PROFORMA INVOICE

Vastukaia 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)

PUNJAB NATIONAL BANK - PLP BKC

PLP BKC BRANCH

PNB Pragati Tower C-9 G Block 3rd floor Bandra Kurla Complex Bandra(E), Mumbai 400051

GSTIN/UIN

: 27AAACP0165G3ZN

State Name

: Maharashtra, Code: 27

Invoice No.	Dated
PG-1988/23-24	14-Aug-23
Delivery Note	Mode/Terms of Payment AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. 003084 / 2302048	Delivery Note Date
Dispatched through	Destination

Terms of Delivery

S1 No.	Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST	997224	18 %	3,000.00 270.00 270.00
			<i>y</i>		

Indian Rupee Three Thousand Five Hundred Forty Only

HSN/SAC	Taxable	Cer	tral Tax	Sta	ite Tax	Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	3,000.00		270.00	9%	270.00	540.00
Tota	3,000.00		270.00		270.00	540.00

Tax Amount (in words): Indian Rupee Five Hundred Forty Only

Company's Bank Details

Bank Name

: PUNJAB NATIONAL BANK

A/c No.

1756002100016739

Branch & IFS Code: Goregaon (E.) & PUNB0175600

Remarks:

Mr. Durgesh Kumar Ramdev Varma - Residential Flat No. 1204, 12th Floor, Building No. 1, "Paramount", Kalyan Shilphata Road, Village - Shil, Taluka & District - Thane, PIN - 421 204, 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

UPI Virtual ID: Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice



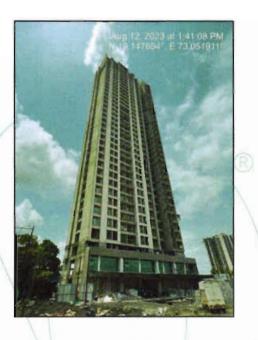


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Durgesh Kumar Ramdev Varma

Residential Flat No. 1204, 12th Floor, Building No. 1, "Paramount", Kalyan Shilphata Road, Village – Shil, Taluka & District – Thane, PIN – 421 204, State – Maharashtra, Country – India.

Latitude Longitude: 19°08'53.8"N 73°03'08.9"E

Valuation Prepared for:

Punjab National Bank PLP BKC Branch

Ahmedabad 9 Jaipur

PNB Pragati Tower C-9, G Block, 3rd Floor, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051, State – Maharashtra, Country – India.



P Delhi NCR P Nashik

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

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





Valuation Report Prepared For: PNB / PLP BKC Branch/ Mr. Durgesh Kumar Ramdev Varma (3084/2302048)

Page 2 of 22

Vastu/Mumbai/08/2023/3084/2302048

14/07-194-PRSK Date: 14.08.2023

VALUATION OPINION REPORT

This is to certify that the under-construction property bearing Residential Flat No. 1204, 12th Floor, Building No. 1, "Paramount", Kalyan Shilphata Road, Village – Shil, Taluka & District – Thane, PIN – 421 204, State – Maharashtra, Country – India belongs to Mr. Durgesh Kumar Ramdev Varma.

Boundaries of the property.

North : Open Plot

South : Kalyan Shilphata Road

East : Internal Road

West : Open Plot

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 this particular purpose at ₹ 61,15,200.00 (Rupees Sixty One Lakh Fifteen Thousand Two Hundred Only). As per Site Inspection 66% Construction Work is Completed.

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Chaid Chalikwar Chalikwar

Digitally signed by Sharad'sumar B. Chaliswar

ONE on Sharadkumar B. Challoway,
a-Vanukala Consultants (I) Pin. Ltd.
a-Vanukala Consultants (I) Pin. Ltd.
a-Vanukala Longulants (I) Pin. Ltd.
a-Vanukala Longulant

Cre :

C.M.D.

Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09 PNB Empanelment No. ZO:SAMD:1138

Encl: Valuation report.





