

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	Invoice No. PG-2237/23-24	Dated 29-Aug-23
Buyer (Bill to) UNION BANK OF INDIA BHARAT DIAMOND BOURSE BRANCH E-4, Bharat diamond bourse, G Block, Bandra Kurla complex Bandra East, Mumbai 400051 GSTIN/UIN : 27AAACU0564G1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 3369 / 2302304	Delivery Note Date
Dispatched through		Destination
Terms of Delivery		

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	5,000.00
	CGST			450.00
	SGST			450.00
Total				₹ 5,900.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Five Thousand Nine Hundred Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	5,000.00	9%	450.00	9%	450.00	900.00
Total			450.00		450.00	900.00

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

Remarks.

Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya - Residential Flat No. A/501, 5th Floor, Building No. 09, Type J-3, "Poonam Vihar Indraprastha A, B & C Wing Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Behind Ayyappa Temple, 100 Feet Road, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

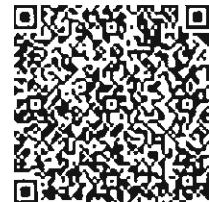
Declaration

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 : **UNION BANK OF INDIA**
 A/c No. : **635301010050194**
 Branch & IFS Code: **Bandra East & UBIN0563536**



UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Pooja Dagare

Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhaj Moradiya**

Residential Flat No. A/501, 5th Floor, Building No. 09, Type 'J-3', "Poonam Vihar Indraprastha A, B & C Wing Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Behind Ayyappa Temple, 100 Feet Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India.

Longitude Latitude: 19°16'33.3"N 72°51'30.1"E

Valuation Done for:




Union Bank of India




Bharat Diamond Bourse Branch

E-4, Bharat Diamond Bourse, G Block, Bandra Kuria Complex, Bandra (East), Mumbai – 400 051, State – Maharashtra, Country – India.



Our Pan India Presence at :

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

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



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A/501, 5th Floor, Building No. 09, Type J-3, "Poonam Vihar Indraprastha A, B & C Wing Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Behind Ayyappa Temple, 100 Feet Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India belongs to **Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya.**

Boundaries of the property.

North : Internal Road
South : Bapa Sitaram Marg
East : Ayyappa Temple
West : Residential Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for this particular purpose at **₹ 52,66,800.00 (Rupees Fifty Two Lakhs Sixty Six Thousand Eight Hundred 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**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=PRIVATE LIMITED,
ou=ADDRESS,
c=IN, email=MANOJ.BABURAO@VASTUKALA.COM, serial=152788274, version=3,
serialNumber=5, c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=ADDRESS, email=MANOJ.BABURAO@VASTUKALA.COM,
date=2023.08.29 15:45:29 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22
Encl: Valuation report.



Our Pan India Presence at :

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

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

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

To,

The Branch Manager,**Union Bank of India****Bharat Diamond Bourse Branch**E-4, Bharat Diamond Bourse,
G Block, Bandra Kurla Complex,
Bandra (East), Mumbai – 400 051,
State – Maharashtra, Country – India.**VALUATION REPORT (IN RESPECT OF FLAT)**

I		General	
1.	Purpose for which the valuation is made	:	To assess fair market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection	: 25.08.2023
	b)	Date on which the valuation is made	: 29.08.2023
3.	List of documents produced for perusal	:	
			1. Copy of Agreement for Sale dated 10.08.2023 between Mrs. Cynthia D'souza (the Transferor) AND Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya (the Transferees) 2. Copy of Occupancy Certificate No. MNP / NR / 4113 / 06-07 dated 13.03.2007 issued by Mira Bhayandar Municipal Corporation. 3. Copy of Commencement Certificate No. M.B. / MNP / NR / 286 / 2654 / 2003-04 dated 19.07.2003 issued by Mira Bhayandar Municipal Corporation.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya Address: Residential Flat No. A/501, 5 th Floor, Building No. 09, Type J-3, "Poonam Vihar Indraprastha A, B & C Wing Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Behind Ayyappa Temple, 100 Feet Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India. Contact Person: Mr. Moradiya Bhaveshkumar Babubhai (Owner) Contact No.: 9920019425 Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a Residential Flat located on 5 th Floor. The composition of flat is Living Room + Bedroom + Kitchen + WC + Bath + Passage + Cupboard Area + Flowerbed Area. (i.e., 1BHK with WC + Bath). The property is at 600 M. walkable distance from nearest railway station Mira Road.



