#### 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)

Bank Of India - Dhamankarnaka Bhiwandi

Dhamankarnaka Bhiwandi ( Branch)

72, Sneh Sadan Telipada, Dhamankar Naka

Bhiwandi, Thane 421302

GSTIN/UIN

: 27AAACB0472C1Z9

State Name

: Maharashtra, Code: 27

Invoice No.	Dated
PG-1909/23-24	8-Aug-23
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. 2995 / 2301968	Delivery Note Date
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	2,500.00 225.00 225.00
ı					
		Total	1		2,950.00

Amount Chargeable (in words)

Indian Rupee Two Thousand Nine Hundred Fifty Only

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

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



E. & O.E

This is a Computer Generated Invoice



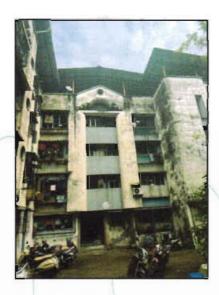


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





# 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, 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

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

### Think.Innovate.Create

#### 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, Tel.: 80978 82976 / 90216 25621

Our Pan India Presence at :

Mumbai 9 P Thane

Nanded P Delhi NCR P Nashik

Aurangabad Pune ♀ Indore Ahmedabod 9 Jaipur

P Rajkot P Raipur Regd. Office: \$1-901, U/B Floor, Boomering, Chandivali Farm Road, Andheri (Fast). Mumbai - 400 072, (M.S.), INDÍA

冠 TeleFax : +91 22 28371325/24 mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Bank of India / Dhamankar Naka Bhiwandi Branch/ Mr. Sunil Krishnakumar Jaiswal (2995/2301968) Page 2 of 23

Vastu/Thane/08/2023/2995/2301968 08/20-114-NIPA Date: 08.08.2023

#### VALUATION OPINION REPORT

This is to certify that the property bearing 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 belongs to Mr. Sunil Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal.

#### Boundaries of the property.

North Road

South Open Plot

East Building No. B 19

West Building No. 22

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 ₹ 29,69,250.00 (Rupees Twenty Nine Lakh Sixty Nine Thousand Two Hundred Fifty Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

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

MANOJ BABURAO **CHALIKWAR** 

Auth. Siár



#### Director

#### Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

BOI Emp. No. MNZ:C&IC:VAL19-20

Encl: Valuation report.



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA

E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

Our Pan India Presence at :

Mumbai Pune 💡 Pune ↑ Thane Nanded P Delhi NCR P Nashik

♀ Indore Ahmedabad 💡 Jaipur

Rajkot 🖓 Raipur

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

Τo,

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)**

	Gene	eral		B
1.	Purp	ose 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:  Copy of Agreement for sale dated 25.01  Copy of Occupancy Certificate No. 7  Municipal Council.  Copy of 7/12 Extracts	ALC:	18 126 dated 22.05.1995 issued by Bhiwandi Nizampur
4.	Nam (es)	e of the owner(s) and his / their address with Phone no. (details of share of each er in case of joint ownership)		Mr. Sunit Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal.  Address: 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.  Contact Person: Mr. Sunil Jaiswal (Owner) Mob No. 8788846406  Joint Ownership
5.		description of the property (Including ehold / freehold etc.)	:	Details of ownership share is not available  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. 1 BHK + Bath + W.C.) The property is at 4.7 Km. distance from nearest railway station Bhiwandi Road.
6.	Loca	tion of property	i.	
	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





	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 Cert 22.05.1995 issued by Bh	ificate No. T.P. 126 datec niwandi Nizampur Municipa
	g)	Approved map / plan issuing authority	:	Council.	
	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.	Posta	al address of the property	/	Residential Flat No. 201, 2 <sup>nd</sup> Floor, Wing - B, Buildin No. 21, "Ashok Nagar Building No. 21 Co-op. Hs Soc. Ltd.", Ashok Nagar, Village – Kaneri, Taluka Bhiwandi, District – Thane, PIN Code – 421 302, Sta – Maharashtra, Country – India	
8.	City /	Town	:	Village - Kaneri, Bhiwandi	
	Resid	dential area	:	Yes	
	Comi	mercial area	-	No	
	Indus	strial area		No	· ·
9.	Class	sification of the area			
	i) Hig	h / Middle / Poor	:	Middle Class	_
	, ,	ban / Semi Urban / Rural	;	Urban	
10.	Comi	ing under Corporation limit / Village hayat / Municipality	:	Village – Kaneri     Bhiwandi Nizampur Municipal Council.	
11.	Govt.	ther covered under any State / Central enactments (e.g., Urban Land Ceiling or notified under agency area/ scheduled / cantonment area		No	
12.	Bour	ndaries of the property		As per Site	As per Documents
	North	1	:	Road	Details not available
	South	hink.Inno	V	Open Plot Teale	Details not available
	East		:	Building No. B 19	Details not available
	West	:	:	Building No. 22	Details not available
13	Dime	ensions of the site		N. A. as property under consideration is a Residential Flat in a building.	
				Α	В
				As per the Deed	Actuals
	North	1	:	-	-
	South	n	:	-	-
	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)	





