

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> 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) <b>Bank Of India - Dhamankarnaka Bhiwandi</b> Dhamankarnaka Bhiwandi ( Branch) 72, Sneh Sadan Telipada, Dhamankar Naka Bhiwandi, Thane 421302 GSTIN/UIN : 27AAACB0472C1Z9 State Name : Maharashtra, Code : 27	Invoice No. <b>PG-1909/23-24</b> Delivery Note	Dated <b>8-Aug-23</b> Mode/Terms of Payment Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. <b>2995 / 2301968</b> Dispatched through Destination Terms of Delivery
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Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> <i>(Technical Inspection and Certification Services)</i>	997224	18 %	<b>2,500.00</b>
	<b>CGST</b>			<b>225.00</b>
	<b>SGST</b>			<b>225.00</b>
	<b>Total</b>			<b>2,950.00</b>

Amount Chargeable (in words) **E. & O.E**  
**Indian Rupee Two Thousand Nine Hundred Fifty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,500.00	9%	225.00	9%	225.00	450.00
<b>Total</b>	<b>2,500.00</b>		<b>225.00</b>		<b>225.00</b>	<b>450.00</b>


Tax Amount (in words) : **Indian Rupee Four Hundred Fifty Only**

**Remarks:**  
 "Mr. Sunil Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal - Residential Flat No. 201, 2nd Floor, Wing - B, Building No. 21, "Ashok Nagar Building No. 21 Co-op. Hsg. Soc. Ltd.", Ashok Nagar, Village – Kaneri, Taluka – Bhiwandi, District – Thane, PIN Code – 421 302, 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. : **340505000531**  
 Branch & IFS Code : **THANE CHARAI & ICIC0003405**

  
 UPI Virtual ID : **VASTUKALATHANE@icici**

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

  
 Authorised Signatory

This is a Computer Generated Invoice



## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Sunil Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal**

Residential Flat No. 201, 2<sup>nd</sup> Floor, Wing - B, Building No. 21, "Ashok Nagar Building No. 21 Co-op. Hsg. Soc. Ltd.", Ashok Nagar, Village – Kaneri, Taluka – Bhiwandi, District – Thane, PIN Code – 421 302, State – Maharashtra, Country – India

Longitude Latitude: 19°17'41.9"N 73°04'02.4"E

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### Valuation Prepared for:

**Bank of India**

**Dhamankar Naka Bhiwandi Branch**

72, Sneha Sadan, Telipada, Dhamankar Naka, Bhiwandi, Thane - 421302,  
State – Maharashtra, Country – India.



**Thane :** 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : [thane@vastukala.org](mailto:thane@vastukala.org), Tel. : 80978 82976 / 90216 25621

#### **Our Pan India Presence at :**

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

 **Regd. Office :** B1-501, U/B Floor, Boomerang, Chandivati Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA  
 TeleFax : +91 22 28371325/24  
 [mumbai@vastukala.org](mailto: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,****Bank of India****Dhamankar Naka Bhiwandi Branch**

72, Sneha Sadan, Telipada, Dhamankar Naka,

Bhiwandi, Thane - 421302,

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 Housing Loan Purpose
2.	a)	Date of inspection : 07.08.2023
	b)	Date on which the valuation is made : 08.08.2023
3.	List of documents produced for perusal: i) Copy of Agreement for sale dated 25.01.2018 ii) Copy of Occupancy Certificate No. T.P. 126 dated 22.05.1995 issued by Bhiwandi Nizampur Municipal Council. iii) Copy of 7/12 Extracts	
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)	: <b>Mr. Sunil Krishnakumar Jaiswal &amp; Mrs. Sunita Sunil Jaiswal.</b>  Address: Residential Flat No. 201, 2 <sup>nd</sup> Floor, Wing - B, Building No. 21, "Ashok Nagar Building No. 21 Co-op. Hsg. Soc. Ltd.", Ashok Nagar, Village – Kaneri, Taluka – Bhiwandi, District – Thane, PIN Code – 421 302, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Sunil Jaiswal (Owner) Mob No. 8788846406  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 No. 201 is located on 2 <sup>nd</sup> floor. The Composition of flat is having 1 Bedroom + Living Room + Kitchen + Bath + WC. (i.e. <b>1 BHK + Bath + W.C.</b> ) The property is at 4.7 Km. distance from nearest railway station Bhiwandi Road.
6.	Location of property	:
	a)	Plot No. / Survey No. : Survey Nos. 11, 12, 13, 14, 14A, 14C, 15, 16/1, 17 & 61 of Village – Kaneri & Survey No. 104A/2 of Village – Nizampur
	b)	Door No. : Residential Flat No. 201
	c)	C. T.S. No. / Village : Village – Kaneri