6.	Location of property	:	
	a) Plot No. / Survey No.	:	Old Survey No. 194, New Survey No. 26(pt) & Old Survey No. 195, New Survey No. 27(pt)
	b) Door No.	:	Residential Flat No. A/501
	c) C.T.S. No. / Village	:	Village - Penkarpada
	d) Ward / Taluka	:	Taluka - Thane
	e) Mandal / District	:	District - Thane
	f) Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is available, we assumed that the construction is as per approved plan.
	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. A/501, 5 th Floor, Building No. 09, Type J-3, "Poonam Vihar Indraprastha A, B & C Wing Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Behind Ayyappa Temple, 100 Feet Road, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.
8.	City / Town	:	Mira Road (East), Thane
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Penkarpada Mira Bhayandar Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		As per Site As per Documents
	North		Internal Road Details not available
	South		Bapa Sitaram Marg Details not available
	East		Ayyappa Temple Details not available
	West		Residential Building 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. = 403.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 385.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 462.00 (Area as per Agreement for Sale)
14.1	Latitude, Longitude & Co-ordinates of Flat	: 19°16'33.3"N 72°51'30.1"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Built-up Area in Sq. Ft. = 462.00 (Area as per Agreement for Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Vacant
II APARTMENT BUILDING		
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: -
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village - Penkarpada Mira Bhayandar Municipal Corporation
	Door No., Street or Road (Pin Code)	: Residential Flat No. A/501, 5 th Floor, Building No. 09, Type J-3, "Poonam Vihar Indraprastha A, B & C Wing Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Behind Ayyappa Temple, 100 Feet Road, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.
3.	Description of the locality Residential / Industrial / Mixed	: Residential
4.	Year of Construction	: 2007 (As per Occupancy Certificate)
5.	Number of Floors	: Ground + 7 upper floors
6.	Type of Structure	: R.C.C. framed structure
7.	Number of Dwelling Flats in the building	: 4 Flat on 5 th Floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: 1 lift
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Open Car Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes

III	FLAT	
1	The floor in which the Flat is situated	: 5 th Floor
2	Door No. of the Flat	: Residential Flat No. A/501
3	Specifications of the Flat	:
	Roof	: R.C.C. Slab
	Flooring	: Vitrified tiles flooring
	Doors	: Teak wood door framed with flush shutters
	Windows	: Powder coated Aluminum sliding windows
	Fittings	: Concealed plumbing with C.P. fittings. Electrical wiring with Concealed
	Finishing	: 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?	: Good
7	Sale Deed executed in the name of	: Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya
8	What is the undivided area of land as per Sale Deed?	: Details not available
9	What is the plinth area of the Flat?	: Built-up Area in Sq. Ft. = 462.00 (Area as per Agreement for Sale)
10	What is the floor space index (app.)	: As per MBMC norms
11	What is the Carpet Area of the Flat?	: Carpet Area in Sq. Ft. = 403.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 385.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	: Medium
13	Is it being used for Residential or Industrial purpose?	: Residential purpose
14	Is it Owner-occupied or let out?	: Vacant
15	If rented, what is the monthly rent?	: ₹ 11,000.00 Expected rental income per month
IV	MARKETABILITY	:
1	How is the marketability?	: Good
2	What are the factors favouring for an extra Potential Value?	: Located in developed area
3	Any negative factors are observed which affect the market value in general?	: No
V	Rate	:
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals /	: ₹ 11,000.00 to ₹ 13,000.00 per Sq. Ft. on Built-up Area



