नं. , इमारतीचे नाव एस एल -2ए, रूम नं 649, सेक्टर - 1, कोपरसैरणे, भायलव्ही बुक स्टोर जवळ, नवी मुंबई, ब्लॉक नं. , रोड नं. , महाराष्ट्र, ठाणे पिन कोड -400709 पॅन नं. -	
(8) दस्तऐवज करून देणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1) नाव -राहुल राकेशचंद शिवारी - वय -34, पत्ता -प्लॉट नं. , माळा नं. , इमारतीचे नाव सदनिका क्र 401, काशिनाथ स्वती, बी पी रोड, गोडदेव नाका, भाईदर पु ठाणे, ब्लॉक नं. , रोड नं. , महाराष्ट्र, ठाणे पिन कोड -401165 पॅन नं. -ARSHPT3319D 2) नाव -राकेशचंद शमराज शिवारी - वय -58, पत्ता -प्लॉट नं. , माळा नं. , इमारतीचे नाव सदनिका क्र 403, काशिनाथ स्वती, बी पी रोड, गोडदेव नाका, भाईदर पु ठाणे, ब्लॉक नं. , रोड नं. , महाराष्ट्र, ठाणे पिन कोड -401165 पॅन नं. -AKYPTM91P 3) नाव -शिखदेवी राकेशचंद शिवारी - वय -53, पत्ता -प्लॉट नं. , माळा नं. , इमारतीचे नाव सदनिका क्र 401, काशिनाथ स्वती, बी पी रोड, गोडदेव नाका, भाईदर पु ठाणे, ब्लॉक नं. , रोड नं. , महाराष्ट्र, ठाणे पिन कोड -401165 पॅन नं. -XGLEPT16599A	
(9) दस्तऐवज करून दिल्याचा दिनांक	03/04/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	03/04/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	5693/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	210000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शेर		
मूल्यंक नासाठी विचारात घेतलेला तपशील -		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Sales Instance

107/337 25-07-2023 Note -Generated Through eSearch Module.For original report please contact concern SRO office	सूची क्र.2	दुयम निबंधक सह दु.नि.ठाणे 7 दस्त क्रमांक 407/2023 नोंदणी Regn 63m
गावाचे नाव : खारी		
(1) वित्तखात्या प्रकार	करारनामा	
(2) मोबदला	2500000	
(3) बाजारभाव, भाडेपट्टयाच्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे.	220-4982	
(4) भू. मापन. पोटहिस्सा व धरकमांक (असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन . इतर माहिती: . इतर माहिती: मौजे खारी,वॉर्ड क्र. एल.विभाग क्र. 2/17,येथील जुना सर्वे क्र. 136,नवीन सर्वे क्र. 98,हिस्सा क्र. 2ब,सदनिका क्र. 404,चौथा मजला जुन्या बिल्डींग चे नाव, श्री साई भवन को. ऑप. ही. सोसा लि नविन बिल्डींगचे नाव साई वंदना. बी. पी. क्रॉस रोड नं. 3,(साउथ),भाईदर पु. ठाणे. क्षेत्रफळ 340 चौ.फुट म्हणजेच 31.59 चौ.मी. बिल्टअप. ((Survey Number : 98-2ब :))	
(5) क्षेत्रफळ	31.59 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 -प्रकाश अगर चंद जैन . - वय -55 पत्ता -प्लॉट नं. . माळा नं. . इमारतीचे नाव सदनिका क्र. ए/403, चौथा मजला, शांती नगर सी बिल्डिंग को ऑप ही. सोसा लि. 60 फुट क्रॉस रोड, जैन मंदिर जवळ, भाईदर पु. ठाणे. ब्लॉक नं. . रोड नं. . महाराष्ट्र. ठाणे. पिन कोड -401101 पॅन नं.-AHSP18293M	
(8) दस्तऐवज करून घेणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1) नाव -जगदीश नथमलजी दैया . - वय -50, पत्ता -प्लॉट नं. . माळा नं. . इमारतीचे नाव: दुकान क्र. 5, ए विंग, तळमजला, नर्मदा टॅरेस, कॅबीन क्रॉस रोड, पूजा नगर जवळ, भाईदर पु. ठाणे. ब्लॉक नं. . रोड नं. . महाराष्ट्र. ठाणे. पिन कोड -401105 पॅन नं.-ARFP02473A 2) नाव -अनिता जगदीश दैया . - वय -42, पत्ता -प्लॉट नं. . माळा नं. . इमारतीचे नाव: दुकान क्र. 5, ए विंग, तळमजला, नर्मदा टॅरेस, कॅबीन क्रॉस रोड, पूजा नगर जवळ, भाईदर पु. ठाणे. ब्लॉक नं. . रोड नं. . महाराष्ट्र. ठाणे. पिन कोड -401105 पॅन नं.-ATRF08064D 3) नाव -विनय जगदीश दैया . - वय -20, पत्ता -प्लॉट नं. . माळा नं. . इमारतीचे नाव: दुकान क्र. 5, ए विंग, तळमजला, नर्मदा टॅरेस, कॅबीन क्रॉस रोड, पूजा नगर जवळ भाईदर पु. ठाणे. ब्लॉक नं. . रोड नं. . महाराष्ट्र. ठाणे. पिन कोड -401105 पॅन नं.-GVQFD1589C	
(9) दस्तऐवज करून दिल्याचा दिनांक	05/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	05/01/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	407/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	175000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	25000	
(14) शीरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील -		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

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 ₹ 31,36,000.00 (Rupees Thirty One Lakh Thirty Six Thousand Only). The Realizable Value of the above property is ₹ 28,22,400.00 (Rupees Twenty Eight Lakh Twenty Two Thousand Four Hundred Only). The Distress Value is ₹ 25,08,800.00 (Rupees Twenty Five Lakh Eight Thousand Eight Hundred Only).

Place: Mumbai

Date: 31.07.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

CBI Emp. No. SMRO/CREDIT/2017-18/1311

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=address,
2.5.4.20=9E22B6A6A215A03B0E0F9268A9F5A9C71033A4131
3115279817A18B5652, postalCode=400069, st=Maharashtra,
serialNumber=4134945060A0A09802A2510B, cn=MANOJ BABURAO CHALIKWAR
394e3f292961270a2306, c=INDIA
Date: 2023.07.31 17:59:31 +0530'

Auth. Sign.

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

only).

Think.Innovate.Create

Date

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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, Manoj 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 31.07.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 24.07.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- 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 AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **31st 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, admeasuring **Built Up Area in Sq. Ft. = 392.00** in the name of **Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal**. 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 **Shri. Amal Kumar Shyamsundar Mondal & Smt. Mallika Amal Kumar Mandal**. 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, admeasuring **Built Up Area in Sq. Ft. = 392.00**.

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 client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Built Up Area in Sq. Ft. = 392.00.**

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 – 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.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=india,
2.5.4.20=98224647a1310100979e2680f134983881394103
315279b17a18560c, postalCode=400066, st=Maharashtra,
serialNumber=11654666ad8cc09092c55a80c34e9311310e2
e394e2872629a327b6230fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.07.31 17:35:28 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
CBI Emp. No. SMRO/CREDIT/2017-18/1311



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