Regd. Office: 81-001, U/8 Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24

mumbai@vastukala.org

Valuation Report of Immovable Property

T	Ger	neral						
1.	Nar	ne and Address of the V	/aluer	3:	Vastu B1-00 Powa	i, Andheri (East),	ts (I) Pvt. oomerang Mumbai -	g, Chandivali Farm Road, -400072
2.	Pur	pose for which the value	ation is made	:	To as Purpo		value of	he property for Bank Loan
3.	a)	Date of inspection	1	:	12.08	.2023		
	b)	Date of valuation		:	14.08	.2023		
	C)	Title Deed Number &	Date	:	1483	2 / 2023 Dated 31	.07.2023	
	2.	Mr. Durgesh Kumar Ra Copy of RERA Regis RERA site). Copy of Commencem 06.12.2018 issued by	amdev Varma (T tration Certifical nent Certificate Thane Municipa n No. VP No. S1	te N V. I I Co 1/0	Purchason P51 P. No. rporation (186 / 1	ser). 700021343 date S11 / 0186 / 18 on, Thane. 18 / TMC / TDD /	d 08.09.2	Homes (The Promoter) and 021 (As downloaded from / TDD / 2901 / 18 dated date 21.12.2021 issued by
5.	add sha	me of the owner(s) a lress (es) with Phone re of each owner in nership)	no. (details of		Addr No. Shil, Maha Cont. Mr. P	, "Paramount",	Flat No. Kalyan S t – Thane – India.	arma 1204, 12 th Floor, Building Shilphata Road, Village – , PIN – 421 204, State –
6.	Brie	ef description of the prop	perty		The buildi const Bedro + Cha 6.5 k Diva At th	property is a reing. The flat is locally ruction building. Sooms + Living Roajja Area (i.e., 25 km. travelling distribution. The time of inspections in the state of the stat	cated on fine common the common t	flat in under construction 12th floor in the said under omposition of flat is 2 then + 2 Toilets + Passage foilets). The property is at m nearest railway station the property was under etion are as under:
	+	ge of Construction						57.
		nder construction, ext		on				
	Fo	oundation	Completed			RCC Plinth		Completed





Valuation Report Prepared For. PNB / PLP BKC Branch/ Mr. Durgesh Kumar Ramdev Varma (3084/2302048)

MANAGE

Page 4 of 22

	Grou	und/Stilt Floors	Completed			RCC Floo	rs	Completed up to 25 th
		rnal & External k Work	Completed up	to	25 th	Internal Plastering	& Externa	Completed up to 25 th
	Floo	ring, Tiling, Kitchen	Completed up	to	25 th	Total		66% Work Completed
7.	Locat	ion of property		:		•		
	a) Plot No. / Survey No.				Surv	ey No. 19		
	b)	Door No.	1	:	Resid	dential Flat	No. 1204	
	c) C.T.S. No. / Village			:	Villag	ge – Shil	_	
	d)	Ward / Taluka		:	Talul	ka – Thane	(8)	
	e)	Mandal / District			Distr	ict –		
	f)	Date of issue and vo	Section 18	•				No. S11 / 0186 / 18 / TMC / .12.2021 issued by Thane
	g) Approved map / plan issuing authority			:	Muni	cipal Corpo	ration (As dov	vnloaded from RERA site).
	h)	Whether genu authenticity of appr is verified	ineness or oved map/ plan		Yes			
	i)	Any other commempanelled valuers approved plan	5 7 1	,	Build	ing is under	rconstruction	
	j)	Comment on Construction if any	unauthorizes		NI A	the proper	hu under consi	daration is Decidential Elet
	k)	Comment on proceedings if any	demolition		IV.A.,	the proper	ly under consi	deration is Residential Flat
8.	Postal address of the property			. /	"Par Talul	amount" , ka & Distr	Kalyan Shilp	12th Floor, Building No. 1, hata Road, Village – Shil, PIN – 421 204, State –
9.	City /	Town	HIIK.HIII	\circ	Thar	ie	8010	
	-	dential area		:	Yes			*
	Comr	mercial area		:	- No			
	Indus	strial area	(1-)	-11	No			
10.	Class	sification of the area		:				
	i) Hig	h / Middle / Poor		:	Midd	lle Class		
	ii) Urł	ban / Semi Urban / Ru	ıral	:	Urba	ın		
11.	Comi	ng under Corporatio	n limit / Village	1	Villa	ge – Shil		
	Panc	hayat / Municipality			Thar	ne Municipa	I Corporation,	Thane
12.	1	ther covered under	•		No			
		ral Govt. enactment	. •					
		Ceiling Act) or notifie						
	area/	scheduled area / car	tonment area					