			Built up Area in Sq. Ft. = 555.00
			(Area as per Agreement for sale)
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		Built up Area in Sq. Ft. = 555.00
10.	(least of 13A& 13B)	.	(Area as per Agreement for sale)
16	Whether occupied by the owner / tenant? If	:	Owner Occupied
10	occupied by tenant since how long? Rent		Owner Occupied
	received per month.		
- 11	APARTMENT BUILDING		·
$\overline{}$			Residential
1.	Nature of the Apartment	:	Residential
۷.	Location		Current New 44 40 40 44 444 44C 45 4CH 47 8 C1
	C. T.S. No.	1/	Survey Nos. 11, 12, 13, 14, 14A, 14C, 15, 16/1, 17 & 61
			of Village - Kaneri & Survey No. 104A/2 of Village -
	Block No.	77.2	Nizampur ,
	Ward No.	5	
	,	:	Village – Kaneri
	Village / Municipality / Corporation	į.	Bhiwandi Nizampur Municipal Council.
	Door No. Street or Bood (Din Code)	<u> </u>	Residential Flat No. 201, 2nd Floor, Wing - B, Building
	Door No., Street or Road (Pin Code)		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
			<ul> <li>– Maharashtra, Country – India.</li> </ul>
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	1	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	1	4 Flats on 2 <sup>nd</sup> Floor
8.	Quality of Construction	1	Normal
9.	Appearance of the Building	vi/	Normal
10.	Maintenance of the Building	٧	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
III	FLAT		
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





	Doom		Took Mood door frames with solid flush door
	Dogrs	:	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	1	Mr. Sunil Krishnakumar Jaiswal &
	\	1	Mrs. Sunita Sunil Jaiswal.
8	What is the undivided area of land as per Sale Deed?	54	Details not available
9	What is the plinth area of the flat?	Ċ.	Built up Area in Sq. Ft. = 555.00
			(Area as per Agreement for sale)
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
	1		Cupboard Area in Sq. Ft. = 11.00
	77		(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	:	Residential
	purpose?		
14	Is it Owner-occupied or let out?	1	Owner Occupied
15	If rented, what is the monthly rent?	1	₹ 6,000.00 Expected rental income per month
١٧	MARKETABILITY	:	- /
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra		Located in developed area
	Potential Value? Think Inno	V	ate.Create
3	Any negative factors are observed which	:	No
	affect the market value in general?		
٧	Rate	:	
1	After analyzing the comparable sale	-:	₹ 5,000.00 to ₹ 7,000.00 per Sq. Ft. on Built up Area
	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)		
2	Assuming it is a new construction, what is the	:	₹ 6,400.00 per Sq. Ft.
	adopted basic composite rate of the flat		
	under valuation after comparing with the		
	specifications and other factors with the flat		





	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.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	K	
а	Depreciated building rate	:	7
	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	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.
	Total Composite Rate		₹ 5,350.00 per Sq. Ft.
	Remark:	1	<del>ure.creare</del>

#### **Details of Valuation:**

Sr.	Description	Qty.	Rate per	Estimated
No.			unit (₹)	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.			