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	d)	Ward / Taluka	:	Taluka – Bhiwandi
	e)	Mandal / District	:	District – Thane
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Occupancy Certificate No. T.P. 126 dated 22.05.1995 issued by Bhiwandi Nizampur Municipal Council.
	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	:	N.A.
7.		Postal address of the property	:	Residential Flat No. 201, 2 <sup>nd</sup> Floor, Wing - B, Building No. 21, “ <b>Ashok Nagar Building No. 21 Co-op. Hsg. Soc. Ltd.</b> ”, Ashok Nagar, Village – Kaneri, Taluka – Bhiwandi, District – Thane, PIN Code – 421 302, State – Maharashtra, Country – India
8.		City / Town	:	Village – Kaneri, Bhiwandi
		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 – Kaneri Bhiwandi Nizampur Municipal Council.
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.		<b>Boundaries of the property</b>		<b>As per Site</b> <b>As per Documents</b>
		North	:	Road                                      Details not available
		South	:	Open Plot                                Details not available
		East	:	Building No. B 19                      Details not available
		West	:	Building No. 22                        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. = 422.00 Cupboard Area in Sq. Ft. = 11.00 (Area as per Actual site measurement)

		<b>Built up Area in Sq. Ft. = 555.00 (Area as per Agreement for sale)</b>
14.1	Latitude, Longitude & Co-ordinates of flat	: 19°17'41.9"N 73°04'02.4"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: <b>Built up Area in Sq. Ft. = 555.00 (Area as per Agreement for sale)</b>
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Owner Occupied
<b>II</b>	<b>APARTMENT BUILDING</b>	
1.	Nature of the Apartment	: Residential
2.	Location	:
	C. T.S. No.	: Survey Nos. 11, 12, 13, 14, 14A, 14C, 15, 16/1, 17 & 61 of Village – Kaneri & Survey No. 104A/2 of Village – Nizampur
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Kaneri Bhiwandi Nizampur Municipal Council.
	Door No., Street or Road (Pin Code)	: Residential Flat No. 201, 2 <sup>nd</sup> Floor, Wing - B, Building No. 21, “ <b>Ashok Nagar Building No. 21 Co-op. Hsg. Soc. Ltd.</b> ”, Ashok Nagar, Village – Kaneri, Taluka – Bhiwandi, District – Thane, PIN Code – 421 302, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 1995 (As per Occupancy Certificate)
5.	Number of Floors	: Ground + 3 Upper Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 4 Flats on 2 <sup>nd</sup> Floor
8.	Quality of Construction	: Normal
9.	Appearance of the Building	: Normal
10.	Maintenance of the Building	: Normal
11.	Facilities Available	:
	Lift	: Not Provided
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal sewer
	Car parking	: Open Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
<b>III</b>	<b>FLAT</b>	
1	The floor in which the flat is situated	: 2 <sup>nd</sup> Floor
2	Door No. of the flat	: Residential Flat No. 201
3	Specifications of the flat	:
	Roof	: R.C.C. Slab
	Flooring	: Mable flooring

