

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-2502/23-24	Dated 16-Sep-23
Buyer (Bill to) State Bank of India-SME Nariman Point Branch SME Nariman Point Branch Dalamal House, Jamnalal Bajaj Marg Nariman Point, Mumbai-400021 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 003581 / 2302580	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	10,000.00
	CGST			900.00
	SGST			900.00
Total				11,800.00

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


Indian Rupee Eleven Thousand Eight Hundred Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	10,000.00	9%	900.00	9%	900.00	1,800.00
Total			900.00		900.00	1,800.00

Tax Amount (in words) : **Indian Rupee One Thousand Eight Hundred Only**

Remarks:
 Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi
 - Residential Amalgamated Flat No. 302 & 303, 3rd Floor, B Wing, "Sai-Saakshaat", Plot No. 9, Sector - 6, Kharghar, Navi Mumbai - 410210, 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 : **State Bank of India**
 A/c No. : **32632562114**
 Branch & IFS Code : **MIDC Andheri (E) & SBIN0007074**



UPI Virtual ID : vastukala@icici

for Vastukala Consultants (I) Pvt Ltd
Asmita Rathod
Digitally signed by Asmita Rathod
 DN: cn=Asmita Rathod, o=Vastukala Consultants (I) Pvt. Ltd., email=asmita.rathod@vastukala.org, ou=Vastukala Consultants (I) Pvt. Ltd., c=IN
 Authorised Signatory

This is a Computer Generated Invoice

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi**

Residential amalgamated Flat No. 302 & 303, 3rd Floor, B Wing, "Sai-Saakshaat", Plot No. 9,
Sector - 6, Kharghar, Navi Mumbai - 410210, State - Maharashtra, Country - India.

Think.Innovate.Create

Latitude Longitude: 19°02'41.8"N 73°03'47.7"E

Valuation Prepared for:

State Bank of India




SME Nariman Point Branch

Dalamal House, Jamnalal Bajaj Marg, Nariman Point, Mumbai - 400 021,
State - Maharashtra, Country - India.



Our Pan India Presence at :

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

-  **Regd. Office :** B11-001, 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 Amalgamated Flat No. 302 & 303, 3rd Floor, B Wing, "Sai-Saakshaat", Plot No. 9, Sector – 6, Kharghar, Navi Mumbai – 410210, State – Maharashtra, Country – India belongs to **Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi**.

Boundaries of the property.

North : Regency Garden
South : Skylark CHSK
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 for this particular purpose at **₹ 3,60,61,525.00 (Rupees Three Crore Sixty Lakh Sixty-One Thousand Five Hundred Twenty-Five 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

Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,
2.5.4.20=9832b6c4fa315a3d3ed39a26865913490cf833a113
33113279617a18b5652 postalCode=400009, st=Maharashtra,
serialNumber=41a5a666ab1cc9d4b2a55a1f6e3c1e1111b1
2e194e287e25a327b625bc, cn=MANOJ BABURAO
CHALIKWAR
Date: 2023.09.16 12:07:01 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Encl: Valuation report.



Our Pan India Presence at :

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

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

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

To,
The Branch Manager
State Bank of India
SME Nariman Point Branch
 Dalamal House, Jamnalal Bajaj Marg, N
 ariman Point, Mumbai - 400 021,
 State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess Value of the property for Bank Loan Purpose.
2.	a)	Date of inspection : 05.09.2023
	b)	Date on which the valuation is made : 16.09.2023
3.	List of documents produced for perusal	:
	1. Copy of Agreement for Sale dated 09.09.2010 between M/s. Sai Constructions (the Promoters) AND Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi (the Purchasers) for Flat No. 302. 2. Copy of Agreement for Sale dated 09.09.2010 between M/s. Sai Constructions (the Promoters) AND Mrs. Atri Anand Punjabi & Mr. Anand Dayaram Punjabi (the Purchasers) for Flat No. 303. 3. Copy of Occupancy Certificate No. CIDCO / BP – 3156 / ATPO (NM & K) / 2013 / 2051 dated 24.12.2013 issued by CIDCO. 4. Copy of Commencement Certificate No. CIDCO / ATPO / 1595 dated 23.11.2006 issued by CIDCO. 5. Copy of Car Parking Letter dated 20.03.2016 in the name of Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi issued by Sai Shirdi Constructions for Flat No. 302. 6. Copy of Car Parking Letter dated 20.03.2016 in the name of Mrs. Atri Anand Punjabi & Mr. Anand Dayaram Punjabi issued by Sai Shirdi Constructions for Flat No. 303.	
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. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi Address: Residential Amalgamated Flat No. 302 & 303, 3 rd Floor, B Wing, “Sai-Saakshaat”, Plot No. 9, Sector – 6, Kharghar, Navi Mumbai – 410210, State – Maharashtra, Country – India. Contact Person: Mr. Anand Dayaram Punjabi (Owner) Contact No.: 99673 79506 Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is Residential Flat located on 3 rd Floor. As per site inspection, Flat No. 302 & 303 are internally amalgamated to form a single flat having single