Valuation Report Prepared For: Bank of India / Dhamankar Naka Bhiwandi Branch/ Mr. Sunil Krishnakumar Jaiswal (2995/2301968) Page 8 of 23

9	Potential value, if any	
	Fair market value of the property	29,69,250.00
	The Realizable value of the property	26,72,325.00
	The Distress value of the property	23,75,400.00
	Insurable value of the property	13,87,500.00
	Guideline Value of the property	13,36,995.00

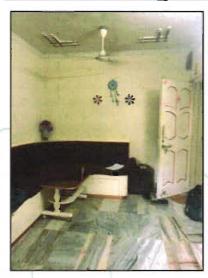
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must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

widenin applical	ing threat of acquisition by government for road g / publics service purposes, sub merging & bility of CRZ provisions (Distance from sea-cost / el 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**









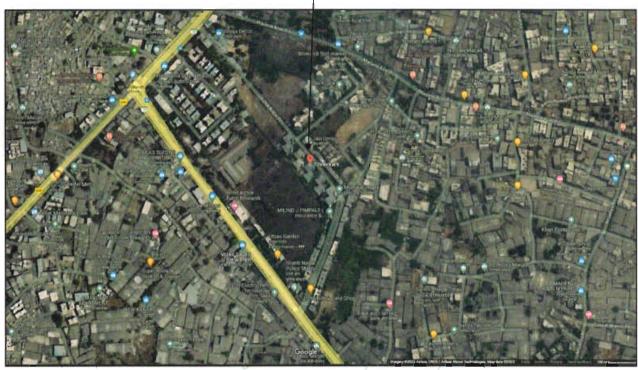








# Route Map of the property Site u/r





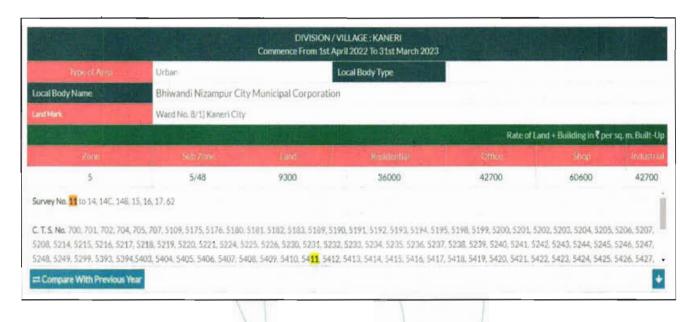
Longitude Latitude: 19°17'41.9"N 73°04'02.4"E

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





### **Ready Reckoner Rate**







# **Sales Instances**

1742181	सूची क्र . २	दुय्यम निबंधक द्.नि. भिवंडी ।			
13-01-2023	Z-1 8	दस्तऐवज क्रमांक . 17421/2022			
Note -Generated Through eSearch		नोदणी			
Module, For original report please contact concern SRO office.	ot .	Regn:63m			
		Trogit.out			
	गाव: कणेरी				
(1)दस्तऐवज प्रकार	अँग्रीमेंट टू सेल				
(2)मोबदला	2500000				
(3)बाजारभाव (भाडेपट्टवाच्या बाबतीतपट्टकार आकारणी देतो कि पट्टदार ते नमूद करावे )	1856880				
(4) भूमापन ,पोटहिस्स) व घरक्रमांक (असत्यास)	अशोक नगर मधील बिल्डींग नं 19 मधी	तुका भिवंडी येथील स.नं.104अ/2 या जागेवरील ल ए विंग मधील दुसऱ्या मजल्यावरील निवासी 20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच			
(५)क्षेत्रफळ	51.58चौ.मीटर				
(6)आकारणी किवा जुडी देण्यात असेल तेव्हा					
() द्रस्तऐवज करून देणाऱ्या । लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादींचे नाव व पत्ता	1) अमित तेजपाल संघवी 51 प्लॉट नं ्, माळा नं ., इमारतीचे नाव: , ब्लॉक नं ्, रोड नं, प्लॅट न 201, दुसर मजला ,बिल्डिंग न 19:ए. अघोक नगर , भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEPS48501 2) प्रिया अमित संघवी 49 प्लॉट नं -, माळा नं -, इमारतीचे नाव: , ब्लॉक नं -, रोड नं प्लॅट न 201, दुसरा मजला ,बिल्डिंग न 19:ए. अघोक नगर , भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEPS4840A 3) प्रीत अभित संघवी 24 प्लॉट नं -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं -, रोड नं प्लॅट न 201, दुसरा मजला ,बिल्डिंग न 19:ए. अघोक नगर , भिवंडी , महाराष्ट्र, ठाणे. 421302				
(८)दस्तऐवज करून घेणाऱ्या पक्षकारोंचे नाव किंवा दिवाणी न्यायालयाच्या हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	न 4.न्यू एस टी स्टॅन्ड .पाण्याच्या टाकी र ठाणे. 421302 DNYPS4840C 3) सविता गौतम शेलार 44 प्लॉट नं: घर न 4.न्यू एस टी स्टॅन्ड ,पाण्याच्या टाव ठाणे. 421302 EUIPS9477P	्र माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: की जवळ, भिवंडी , महाराष्ट्र, , इमारतीचे नाव -, ब्लॉक नं -, रोड नं घर न 4.न्यू एस टी			
<ul><li>दस्तऐवज क रून दिल्याचा दिनांक</li></ul>	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 नींदणी शुल्क	100				
(14)शेरा					