	Doors	:	Teak Wood door frames with solid flush door
	Windows	:	Aluminum sliding windows
	Fittings	:	Concealed & Open plumbing with C.P. fittings. Electrical wiring with Concealed.
	Finishing	:	Cement Plaster
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Normal
7	Sale Deed executed in the name of	:	<b>Mr. Sunil Krishnakumar Jaiswal &amp; Mrs. Sunita Sunil Jaiswal.</b>
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the flat?	:	<b>Built up Area in Sq. Ft. = 555.00 (Area as per Agreement for sale)</b>
10	What is the floor space index (app.)	:	As per BNMC norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 422.00 Cupboard Area in Sq. Ft. = 11.00 (Area as per Actual site measurement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 6,000.00 Expected rental income per month
<b>IV</b>	<b>MARKETABILITY</b>	:	
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
<b>V</b>	<b>Rate</b>	:	
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)	:	₹ 5,000.00 to ₹ 7,000.00 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	:	₹ 6,400.00 per Sq. Ft.

	under comparison (give details).		
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 3,900.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office	:	₹ 36,000.00 per Sq. M. i.e. ₹ 3,344.00 per Sq. Ft.
	Guideline rate (after depreciation)	:	₹ 25,932.00 per Sq. M. i.e. ₹ 2,409.00 per Sq. Ft.
	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.		It is a foregone conclusion that market value is always more than RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / Regn. Fees. Thus the rates differs from place to place and location. amenities per se as evident from the fact that even RR rates decided by Govt. differs.
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
<b>a</b>	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹ 2,500.00 per Sq. Ft.
	Age of the building	:	28 Years
	Life of the building estimated	:	32 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	42.00%
	Depreciated Ratio of the building	:	-
<b>b</b>	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 1,450.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 3,900.00 per Sq. Ft.
	<b>Total Composite Rate</b>	:	<b>₹ 5,350.00 per Sq. Ft.</b>
	<b>Remark:</b>		

**Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	555.00 Sq. Ft.	5,350.00	29,69,250.00
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			
	<b>Fair market value of the property</b>			<b>29,69,250.00</b>
	<b>The Realizable value of the property</b>			<b>26,72,325.00</b>
	<b>The Distress value of the property</b>			<b>23,75,400.00</b>
	<b>Insurable value of the property</b>			<b>13,87,500.00</b>
	<b>Guideline Value of the property</b>			<b>13,36,995.00</b>

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 ₹ 5,000.00 to ₹ 7,000.00 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 ₹ 5,350.00 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	₹ 6,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