13.	Boundaries of the property		As per Site	As per Agreement	
	North	:	Open Plot	Survey Np. 18	
	South	:	Kalyan Shilphata Road	Details not available	
	East	:	Internal Road	Daighar Village Boundary	
	West	:	Open Plot	Survey No. 20	
14.	Dimensions of the site / Flat		N. A. as property under consider in the residential building.	deration is a Residential Flat	
			A As per the Approved Plan	B Actuals	
	North	:	Flat No. 1205		
	South	1	Compound Wall		
	East	:	Flat No. 1203		
	West	:	Compound Wall		
15. ·	Extent of the site		Carpet Area in Sq. Ft. = 564.0 Enclosed Balcony Area in Sq. Cup Board Area in Sq. Ft. = 2 Total Carpet Area in Sq. Ft. = (Area as per Agreement for St. Built Up Area in Sq. Ft. = 701.0 (Total Carpet Area +10%)	1. Ft. = 50.00 23.00 637.00 Gale)	
15.1	Latitude, Longitude & Co-ordinates of Residential Flat	The state of the s			
16.	Extent of the site considered for Valuation (least of 13A& 13B)		Carpet Area in Sq. Ft. = 564.0 Enclosed Balcony Area in Sq. Cup Board Area in Sq. Ft. = 2 Total Carpet Area in Sq. Ft. = (Area as per Agreement for S	ı. Ft. = 50.00 23.00 637.00	
17.	Whether occupied by the owner / tenant?	1	Building is under construction		
	If occupied by tenant since how long? Rent received per month.	0	vate.Create		
II	APARTMENT BUILDING		District Control of the Control of t		
1	Name of the Apartment	:	Paramount		
2.	Description of the locality Residential / Commercial / Mixed	:	Residential		
3	Year of Construction	;	Building is under construction		
4	Number of Floors	:	Part Ground & Part Stilt + 1st M		
	·		Upper Floors (As per approved		
5	Type of Structure	:	Proposed R.C.C. framed struct	ure	
6	Number of Dwelling units in the building	;	Proposed 5 Flats on 12th Floor	li)	
7	Quality of Construction	:	Building is under construction		
8	Appearance of the Building	:	Building is under construction		
9	Maintenance of the Building	:	Building is under construction		





10	Facilities Available	:	<u> </u>
	Lift		Proposed 4 Lifts
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Along with 1 Car parking space
	Is Compound wall existing?	:	Building is under construction
	Is pavement laid around the building	•	Building is under construction
III	Residential Flat		
1	The floor in which the Flat is situated	:	12 th Floor
2	Door No. of the Flat	:	Residential Flat No. 1204
3	Specifications of the Flat		(R)
	Roof		Proposed R.C.C. Slab
	Flooring	4	Proposed Vitrified tiles flooring
	Doors	11	Proposed Wooden door frame with solid flush shutters
	Windows	35	Proposed Powder Coated Aluminum Sliding Windows
	Fittings		Proposed Concealed plumbing with C.P. fittings.
	190		Proposed Electrical wiring with Concealed.
	Finishing		Proposed Cement Plastering
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?	:	Building is under construction
7	Sale Deed executed in the name of		Mr. Durgesh Kumar Ramdev Varma
8	What is the undivided area of land as per Sale Deed?	:	Not applicable
9	What is the plinth area of the Flat?	6	Built Up Area in Sq. Ft. = 701.00
		2	(Total Carpet Area +10%)
10	What is the floor space index (app.)	0	As per TMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 564.00
			Enclosed Balcony Area in Sq. Ft. = 50.00
			Cup Board Area in Sq. Ft. = 23.00
			Total Carpet Area in Sq. Ft. = 637.00
			(Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or	:	Residential purpose
	Commercial purpose?		
14	Is it Owner-occupied or let out?	:	Building is under construction
15	If rented, what is the monthly rent?	:	₹ 13,000.00 Expected rental income per month after
			building completion
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good





2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
٧	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Residential 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)		₹ 9,500.00 to ₹ 10,500.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the residential flat under valuation after comparing with the specifications and other factors with the residential flat under comparison (give details).		₹ 9,600.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 6,900.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		₹ 42,460.00 Per Sq. M. i.e., ₹ 3,945.00 Per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given		It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		vata Craata
a	Depreciated building rate	0	Vare: Creare
	Replacement cost of residential flat	:	₹ 2,700.00 per Sq. Ft.
	Age of the building	1:	Building is under construction
	Life of the building estimated	:	60 years after completion (Subject to proper, preventive
			periodic maintenance & amp; structural repairs).
	Depreciation percentage assuming the salvage value as 10%	:	N.A., Building is under construction
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 6,900.00 per Sq. Ft.
	Total Composite Rate	:	₹ 9,600.00 per Sq. Ft. (Including car parking)
-	Remark: Internal visit not allowed at s	ite.	The details about the work progress status has been





provided by Sales Person Mr. Pravin (Contact No. 8425880712)