# Sales Instances

2, मोबदला 25 3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे ) 4) भूमापन ,पोटहिस्सा व घरक्रमांक : इ असल्यास) : क असल्यास) : इ 51 5)क्षेत्रफळ : 51	.15.16.17.61 व मोजे निजामपुरा ता शोक नगर मधील बिल्डींग नं 19 मधे दनिका नं 201 म्युन्सिपल घर नं 449 .58 चौ मी(बांधीव) ( रिसेल सदनिक	दस्तऐक्ज क्रमांक 17421/2022 नींदणी Regn 63m मवंडी येथील सर्व्हें नं 11,12,13,14 अ,14 लुका भिवंडी येथील स.नं.104अ/2 या जागेवरील गिल ए विंग मधील दुसऱ्या म्जल्यावरील निवासी 120 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच ग )भिवंडी-निजामपूर मनप	
2, मोबदला 25 3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे ) 4) भूमापन ,पोटहिस्सा व घरक्रमांक : इ असल्यास) : क असल्यास) : इ 51 5)क्षेत्रफळ : 51	ग्रीमेंट टू सेल :00000 :56880 :तर माहिती: मौजे कणेरी तालुका भि :15.16.17.61 व मोजे निजामपुरा ता शोक नगर मधील बिल्डींग नं 19 मध् दनिका नं 201 म्युन्सिपल घर नं 449 :.58 चौ मी(बांधीव) ( रिसेल सदनिक	लुका भिवंडी येथील स.नं.104अ/2 या जागेवरील गिल ए विंग मधील दुसऱ्या मजल्यावरील निवासी  20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच	
2, मोबदला 25 3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे ) 4) भूमापन ,पोटहिस्सा व घरक्रमांक : इ असल्यास) : क असल्यास) : इ 51 5)क्षेत्रफळ : 51	356880 इतर माहिती: मौजे कणेरी तालुका भि .15.16.17.61 व मोजे निजामपुरा ता शोक नगर मधील बिल्डींग नं 19 मध् दनिका नं 201 म्युन्सिपल घर नं 449 .58 चौ मी(बांधीव) ( रिसेल सदनिक	लुका भिवंडी येथील स.नं.104अ/2 या जागेवरील गिल ए विंग मधील दुसऱ्या मजल्यावरील निवासी  20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच	
अञ्चाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्ट्यार अभ्याजारभाव (भाडेपट्ट्याच्या बाबतीतपट्ट्यार अभ्याजारभाव (भाडेपट्ट्यार ते नमूद करावे )  4) भूमापन ,पोटहिस्सा व घरक्रमांक स्ट्रिंग असल्यास)  51	556880 इतर माहिती: मौजे कणेरी तालुका भि .15.16.17.61 व मोजे निजामपुरा ता शोक नगर मधील बिल्डींग नं 19 मध् दनिका नं 201 म्युन्सिपल घर नं 449 .58 चौ मी(बांधीव) ( रिसेल सदनिक	लुका भिवंडी येथील स.नं.104अ/2 या जागेवरील गिल ए विंग मधील दुसऱ्या मजल्यावरील निवासी  20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच	