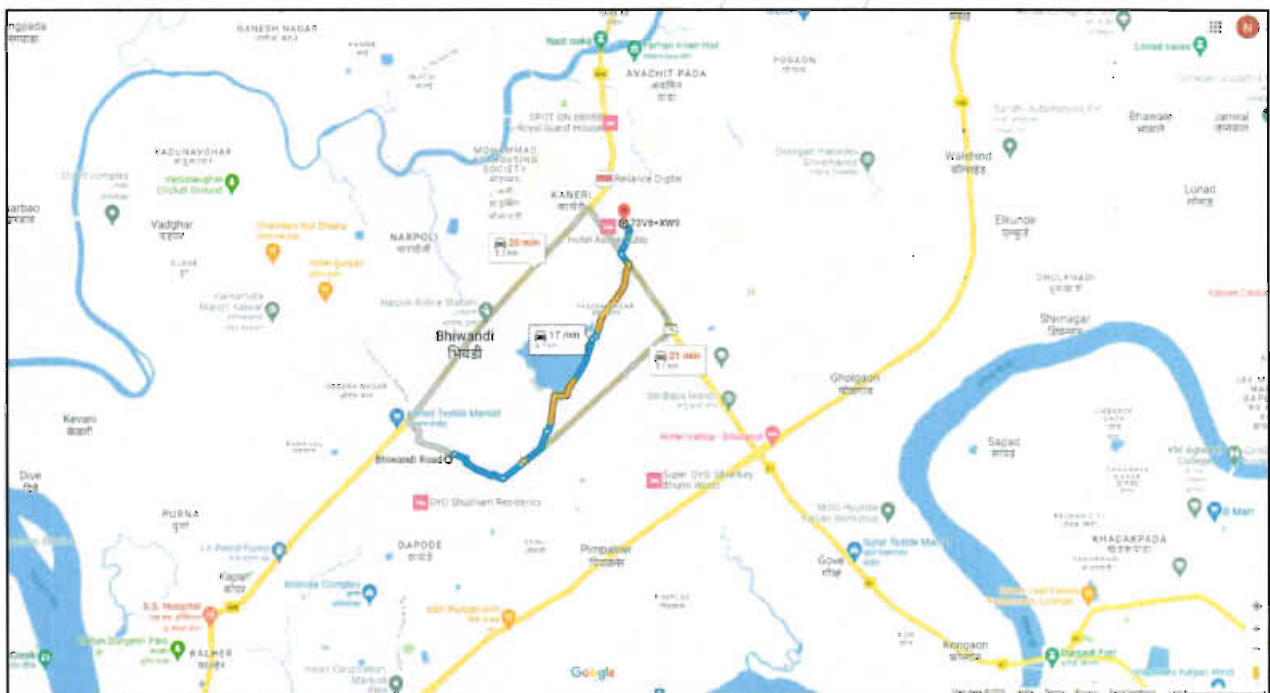
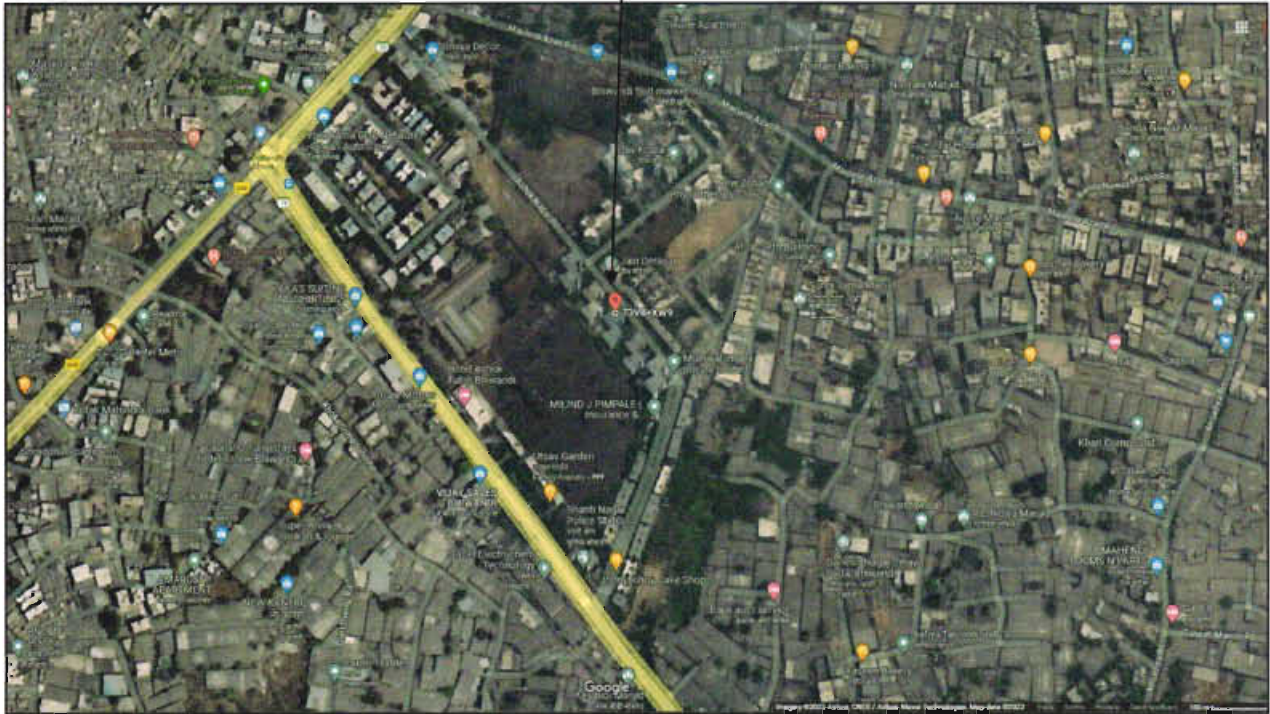
## Actual Site Photographs