Details of Valuation:

Sr.	Description	Qty.	Rate per	Estimated
No.			unit (₹)	Value (₹)
1	Present value of the Residential Flat	637.00 Sq. Ft.	9,600.00	61,15,200.00

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 i.e., ₹ 9,500.00 to ₹ 10,500.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, 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 residential and commercial application in the locality etc. We estimate ₹ 9,600.00 per Sq. Ft. on Carpet Area (Including car parking) for valuation.

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 ₹ 61,15,200.00 (Rupees Sixty One Lakh Fifteen Thousand Two Hundred Only). As per Site Inspection 66% Construction Work is Completed.

I	Date of Purchase of Immovable Property	:	31.07.2023
II	Purchase Price of immovable property	:/	₹ 55,00,000.00
III	Book value of immovable property:	/:	₹ 59,15,000.00
IV	Fair Market Value of immovable property:	;	₹ 61,15,200.00
٧	Realizable Value of immovable property:	;	₹ 55,03,680.00
VI	Distress Sale Value of immovable property:	;	₹ 48,92,160.00
VII	Guideline Value (As per Index II)	1	₹ 28,15,596.00
VIII	Insurable value of the property (701.00 Sq. Ft. x 2,700.00)	e	₹ 18,92,700.00
IX	Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	:	Please Refer Page No. 13, 14 &

Enc	losures
1.	Declaration from the valuer
2.	Model code of conduct for valuer
3.	Photograph of owner with the property in the background
4.	Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet
	sites (eg. Google earth) etc.
5.	Any other relevant documents/extracts

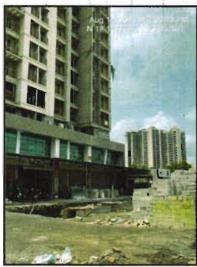




Actual Site Photographs







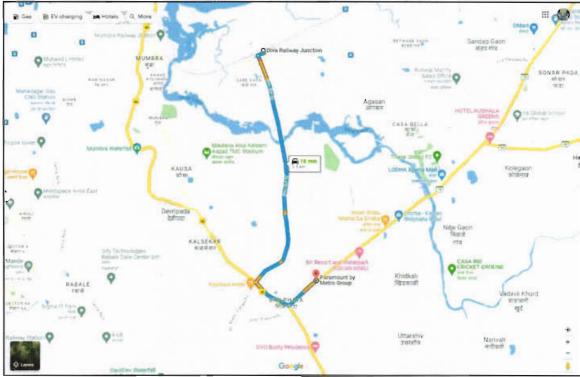


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Route Map of the property Site u/r





Longitude Latitude - 19°08'53.8"N 73°03'08.9"E

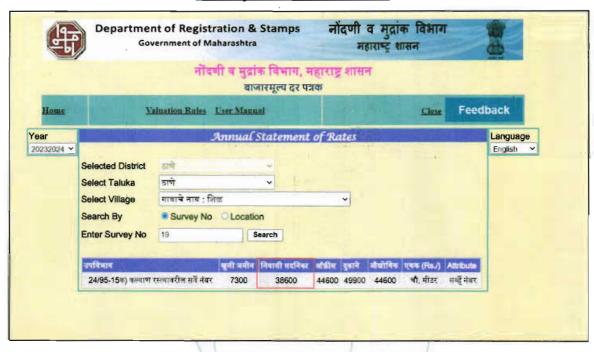
Note: The Blue line shows the route to site from nearest railway station (Diva Junction – 6.5 Km.)



Vastukala Consultants (I) Pvt. Ltd.