Think, Innovate, Create

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



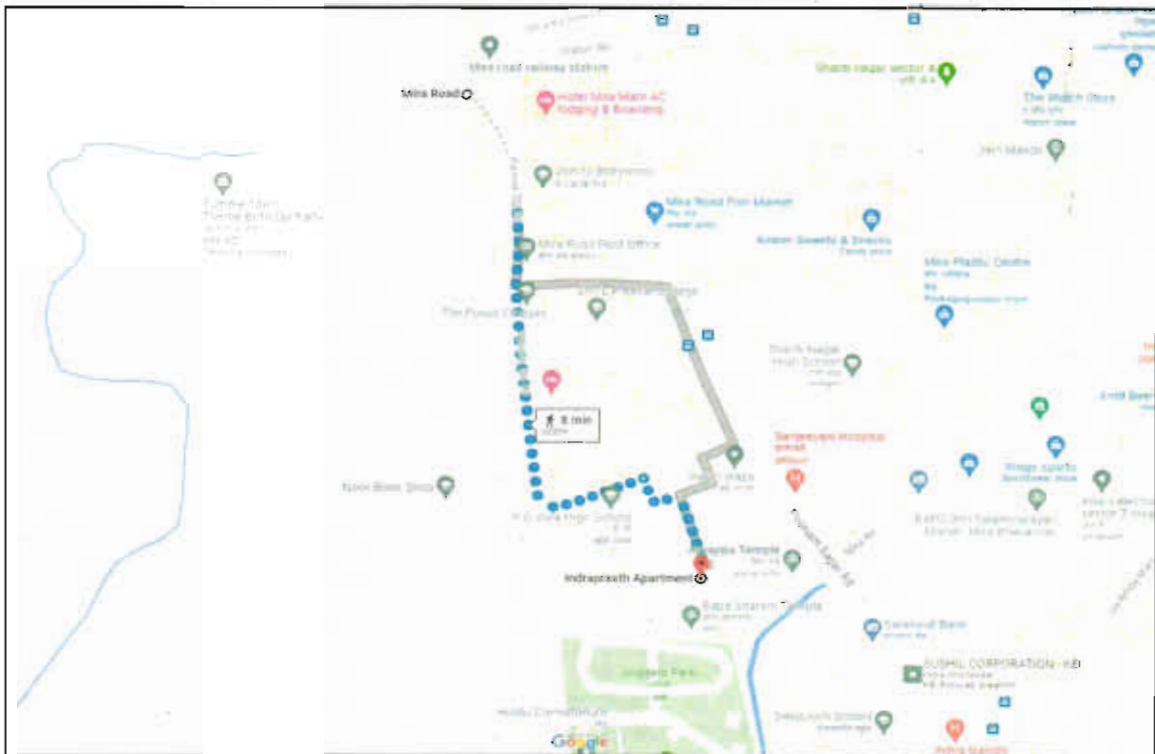
	transactions with respect to adjacent properties in the areas)	
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	₹ 12,000.00 per Sq. Ft. on Built-up Area
3	Break – up for the rate	
	I. Building + Services	: ₹ 2,500.00 per Sq. Ft.
	II. Land + others	: ₹ 9,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office	: ₹ 99,225.00 per Sq. M. i.e., ₹ 9,218.00 per Sq. Ft.
	Guideline rate (after depreciation)	₹ 89,173.00 per Sq. M. i.e., ₹ 8,284.00 per Sq. Ft.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	
	Replacement cost of Flat with Services (v(3))	: ₹ 2,500.00 per Sq. Ft.
	Age of the building	: 16 Years
	Life of the building estimated	: 44 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: 24.00%
	Depreciated Ratio of the building	:
b	Total composite rate arrived for Valuation	
	Depreciated building rate VI (a)	: ₹ 1,900.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 9,500.00 per Sq. Ft.
	Total Composite Rate	: ₹ 11,400.00 per Sq. Ft.
	Remarks:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per Flat (₹)	Estimated Value (₹)
1	Present total value of the Flat	462.00 Sq. Ft.	11,400.00	52,66,800.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Total Value of the Property			52,66,800.00
	Realizable value of the property			47,40,120.00



Route Map of the property



Longitude Latitude: 19°16'33.3"N 72°51'30.1"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 600 M.)