## Route Map of the property

Site u/r



**Longitude Latitude: 19°17'41.9"N 73°04'02.4"E**

**Note:** The Blue line shows the route to site from nearest railway station (Bhiwandi Road – 4.7 Km.)





## Sales Instances

1742181 13-01-2023 Note -Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र . २</b>	दुयम निबंधक दु.नि. भिवंडी 1 दस्तऐवज क्रमांक .17421/2022 नोंदणी Regn:63m
<b>गाव: कणेरी</b>		
(1)दस्तऐवज प्रकार	ऑन्रीमेंट टू सेल	
(2)मोबदला	2500000	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	1856880	
(4) भूमापन ,फोटोहिस्सा व घरक्रमांक (असल्यास)	, इतर माहिती: मौजे कणेरी तालुका भिवंडी येथील सर्व्हे नं 11,12,13,14 अ.14 क.15,16,17,61 व मौजे निजामपुरा तालुका भिवंडी येथील स.नं.104अ/2 या जागेवरील अशोक नगर मधील बिल्डींग नं 19 मधील ए विंग मधील दुसऱ्या मजल्यावरील निवासी सदनिका नं 201 म्युन्सिपल घर नं 449/20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच 51.58 चौ मी(बांधीव) ( रिसेल सदनिका )भिवंडी-निजामपूर मनप	
(5)क्षेत्रफळ	51.58चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) अभित तेजपाल संघवी 51 प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. , रोड नं. फ्लॉट न 201, दुसरा मजला ,बिल्डिंग न 19ए, अशोक नगर , भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEP54850U 2) प्रिया अभित संघवी 49 प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. , रोड नं. फ्लॉट न 201, दुसरा मजला ,बिल्डिंग न 19ए, अशोक नगर , भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEP54840A 3) प्रीत अभित संघवी 24 प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. , रोड नं. फ्लॉट न 201, दुसरा मजला ,बिल्डिंग न 19ए, अशोक नगर , भिवंडी, महाराष्ट्र, ठाणे. 421302	
(8)दस्तऐवज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) गौतम खंडू शेलार 54 प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. , रोड नं. घर न 4,न्यू एस टी स्टॅन्ड ,पाण्याच्या टाकी जवळ, भिवंडी , महाराष्ट्र, ठाणे. 421302 JNNYPS4840C 3) सविता गौतम शेलार 44 प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. , रोड नं. घर न 4,न्यू एस टी स्टॅन्ड ,पाण्याच्या टाकी जवळ, भिवंडी , महाराष्ट्र, ठाणे. 421302 EUIPS9477P 1) अजय गौतम शेलार 24 प्लॉट नं. , माळा नं. , इमारतीचे नाव: , ब्लॉक नं. , रोड नं. घर न 4,न्यू एस टी स्टॅन्ड ,पाण्याच्या टाकी जवळ, भिवंडी, महाराष्ट्र, ठाणे. 421302 KHPQPS2567B	
(9)दस्तऐवज करून दिल्याचा दिनांक	12/12/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	12/12/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	17421/2022	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	175000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		