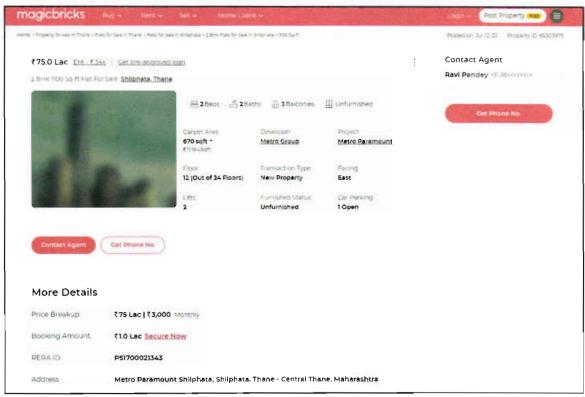
Ready Reckoner Rate

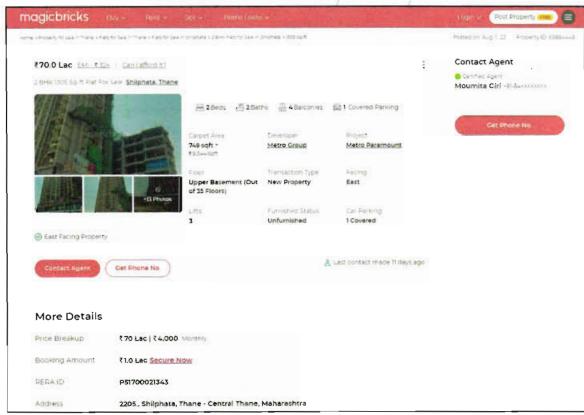


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Price Indicators









Sales Instance

1229475

सूची क. २

दुष्यम निवधक सह दु.नि. ठाणे 3

12-08-2023 Note:-Generated Through eDisplay v2.1

दम्तएकत क्रमाक:12294/2023 नीवणी :

Module, For original report please contact concern SRO office.

Regn:63m

गाव : त्रिळ

(1)दस्तऐवज प्रकार	करारनामर			
(2)मीबदला	5700000			
(3)बाजारभाव (भावेपट्टचाच्या बाबतीतपट्टकार आकारणी देती कि पट्टेबार ते नमृद करावे)	2815595.94			
(४)भूमापन ,पोटहिस्सा व घरकमांक (अमरन्यास)	1) इतर माहिती : सदनिका नं-1503,पंधरावा मजला,बिल्डिंग नं-1,पॅरामाउंट,सब्हें नं-19 जिळ,ता-टाणे,जि-टाणे,क्षेत्रफळ-कारपेट- 52.43 ची.मी.एन्क्लोज बाल्कनी -4.64 ची.मी.व कपबोर्ड-2.09 ची.मी. व । कार पाकिंग			
(5)क्षेत्रफळ	1) 52.43 ची.मीटर			
(6)आकारणी किया जुडी देण्यात असेल लेव्हा	OIL!			
(?)दम्तऐवड करून देणाऱ्या / लिंडून टेवबाऱ्या पक्षकागंचे नाव किया दिवाणी न्यायालयाचा हुकूमनामा किया आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) में.मेट्रो ड्रीम होम्स तर्फे आगिदार मनोज एल कोटारी यांचे कु.मु महेश नाचरे - 32 प्लॉट ने : - माळा ने : - इसारतीचे नाव : ऑफिस ने-301तिसरा मजलाएम्बीयंस कोटप्लॉट ने-2सेक्टर-19डीबाजीनवी मुंबर्ड, ब्लॉक ने : - रोड ने : - महाराष्ट्र टाणे. 400703			
18हम्त्रेवन करून पेषाच्या पक्षकारांचे नाव किंदा दिवाणी न्यायालयाचा हुकूमनामा किंदा आदेश असल्याम प्रतिवादीय नाव व पत्ता	1) शेखर वसंत भट 72 प्लॉट ने : - माळा ने : - इमारतीचे नाव : 29-एसरस्वती विल्डिंगकेनेडी ब्रिजऑपेश झाउसएन आर पारेख मॉकेंटगिरगाव मुंबई. ब्लॉक ने : - रोड ने : - महाराष्ट्र मुम्बई. 400004 2) निसील शेखर भट 38 प्लॉट ने : - माळा ने : - इमारतीचे नाव : 29-एसरस्वती विल्डिंगकेनेडी विजऑपेश झाउसएन आर पारेख मॉकेंटगिरगाव मुंबई. ब्लॉक ने : - रोड ने :- महाराष्ट्र मुम्बई. 400004			
(शहरकांग्यत करून दिल्याचा दिनांक	23/06/2023			
(30)दस्त नोदची कल्याचा दिनांक	23/06/2023			
(11)अनुक्रमांक मंत्र के पृष्ट	12294/2023			
(12)बाआरभावाप्रमाणे मृद्राक शुन्क	399000			
(13)बा दलभाबाग्रमाणं नीदणी मृत्क	30000			
(14)भेरा				
मृल्याकनामाठी विचागत चेतलेला तप्रश्रील :-				