		entrance door from Flat No. 303. The composition of amalgamated flat is having 3 Bedrooms + Living Room + Dining + Kitchen + 3 Toilets + Passage + Terrace + Flowerbed (i.e., 3BHK with 3 Toilets). The property is at 2.9 Km. travelling distance from Kharghar Railway Station.	
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Plot No. 9, Sector – 6
	b) Door No.	:	Residential amalgamated Flat No. 302 & 303
	c) C.T.S. No. / Village	:	Village – Kharghar
	d) Ward / Taluka	:	Taluka – Panvel
	e) Mandal / District	:	District – Raigad
	f) Date of issue and validity of layout of approved map / plan	:	Copy of approved building plan were not provided for our verification.
	g) Approved map / plan issuing authority	:	Copy of Occupancy Certificate No. CIDCO / BP – 3156 / ATPO (NM & K) / 2013 / 2051 dated 24.12.2013 issued by CIDCO.
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential amalgamated Flat No. 302 & 303, 3 rd Floor, B Wing, “ Sai-Saakshaat ”, Plot No. 9, Sector – 6, Kharghar, Navi Mumbai – 410210, State – Maharashtra, Country – India.
8.	City / Town	:	Kharghar, Navi Mumbai
	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 - Kharghar Navi Mumbai 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 Document
	North		Regency Garden Open Plot
	South		Skylark CHSK Plot No. 8
	East		Internal Road 11.00 M. Wide Road
	West		Open Plot Open Plot
13	Dimensions of the site		N. A. as property under consideration is Residential Flat in a building.
			A (As per the Deed) B (Actuals)
	North	:	- -

	South	:	-	-																
	East	:	-	-																
	West	:	-	-																
14.	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 1,478.00 Flowerbed Area in Sq. Ft. = 180.00 Total Carpet Area in Sq. Ft. = 1,658.00 (Area as per actual site measurement)</p> <p>Area as per Agreement for Sale are as under:</p> <table border="1"> <thead> <tr> <th>Flat No.</th> <th>Carpet Area in Sq. Ft.</th> <th>Terrace Area in Sq. Ft.</th> <th>Total Carpet Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>302</td> <td>751.00</td> <td>49.50</td> <td>800.50</td> </tr> <tr> <td>303</td> <td>751.00</td> <td>49.50</td> <td>800.50</td> </tr> <tr> <td colspan="3">Total Carpet Area in Sq. Ft.</td> <td>1,601.00</td> </tr> </tbody> </table> <p>Built Up Area in Sq. Ft. = 1,921.00 (Total Carpet + 20%)</p>		Flat No.	Carpet Area in Sq. Ft.	Terrace Area in Sq. Ft.	Total Carpet Area in Sq. Ft.	302	751.00	49.50	800.50	303	751.00	49.50	800.50	Total Carpet Area in Sq. Ft.			1,601.00
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302	751.00	49.50	800.50																	
303	751.00	49.50	800.50																	
Total Carpet Area in Sq. Ft.			1,601.00																	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°02'41.8"N 73°03'47.7"E																	
15.	Extent of the site considered for Valuation (least of 13A & 13B)	:	<p>Area as per Agreement for Sale are as under:</p> <table border="1"> <thead> <tr> <th>Flat No.</th> <th>Carpet Area in Sq. Ft.</th> <th>Terrace Area in Sq. Ft.</th> <th>Total Carpet Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>302</td> <td>751.00</td> <td>49.50</td> <td>800.50</td> </tr> <tr> <td>303</td> <td>751.00</td> <td>49.50</td> <td>800.50</td> </tr> <tr> <td colspan="3">Total Carpet Area in Sq. Ft.</td> <td>1,601.00</td> </tr> </tbody> </table>		Flat No.	Carpet Area in Sq. Ft.	Terrace Area in Sq. Ft.	Total Carpet Area in Sq. Ft.	302	751.00	49.50	800.50	303	751.00	49.50	800.50	Total Carpet Area in Sq. Ft.			1,601.00
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Total Carpet Area in Sq. Ft.			1,601.00																	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied																	
II	APARTMENT BUILDING																			
1.	Nature of the Apartment	:	Residential																	
2.	Location	:																		
	C.T.S. No.	:	Plot No. 9, Sector – 6																	
	Block No.	:	-																	
	Ward No.	:	-																	
	Village / Municipality / Corporation	:	Village - Kharghar Navi Mumbai Municipal Corporation																	
	Door No., Street or Road (Pin Code)	:	Residential amalgamated Flat No. 302 & 303, 3 rd Floor, B Wing, "Sai-Saakshaat", Plot No. 9, Sector – 6, Kharghar, Navi Mumbai – 410210, State – Maharashtra, Country – India.																	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential																	
4.	Year of Construction	:	2013 (As per Occupancy Certificate)																	
5.	Number of Floors	:	Ground (Part) + Stilt (Part) + 15 th Upper Floors																	