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## Sales Instances

1742181 13-01-2023 Note :-Generated Through eSearch Module. For original report please contact concern SRO office.	<b>सूची क्र . २</b>	दुय्यम निबंधक दु.नि. भिवंडी 1 दस्तावेज क्रमांक : 17421/2022 नोंदणी Regn 63m
<b>गाव: कणेरी</b>		
(1) दस्तावेज प्रकार	अॅग्रीमेंट टू सेल	
(2) मोबदला	2500000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार तें नमूद करावे )	1856880	
(4) भूमापन , पोटहिस्सा व घरक्रमांक (असल्यास)	. इतर माहिती: मौजे कणेरी तालुका भिवंडी येथील सर्व्हे नं 11,12,13,14 अ,14 क,15,16,17,61 व मौजे निजामपुरा तालुका भिवंडी येथील स.नं.104अ/2 या जागेवरील अशोक नगर मधील बिल्डींग नं 19 मधील ए विंग मधील दुसऱ्या मजल्यावरील निवासी सदनिका नं 20। म्युन्सिपल घर नं 449/20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)हणजेच 51.58 चौ मी(बांधीव) ( रिसेल सदनिका )भिवंडी-निजामपूर मनप	
(5) क्षेत्रफळ	51.58 चौ मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तावेज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) अमित तेजपाल संघवी 51 प्लॉट नं. . माळा नं. . इमारतीचे नाव . ब्लॉक नं. . रोड नं प्लॉट न 201, दुसरा मजला, बिल्डिंग न 19ए अशोक नगर, भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEP54850 2) प्रिया अमित संघवी 49 प्लॉट नं . माळा नं ., इमारतीचे नाव . ब्लॉक नं ., रोड नं: प्लॉट न 201, दुसरा मजला, बिल्डिंग न 19ए अशोक नगर, भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEP54840A 3) प्रीत अमित संघवी 24 प्लॉट नं. . माळा नं. . इमारतीचे नाव. . ब्लॉक नं ., रोड नं प्लॉट न 201, दुसरा मजला, बिल्डिंग न 19ए अशोक नगर, भिवंडी, महाराष्ट्र, ठाणे. 421302	
(8) दस्तावेज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) गौतम खंडू शेलार 54 प्लॉट नं. . माळा नं. ., इमारतीचे नाव: . ब्लॉक नं: ., रोड नं: घर न 4, न्यू एस टी स्टॅन्ड, पाण्याच्या टाकी जवळ, भिवंडी, महाराष्ट्र, ठाणे. 421302 DNYPS4840C 3) सविता गौतम शेलार 44 प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: . ब्लॉक नं: ., रोड नं: घर न 4, न्यू एस टी स्टॅन्ड, पाण्याच्या टाकी जवळ, भिवंडी, महाराष्ट्र, ठाणे. 421302 EUIPS9477P 1) अजय गौतम शेलार 24 प्लॉट नं ., माळा नं. ., इमारतीचे नाव . ब्लॉक नं ., रोड नं: घर न 4, न्यू एस टी स्टॅन्ड, पाण्याच्या टाकी जवळ, भिवंडी, महाराष्ट्र, ठाणे. 421302 KPQPS2567B	
(9) दस्तावेज करून दिल्याचा दिनांक	12/12/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	12/12/2022	
(11) अनुक्रमांक, खंड व पृष्ठ	17421/2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	175000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेर		
मूल्यांकनासाठी विचारात घेतलेला तपशील .-		

## Sales Instances

6020532 13-01-2023 Note -Generated Through eSearch Module For original report please contact concern SRO office.	<b>सूची क्र . २</b>	दुय्यम निबंधक .सह दु.नि.भिवंडी 3 दस्तावेज क्रमांक.:6020/2022 नोंदणी: Regn 63m
<b>गाव: कणेरी</b>		
(1) दस्तावेज प्रकार	अॅग्रीमेंट टू सेल	
(2) मोबदला	3300000	
(3) बाजारभाव ( भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	2509200	
(4) भूमापन .पोटहिस्सा व घरक्रमांक (असल्यास)	. इतर माहिती: मौजे कापकणेरी ता भिवंडी जि ठाणे येथील स न 11 पैकी 12 पैकी 13 पैकी 14 अ पैकी 14बी पैकी 14क पैकी 15 16 17 आणि वरील म्यु घर न 455/25 बिल्डिंग न 22 को ऑप हौसिंग सोसायटी लि अ विंग अशोक नगर मधील पहिल्या मजल्यावरील सदनिका क्र 102 जिचे क्षेत्र 750 म्हणजेच 69.70 चौ मी P.U: 100 भिवंडी- निजामपूर मनप	
(5) क्षेत्रफळ	69.70 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तावेज करून देणाऱ्या / सिव्हन ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) .. ज्योती हितेश शाह 51 प्लॉट नं. , माळा नं. , इमारतीचे नाव. सिल्वर ओक रेसिडेन्सी डी विंग, ब्लॉक नं .. रोड नं: कमलधर रोड ओसवाल स्कूल जवळ अंनूरफाटा जवळ , MAHARASHTRA, ठाणे 421302 AKJPS5988G 2) .. शाह जयश्री रमेश 53 प्लॉट नं: 1330, माळा नं. , इमारतीचे नाव बिल्डिंग न ५०३ ऋषभ अपार्टमेंट, ब्लॉक नं. , रोड नं. नारपोली ता भिवंडी जि ठाणे, MAHARASHTRA, ठाणे. 421302 AKJPS5990A	
(8) दस्तावेज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) .. केसरवानी सत्येंद्रकुमार दुर्गा प्रसाद 38 प्लॉट नं: .. माळा नं: .. इमारतीचे नाव: .. ब्लॉक नं: .. रोड नं: जनता हॉटेल जवळ घुंघट नगर भिवंडी जिल्हा ठाणे , MAHARASHTRA, ठाणे. 421302 AUCPK0592R 1) .. केसरवानी रंजना सत्येंद्रकुमार 36 प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. , रोड नं: जनता हॉटेल जवळ घुंघट नगर भिवंडी जिल्हा ठाणे, महाराष्ट्र, ठाणे. 421302 BCWPG2914C	
(9) दस्तावेज करून दिल्याचा दिनांक	11/11/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	11/11/2022	
(11) अनुक्रमांक, खंड व पृष्ठ	6020/2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	231000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शोरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		