Sales Instance

1004575

सूची क. २

12-08-2023

Note: Generated Through eDisplay v2.1 Module,For original report please contact concern SRO office. द्याम निक्थक सह दु.नि. ठाणे 3

दस्तिएवज कमांक:10045/2023

नॉदर्णाः Regn:63m

गाव : ज्ञिळ

(। हस्तेप्वज प्रकार	करारनामा	
(2)मोबदला	4025926	
(अनाजारभाव (भाडेपट्टया च्या बावनीतपट्टकार आकारणी देनो कि पट्टेंदार ते नमृद करावे)	1933768.518	
(4श्रमापन ,पोटॉइस्सा व यरकमांक (असल्यास)	 इतर माहिती : सदिनका नं-2801.28 वा मजला,बिल्डिंग न-1,पॅरामाउट,सक्टॅ नं-19.शिळ,ता न्हाणे,जि न्हाणे क्षेत्रफळ-कारपेट-35.49 ची.मी.एन्क्लोज वाल्कनी-3.96 ची.मी.कपवोर्ड-0.84 ची.मी 	
(5)क्षेत्रफळ	 35.49 चौ.मीटर 	
(6)आकारणी किया जुडी देण्यात असेल तेव्हा	OIL.	
(7 हस्तऐवज करून देवाच्या / निहृत ठेववाच्या पक्षकागंवे नाव किया दिवाणी न्यायानयाचा हुक्सनामा किया आदेश असल्याम प्रतिवादीचे नाव व पत्ता	1) मे मेट्रो ड्रीम होम्स तफें भागिदार मनोज एल कोटारी यांचे कु.मु मुकंद अरुण केळकर - 49 प्लॉट नं : - माळा नं : - इमारतीचे नाव : ऑफिस नं -301तिसरा मजलाएम्बीयंस कोर्टप्लॉट नं -2सेक्टर-19डीवाशीनवी मुंबई, ब्लॉक नं : - रोड नं : - महाराष्ट्र टाणे. 400703	
(४)हस्स्तरेवज करून येषाच्या पक्षकाराचे नाव किया दिवाणी न्यायालयाचा हुकुमनामा किया आदेश असल्याम प्रतिवादीच नाच व पत्ता	1) जमपाल सिंग गुरपाल सिंग वालिया 44 प्लॉट नं :- माळा नं :- इमारतीचे नाव : रुम नं-101िस व्य विल्डिंगप्लॉट नं-ए-250जाह युप समोरसेक्टर -20कोपरसैरणेनवी मुंबई. ज्यॉक नं :- रोड नं :- महाराष्ट्र ठाणे. 400709 2) नवज्योतकीर वालिया 37 प्लॉट नं :- माळा नं :- इमारतीचे नाव : रुम नं-101िस व्य विल्डिंगप्लॉट नं-ए-250जाह युप समोरसेक्टर-20कोपरसेरणेनवी मुंबई. ज्यॉक नं :- रोड नं :- महाराष्ट्र ठाणे. 400709	
(१) हम्लप्नेज करून विल्याचा दिनांक	26/05/2023	
(10)दम्त नोदगी केन्याचा दिनाक	26/05/2023	
(।।)अनुक्रमाक् संद्रवं पृष्ट	10045/2023	
(12 कालारभाकात्रमाण मुद्राक शुल्का	281830	
(13)बाहारभावाप्रमाने नीदणी भूल्क	30000	
(14)मेरा		
मृल्यांकनामाठी विद्यागत घेतलेला तपनील :-		