6.	Type of Structure	:	R.C.C framed structure
7.	Number of Dwelling units in the building	:	4 Flats on 3 rd Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	2 Lifts
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Car Parking Space No. C-50 for Flat No. 302 Covered Car Parking Space No. C-86 for Flat No. 302
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the Flat is situated	:	3 rd Floor
2	Door No. of the Flat	:	Residential amalgamated Flat No. 302 & 303
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Italian marble flooring
	Doors	:	Teak wood door frame with solid flush shutters
	Windows	:	Powder coated aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. & Concealed Electrical Wiring
	Finishing	:	Cement Plastering with POP false ceiling
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. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi
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. = 1,921.00 (Total Carpet + 20%)
10	What is the floor space index (app.)	:	As per CIDCO norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 1,478.00 Florwerbed Area in Sq. Ft. = 180.00 Total Carpet Area in Sq. Ft. = 1,658.00 (Area as per actual site measurement)

		Area as per Agreement for Sale are as under:			
		Flat No.	Carpet Area in Sq. Ft.	Terrace Area in Sq. Ft.	Total Carpet Area in Sq. Ft.
		302	751.00	49.50	800.50
		303	751.00	49.50	800.50
		Total Carpet Area in Sq. Ft.			1,601.00
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class		
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose		
14	Is it Owner-occupied or let out?	:	Owner Occupied		
15	If rented, what is the monthly rent?	:	₹ 90,000.00 Expected rental income per month		
IV	MARKETABILITY	:			
1	How is the marketability?	:	Good		
2	What are the factors favoring for an extra Potential Value?	:	Located in developed area		
3	Any negative factors are observed which affect the market value in general?	:	No		
V	Rate	:			
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 20,500.00 to ₹ 22,500.00 per Sq. Ft. on Carpet Area		
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 21,900.00 per Sq. Ft. on Carpet Area		
3	Break – up for the rate	:			
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.		
	II. Land + others	:	₹ 19,400.00 per Sq. Ft.		
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 1,35,400.00 per Sq. M. i.e., ₹ 12,579.00 per Sq. Ft.		
	Guideline rate (After Depreciation)	:	₹ 1,10,950.00 per Sq. M. i.e., ₹ 10,308.00 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 are Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, it differs from place to place and Location, Amenities per se as evident from the fact that even RR Rates Decided by Government Differ.		

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

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for residential flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of 20,500.00 to ₹ 22,500.00 per Sq. Ft. on Carpet 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 ₹ 21,525.00 per Sq. Ft. on Carpet Area (after depreciation) for valuation.