Ready Reckoner Rate

Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close

Year: 20232024
Annual Statement of Rates
Language: English

Selected District:

Select Taluka:

Select Village:

Search By: Survey No Location

Enter Survey No:

पदविषय	पूनी मूल्य	निवासी मूल्य	बंदीय	दुकाने	बंदीय	एकक (Ru.)	Attribute
4/21-सी) पु- भाग मीने विणकरपाडा गावतील रेन्डे बाईलगा पुर्वेकरील सर्व निष्कली मंष्टे प्रमाणे	36400	94500	107200	118200	107200	को. मीटर	मष्टे रेंडर

Stamp Duty Ready Reckoner Market Value Rate for Flat	94,500.00			
5% Increase on flat located on 5 th floors	4,725.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	99,225.00	Sq. Mtr.	9,218.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	36,400.00			
The difference between land rate and building rate (A – B = C)	62,825.00			
Depreciation Percentage as per table (D) [100% - 16%] (Age of the Building – 16 Years)	84%			
Rate to be adopted after considering depreciation [B + (C x D)]	89,173.00	Sq. Mtr.	8,284.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

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

Sales Instance

926393 29-08-2023 Note: Generated Through eDisplay v2.1 Module. For original report please contact concern SRO office.	सूची क्र. २	दृश्यम निबन्धक : सह. दु. नि. टाणे 10 दम्पणवच क्रमांक. 926/2023 नोंदणी Regn:63m
गाव : पेगडरपाडा		
(1) दस्तऐवज प्रकार	करारनामा	
(2) मोंबदला	5900000	
(3) बाजाराबाब (बाजोपट्टीचाचक्रा बाबतीतपट्टीकर आकारात देतो कि पट्टीकरा ते नमूद करावे)	5475000	
(4) मूल्यापन , पोटहिस्सा व घरकमांक (असल्यास)	1) इतर माहिती : मौजे पेगडरपाडा, वॉर्ड पी -4/21 प्लॉट क्रमांक. 701, सातवा मजला, विल्डिंग. नं. डी/11 संस्कृती-2 को-ओप. हो. सो. लिमिटेड, पूनम विहार कॉम्प्लेक्स, पीजी व्होरा स्कूलच्या मागे, मीरा रोड ईस्ट, टाणे - 401107, क्षेत्रफळ 58.88 चौ.मी. विल्टअप, जुना सर्व्हे 194पी, 254पी, नवीन सर्व्हे नं. 26पी, 29पी	
(5) क्षेत्रफळ	1) 58.88 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात उमेद तेव्हा		
(7) दस्तऐवज करून देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) . हितेश अंबाजी करोया 36 प्लॉट नं : फ्लॉट नं. 701 माळा नं : सातवा इमारतीचे नाव : संस्कृती -2 को-ओप. हो. सो. लिमिटेड ब्लॉक नं : पूनम विहार कॉम्प्लेक्स विल्डिंग. नं. डी/11 पी.जी. व्होरा हायस्कूलच्या मागे रोड नं : मीरा रोड पूर्व महाराष्ट्र THANE. 401107	
(8) दस्तऐवज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) . संजयभाई दामजीभाई कुकडीया 41 प्लॉट नं : 502 माळा नं : पाचवा इमारतीचे नाव : नवयह विल्डिंग नगर आय 62 को-ओप. हो. सो. लिमिटेड ब्लॉक नं : पूनम सागर कॉम्प्लेक्स अलाहाबाद बँकेच्या मागे रोड नं : मीरा रोड पूर्व महाराष्ट्र THANE. 401107 2) . मनिषावेन संजयभाई कुकडीया 41 प्लॉट नं : 502 माळा नं : पाचवा इमारतीचे नाव : नवयह आय 62 को-ओप. हो. सो. लिमिटेड ब्लॉक नं : पूनम सागर कॉम्प्लेक्स अलाहाबाद बँकेच्या मागे रोड नं : मीरा रोड पूर्व महाराष्ट्र THANE. 401107	
(9) दस्तऐवज करून दिव्याचा दिनांक	19/01/2023	
(10) दस्ता नोंदणी केल्याचा दिनांक	19/01/2023	
(11) अनुक्रम क्र. शड व पृष्ठ	926/2023	
(12) बाजाराबाब प्रमाणी मुदतीक मूल्य	413000	
(13) बाजाराबाब प्रमाणी नोंदणी मूल्य	30000	
(14) गीरा		
मूल्यमूल्यामाटी विचारात घेतलेला तपशील :-		