आकारणी देतो कि पट्टेंदार ते नमूद करावें )  4) भूमापन ,पोटहिस्सा व घरक्रमांक ; इ असल्यास) ; इ सर्वे अर्थे उन्हें 5)क्षेत्रफळ 51	हतर माहिती: मौजे कणेरी तालुका थि .15.16.17.61 व मोजे निजामपुरा ता शोक नगर मधील बिल्डींग नं 19 मध् दनिका नं 201 म्युन्सिपल घर नं 449 .58 चौ मी(बांधीव) ( रिसेल सदनिक	लुका भिवंडी येथील स.नं.104अ/2 या जागेवरील गिल ए विंग मधील दुसऱ्या मजल्यावरील निवासी  20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच	
असल्यास) क. अ. स. 51 5,क्षेत्रफळ 51	.15.16.17.61 व मोजे निजामपुरा ता शोक नगर मधील बिल्डींग नं 19 मधे दनिका नं 201 म्युन्सिपल घर नं 449 .58 चौ मी(बांधीव) ( रिसेल सदनिक	लुका भिवंडी येथील स.नं.104अ/2 या जागेवरील गिल ए विंग मधील दुसऱ्या मजल्यावरील निवासी  20 काप कणेरी क्षेत्र 555 चौ फुट(बांधीव)म्हणजेच	
Annual Company and American	58चा माटर	51.58चौ मीटर	
्र आकारणी किंवा जुडी देण्यात असेल तेव्हा			
ठेवणाऱ्या पक्षकारांचे नाव किया दिवाणी न्यायालयाचा हुकूमनामा किया आदेश असल्यास प्रतिवादीचे नाव व पता मज	1) अमित तेजपाल संघवी 5) प्लॉट नं माळा नं इमारतीचे नाव ब्लॉक नं रोड नं फ्लॅट न 201, दुसः मजला विल्डिंग न 19-ए, अघोक नगर , भिवंडी, महाराष्ट्र, ठाणे. 421302 AAEP34850 2) प्रिया अमित संघवी 49 प्लॉट नं माळा नं इमारतीचे नाव ब्लॉक नं रोड नं फ्लॅट न 201, दुसरा मजला ,बिल्डिंग न 19-ए, अथोक नगर ,भिवंडी, महाराष्ट्र, ठाणे 421302 AAEP34840A 3) प्रीत अमित संघवी 24 प्लॉट नं: माळा नं: इसारतीचे नाव ब्लॉक नं रोड नं फ्लॅट न 201, दुसरा मजला ,बिल्डिंग न 19-ए, अथोक नगर ,भिवंडी , महाराष्ट्र, ठाणे. 421302		
आदेश असल्यास प्रतिवादीचे नाव व पत्त ठा ३) घर ठा	4,न्यू एस टी स्टॅन्ड ,पाण्याच्या टाकी णे. 421302 DNYPS4840C सविता गौतम शेलार 44 प्लॉट नं: -, र न 4,न्यू एस टी स्टॅन्ड ,पाण्याच्या टा णे. 421302 EUIPS9477P	माळा नं: इमारतीचे नाव: ब्लॉक नं: रोड नं: की जवळ, भिवंडी . महाराष्ट्र, इमारतीचे नाव ब्लॉक नं रोड नं घर न 4.न्यू एस टी	
्रदस्तऐवज करून दिल्याचा दिनांक 12	2/12/2022		
10)दस्त नोंदणी केल्याचा दिनांक 12	V12/2022		
११)अनुक्रमांक,खंड व पृष्ठ । 17	7421/2022		
12)बाजारभावाप्रमाणे मुद्रांक शुक्क 17	75000		
<ol> <li>वाजारभावाप्रमाणे नोंदणी शुल्क</li> </ol>	00		
(4)शेरा			