Sales Instance

1292775 12-08-2023 सूची क. २

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नांदर्भाः Regn:63m

गाव : ज़िळ

(।)दस्तऐवड प्रकार	करारनामा	
(2)मीबदला	6448000	
(3)बाजारभाव (भावेपट्टपाच्या बाबतीतपट्टकार आकारणी रंतो कि पट्टेंदार ते तमृद करावे)	2815595.94	
(4)भूमापन ,पेटप्रिम्मा व चग्कमांक (अमान्यास)	1) इतर माहिती: सदिनका नं-1303,तेराचा मजला,बिल्डिंग नं-1,पॅरामाउट,सब्हें नं-19,शिळ,ता-टाणे,जिन्टाणे क्षेत्रफळ कारपेट- 52.43 ची मी,एन्क्लोज बाल्कनी -4.64 ची.मी,व कपबोर्ड-2.09 ची.मी. व 1 कार पार्किंग	
(5) 2 44866	 52.43 ची.मीटर 	
(b)आकारणी किया जुडी देण्यात असेल तब्दा	01111	
(१)दम्सप्तात करून देवाच्या / लिहून ठेववाच्या पक्षकराचे नाव किया दिवाणी न्यायालयाचा हुकूमनामा किया आदेश असल्याम प्रतिवादीचे नाव व पना	1) मे.मेट्रो ड्रीम होम्स तर्फे भागिदार किशोर एल मेंगे यांचे कू.मू महेश नाचरे - 32 प्लॉट ने : - माळा ने : - इमारतीचे नाच : ऑफिस ने 301ितसरा मजलाएम्बीयस कोर्टप्लॉट ने 2सेक्टर-19डीबार्शीनवी मृबर्ड, ABGFM8503M ब्लॉक ने : - गेड ने : - महाराष्ट्र THANE, 400703	
(अहम्मण्डत करन येषाच्या पश्चकाराये नाव किया दिवाणी न्यायालयाया हुकुमनामा किया आदेज अमल्याम प्रतिवादीय नाव व पना	1) अपूर्वा अरुण बब्दाण - 29 प्लाट नं : - माळा नं : - इमारतीचे नाव : एस एस 2रूम न-23-सेक्टर-16कोपरसरणेनवी मुंबई BIHPC3819D. ब्लॉक नं : - रोड नं : - महाराष्ट्र THANE. 400709 2) वेभव प्रत्यद्वाद कदम 29 प्लॉट नं : - माळा नं : - इमारतीचे नाव : एस एस-2रूम न-23-सेक्टर-16कोपरसरणेनवी मुंबई. DBRPK6788] ब्लॉक नं : - रोड नं : - महाराष्ट्र THANE. 400709	
(भदम्तऐवड कम्म दिल्याचा दिनाक	04/07/2023	
(10)दस्त नोदणी कल्याचा दिनाक	04/07/2023	
(11)अनुक्रमान,सर रेपोप्ट	12927/2023	
(12)बाजारकाक्क्रमाणे मुद्राक मुल्क	451400	
(३))दाजार-सवाग्रमाचे नोदवी शुल्क	30000	
(14)मेग		
पृत्याकनामाठी विद्यागत चेतलेला तपशील :-		



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.

Think.Innovate.Create







UNDERTAKING

- I, Sharadkumar B. Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
 - a. I am a citizen of India.
 - b. I have not been removed / dismissed from service / employment earlier.
 - c. I have not been convicted of any offence and sentenced to a term of imprisonment.
 - d. I have not been found guilty of misconduct in my professional capacity.
 - e. I am not an undischarged insolvent.
 - f. 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.
 - g. My PAN Card number as applicable is AEAPC0117Q
 - h. 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
 - I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - k. I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services

Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Mr. Durgesh Kumar Ramdev Varma from M/s. Metro Dream Homes vide Agreement for Sale dated 31.07.2023.
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, PLP BKC Branch to assess Fair Market value of the property for Bank Loan Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Govt. Regd. Valuer Manoj B. Chalikwar – Regd. Valuer Nikhil Sonawane – Valuation Engineer Shyam Kajvilkar – Technical Manager Pradnya Rasam – Technical Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 12.08.2023 Valuation Date – 14.08.2023 Date of Report – 14.08.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 12.08.2023
7.	Nature and sources of the information used or relied upon;	 Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.		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 Commercial Godown, 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





(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 / quidelines 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.





Valuation Report Prepared For: PNB / PLP BKC Branch/ Mr. Durgesh Kumar Ramdev Varma (3084/2302048)

Page 21 of 22

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.
- 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.

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.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th 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:

- Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and for this particular purpose at ₹ 61,15,200.00 (Rupees Sixty One Lakh Fifteen Thousand Two Hundred Only). As per Site Inspection 66% Construction Work is Completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar

Dogsally signed by Sharadkumar B.
Chalikwar
Dit chesSharadkumar B. Chalikwar,
os-Vastukala Consultants (D Prt. Ltd.,
oui-CSDL, emails-midgivartukala org, ceffilibate: 2023.08.14 11:00:03.405700'

C.M.D. Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 PNB Empanelment No. ZO:SAMD:1138