Sales Instance

11730393 29-08-2023 Note:-Generated Through eDisplay v2.1 Module.For original report please contact concern SRO office.	सूची क्र. २	दस्तावेज क्र.सह दू.नि. टाणे 10 दस्तावेज क्रमांक.:11730/2023 नोंदणी : Regn:63m
गाव : पेगकरपाडा		
(1)दस्तावेज प्रकार	करारनामा	
(2)मोबदला	10000000	
(3)ब्रॉकरचाव (ब्रॉकरचावचा बाबतीतपट्टेकर आकारणी देतो कि पट्टेदार ते नमूद करावे)	9252800	
(4)आपण, पोटहिस्या व घरकमाक (उसलबास)	1) इतर माहिती : मौजे पेगकरपाडा,वॉर्ड-पी,विभाग क्रमांक :-4/21,मध्ये,सदनिका क्रमांक :-604,6 वा मजला,बिल्डिंग नं.ए-15,संस्कृती -1,संस्कृती -1 को.ऑप.ही.सोसा.ली.,पुनम विहार,मिरारोड पुर्व,टाणे.,जुना सर्वे नं.194(पार्ट)ब्लॉक 254(पार्ट),नवीन सर्वे नं.26(पार्ट)आणि 29(पार्ट),क्षेत्रफळ :-796.38 चौ.फुट कारपेट.	
(5)क्षेत्रफळ	1) 88.81 चौ.मीटर	
(6)आकारणी किंवा जुळी देण्यात उभेत नव्हा		
(7)दस्तावेज करून देणाऱ्या / लिहून देवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी चाबालबाचा हुकूमनामा किंवा आदेश उसलबास प्रतिवादीचे नाव व पत्ता	1) बलविंदर कोर सांभेल 59 प्लॉट नं. :- माळा नं. :- इमारतीचे नाव :- ब्लॉक नं. :- रोड नं. :- 604बिल्डिंग नं.ए-15संस्कृती -1 को.ऑप.ही.सोसा.ली.पुनम विहारमिरारोड पुर्वटाणे. महाराष्ट्र टाणे. 401107 2) सतनाम सिंग सांभेल 69 प्लॉट नं. :- माळा नं. :- इमारतीचे नाव :- ब्लॉक नं. :- रोड नं. :- 604बिल्डिंग नं.ए-15संस्कृती -1 को.ऑप.ही.सोसा.ली.पुनम विहारमिरारोड पुर्वटाणे. महाराष्ट्र टाणे. 401107	
(8)दस्तावेज करून देणाऱ्या पक्षकाराचे नाव किंवा दिवाणी चाबालबाचा हुकूमनामा किंवा आदेश उसलबास प्रतिवादीचे नाव व पत्ता	1) संतान मोती फर्नांडिस 63 प्लॉट नं. :- माळा नं. :- इमारतीचे नाव :- ब्लॉक नं. :- रोड नं. :- 102आलीभद्रा टॉवररावल नगरपोस्ट ऑफिस जवळमिरा भाईंदरमिरारोड पुर्वटाणे महाराष्ट्र टाणे. 401107 2) सायमन संतान फर्नांडिस 34 प्लॉट नं. :- माळा नं. :- इमारतीचे नाव :- ब्लॉक नं. :- रोड नं. :- 102आलीभद्रा टॉवररावल नगरपोस्ट ऑफिस जवळमिरा भाईंदरमिरारोड पुर्वटाणे महाराष्ट्र टाणे. 401107	
(9)दस्तावेज करून दिल्याचा दिनांक	30/06/2023	
(10)दस्तावेजाचे केल्याचा दिनांक	30/06/2023	
(11)उत्प्रेक्षक,सह व पृष्ठ	11730/2023	
(12)ब्राजर,भावाग्रमागे मुद्रांक शुल्क	700000	
(13)ब्राजर,भावाग्रमागे नोंदणी शुल्क	30000	
(14)नोंदणी		
मूल्यांकनासाठी विचारात घेतलेला तथ्यीत :-		

Annexure – II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. The information furnished in my valuation report dated 29.08.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 25.08.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- i. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **29th 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 **462.00 in Sq. Ft. Built-up Area** in the name of **Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.



Property Title

Based on our discussion with the Client, we understand that the subject property is owned **Mr. Moradiya Bhaveshkumar Babubhai & Mrs. Lattaben Bhaveshbhai Moradiya**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client's representative, we understand that the Residential Flat, admeasuring **462.00 in 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 / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the shop and properties that are typically traded on a Flat basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **462.00 in Sq. Ft. Built-up Area.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

Annexure - III

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

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

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.



13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee. (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