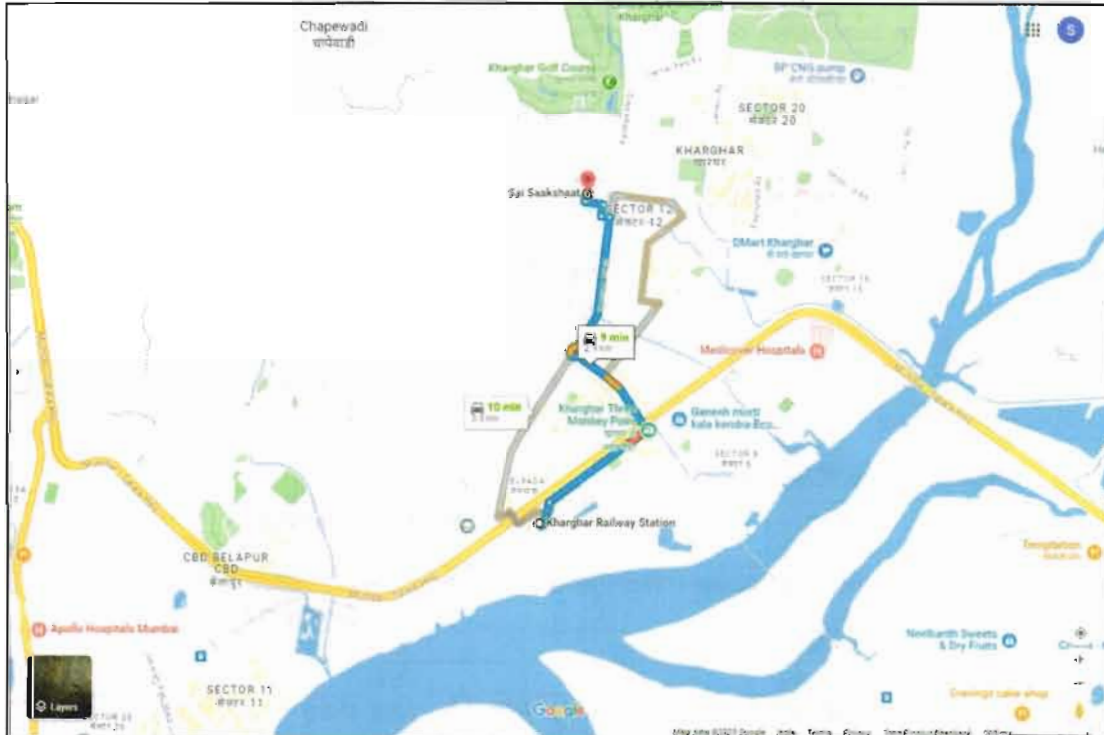
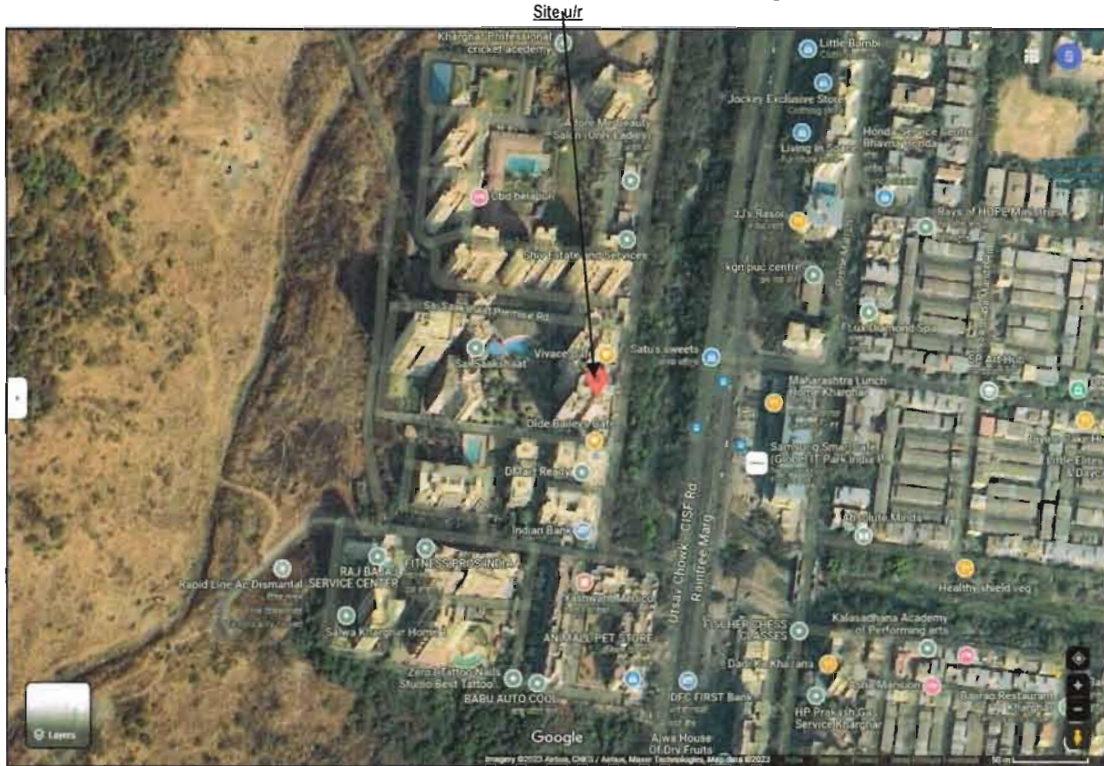
<p>Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on</p>	<p>There is no threat of acquisition by Govt. by road widening/ public service purposes. The land is levelled and there is no threat of submerging. The land falls under category CRZ-II and there is no adverse effect of the same on existing building structure. The building is located about 300 M from Sea Coast/ tidal level.</p>
<p>i) Saleability</p>	<p>Normal</p>
<p>ii) Likely rental values in future in</p>	<p>₹ 90,000.00 Expected rental income per month</p>
<p>iii) Any likely income it may generate</p>	<p>Rental Income</p>