## Price Indicators

**NOBROKER**  
 1 BHK Flat in Ashok Nagar New Tower Bhiwandi For Sale in Ashok Nagar Road, Ashok Nagar  
 ₹ 56.5 Lacs  
 ₹ 20,919/Month  
 675 sq ft

**Overview**

Age of Building	9-10 Years	Ownership Type	Self Owned
Reconstruction Charge	₹ 2.8 Per Sq Ft	Financing	Worked This
Substructure	675 Sq Ft	Construction	100 Sq Ft

**Activity On This Property**  
 4 41  
 3

**Similar Properties**

**NOBROKER**  
 1 BHK Flat in Ayesha Apartment For Sale in Bhiwandi  
 ₹ 25 Lacs  
 ₹ 14,328/Month  
 540 sq ft

**Overview**

Age of Building	10 Years	Ownership Type	Self Owned
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**Activity On This Property**  
 4 35  
 0





### **DECLARATION FROM VALUERS**

- a. The information furnished in my valuation report dated 08.08.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property. I have valued right property.
- b. I have no direct or indirect interest in the property valued;
- c. I/We have personally inspected the property on 07.08.2023 (Mr. Suraj Zore) 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, Standard 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 Internal Valuation Standard (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in IVS in "General Standards" and "Asset Standards" as applicable.
- h. Past performance of Real Estate Market need not necessarily indicate the future trends. This valuation purely an estimate & has no legal or Contractual obligation on our part. Analysis & conclusions of the value of the property are based on assumptions & conditions prevailing at the time of date of valuation. The rates indicated are based on current market condition & these may vary with time.
- i. Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc. if any, are not considered in the valuation. We have assumed that the assets are free of lien & encumbrances.
- j. Bank authorities are requested to contact valuers in case of any doubts or discrepancy. The opinion about valuation is true & fair to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.
- k. I abide by the Model Code of Conduct for empanelment of the valuer in the Bank.
- l. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- m. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- n. VCIPL, by reason of this report, are not required to give testimony or attendance in court or to any Government Agency with reference to the subject property unless prior arrangements and consent have been made.
- o. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Mr. Sunil Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal from Shri. Narendra Jethalal Shah / Jakharia as per vide Agreement for sale dated 25.01.2018.
2.	purpose of valuation and appointing authority	As per the request from Bank of India, Dhamankar Naka Bhiwandi Branch, Thane to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Suraj Zore – Valuation Engineer Nitesh Khedekar – Technical Manager Prajakta Patil – 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 – 07.08.2023 Valuation Date – 08.08.2023 Date of Report – 08.08.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 07.08.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> <li>• Market Survey at the time of site visit</li> <li>• Ready Reckoner rates / Circle rates</li> <li>• Online search for Registered Transactions</li> <li>• Online Price Indicators on real estate portals</li> <li>• Enquiries with Real estate consultants</li> <li>• Existing data of Valuation assignments carried out by us</li> </ul>
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and 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 **08<sup>th</sup> August 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 **555.00 Sq. Ft. Built up Area** in the name of **Mr. Sunil Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.









### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **08<sup>th</sup> August 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.

### **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.