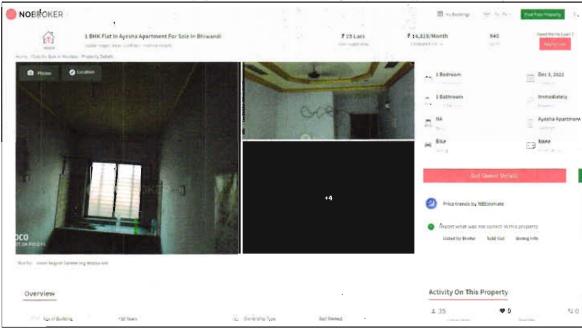
# **Sales Instances**

6020532	सूची क्र . २	दुय्यम निबंधक .सह दु.नि.भिवंडी 3			
13-01-2023	,	दस्तऐवज क्रमोक::6020/2022			
Note -Generated Through eSearch		नींदणी			
Module For original report please contain concern SRO office.	CK.	Regn 63m			
PALLET III—WESCON—CO					
गाव: कणेरी					
(1) दस्तऐवज प्रकार	अँग्रीमेंट टू सेल				
⁄्रमोबदला	3300000				
<ul><li>(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्ट्कार आकारणी दंतो िक पट्टेदार ते नमूद कराव )</li></ul>	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 14पैकी 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 सदिनका क्र 102 जिचे क्षेत्र 750 म्हणजेच 69.70 चौ मी PUI: 100 भिवंडी- निजामपूर मनप				
(५)क्षेत्रफळ	69.70चौ.मीटर				
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा					
(*)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	रोड ने: कमतघर रोड ओसवाल स्कूल जवळ व ठाणे. 421302 AKJP\$59880 2)शाह जयश्री रमेश 53 प्लॉट ने: 1330, माळ	. , इमारतीचे नाव. सिल्वर ओक रेसिडेन्सी डी विंग, ब्लॉक नं अंजूरफाटा जवळ , MAHARASHTRA. ११ नं , इमारतीचे नाव. बिल्डिंग न ५०३ ऋषभ अपार्टमेंट, . MAHARASHTRA. ठाणे. 421302. AKIPS5990A			
(८)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	ब्लॉक नं: ., रोड नं: जनता हॉटेल जवळ MAHARASHTRA, ठाणे. 421302	AUCPK0592R ् माळा नं ्डमारतीचे नावः ब्लॉक नं ्रोड नं जनता			
(९)दस्तऐवज करून दिल्याचा दिनांक	11/11/2022				
(10)दस्त नौंदणी केल्याचा दिनांक	11/11/2022				
(11)अनुक्रमांक,खंड व पृष्ठ	6020 2022				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	231000				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100				
(14)शेरा					
मुल्यांकनासाठी विचारात घेतलेला तपशील :-					



### **Price Indicators**







Valuation Report Prepared For: Bank of India / Dhamankar Naka Bhiwandi Branch/ Mr. Sunil Krishnakumar Jaiswal (2995/2301968) Page 16 of 23 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 ₹ 29,69,250.00 (Rupees Twenty Nine Lakh Sixty Nine Thousand Two Hundred Fifty Only). The Realizable Value of the above property is ₹ 26,72,325.00 (Rupees Twenty Six Lakh Seventy Two Thousand Three Hundred Twenty Five Only). The Distress Value is ₹ 23,75,400.00 (Rupees Twenty Three Lakh Seventy Five Thousand Four Hundred Only).

Place: Thane Date: 08.08.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR Day Lishiy ngamad by MANICO BABILIPARO CHALIBEANAN The HIBB, NEWASTIGARA COMPULE BANTE, IS PRINATE LIMPTICO, SUMMINIO, SEA 12-09-102-2016 AND SEGUENCE SEA SEASONS CHARILLAND IN SEA 12-09-102-2016 AND SEGUENCE SEASONS CHARILLAND IN SEASONS CHARILLAND SEASONS CHARILLAND IN SEASONS CHARILLAND CHARILLAND

CHALIKWAR

Director Auth.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

BOI Emp. No. MNZ:C&IC:VAL19-20

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

on	We are satisfied that the fair and reasonable market value of the property is (Rupees
	_only).
Date	

Signature
Think Innov (Name of the Branch Manager with office Seal)



#### 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 and 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 and 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 rated 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 charged 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.
- I. 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 whit 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;	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> <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>Enquines 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;	
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



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#### Assumptions, Disclaimers, Limitations & Qualifications

#### Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **08th 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 advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

#### Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

#### **Future Matters**

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

#### Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

#### Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Flat, 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.





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#### Property Title

Based on our discussion with the Client's representative, we understand that the subject property is owned by Mr. Sunil Krishnakumar Jaiswal & Mrs. Sunita Sunil Jaiswal. 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.

#### **Town Planning**

The permissible land use, zoning, achievable FSI, area statement adopted for purpose of this valuation is based on the information provided by the Client's representative and the same has been adopted for this valuation purpose. VCIPL has assumed the same to be correct and permissible. VCIPL has not validated the same from any authority.

#### Area

Based on the information provided by the Client's representative, we understand that the subject property is Residential Flat, admeasuring 555.00 Sq. Ft. Built up Area.

#### 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





Valuation Report Prepared For. Bank of India / Dhamankar Naka Bhiwandi Branch/ Mr. Sunil Krishnakumar Jaiswal (2995/2301968) Page 21 of 23 properties in an open and competitive market and is particularly useful in estimating the value of the land 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **555.00 Sq. Ft. Built up Area**.

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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 08th 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.



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#### **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

₹ 29,69,250.00 (Rupees Twenty Nine Lakh Sixty Nine Thousand Two Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LIE

MANOJ BABURAO CHALIKWAR

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Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

BOI Emp. No. MNZ:C&IC:VAL19-20

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