Actual Site Photographs



Think.Innovate.Create

Route Map of the property



Latitude Longitude: 19°02'41.8"N 73°03'47.7"E

Note: The Blue line shows the route to site from nearest railway station (Kharghar – 2.9 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : KHARGHAR Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Municipal Corporation - Class "D"		
Local Body Name	Parvel Municipal Corporation					
Land Mark	Kharghar Cidco Sector No. 6					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
19	19/6	53900	135400	154700	168500	154700
(Record Not Available)						
<input type="button" value="Compare With Previous Year"/> 						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,35,400.00			
No increase for all floors from ground to 4 floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,35,400.00	Sq. Mt.	12,579.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	53,900.00			
The difference between land rate and building rate (A – B = C)	81,500.00			
Depreciation Percentage as per table (D) [100% - 10%] (Age of the Building – 10 Years)	90%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,10,950.00	Sq. Mt.	10,308.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

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

Price Indicators

99acres Buy Enter Locality / Project / Society / Landmark Post property

₹1.7 Cr (₹20,000 per sq.ft.) **2BHK 2Baths** Ready to move

Estimated EMI ₹1,25,780

REGISTRATION REGISTERED Registration No: PS200000506 Website: <https://mahaneat.mahaneat.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Reviews

Property (12) Society (21)

Address: Built Up area: 1070 sq.ft. Carpet area: 850 sq.ft.

Configuration: 2 Bedrooms, 2 Bathrooms, 2 Balconies

Price: ₹1.7 Crore @ 20,000 per sq.ft. (Negotiable) [View Price Details](#)

Address: Sai Saakshaat Sector 6 Kharghar, Navi Mumbai

Floor Number: 3rd of 15 Floors **Facing:** East

99acres Buy Enter Locality / Project / Society / Landmark Post property

₹1.75 Cr (₹14,403 per sq.ft.) **2BHK 2Baths** Ready to move Property

Estimated EMI ₹1,30,771

REGISTRATION REGISTERED Registration No: PS200000506 Website: <https://mahaneat.mahaneat.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Reviews

Property (1) Society (21)

Address: Super Built up area 1215 sq.ft.

Configuration: 2 Bedrooms, 2 Bathrooms, 2 Balconies with Store Room

Price: ₹1.75 Crore @ 14,403 per sq.ft. (Negotiable) [View Price Details](#)

Address: Sai Saakshaat Sector 6 Kharghar, Navi Mumbai

Floor Number: 4th of 15 Floors **Facing:** East

Dealer: Jatin Sundrani [Contact Dealer](#)

Price Indicators

HOUSING.COM Buy in Navi Mumbai

Overview | Promotions | Furnishings | Amenities | Ratings and Reviews | Price Trends | Locality | Project Q&A

Close to ATM

Concrete Sai Saakshaat, Sector 6, Kharghar, Navi Mumbai

Around This Property

Property Overview

Build Up Area: 760 sq ft

Avg Price: ₹14.17 K/sq ft

Age of property: 9 Year Old

Ready to move Possession status

Lower of 15 floors

East facing Facing

Fully Furnished Furnishing

Price: ₹1.78 Cr

Contact Seller: Peter Fernandes (+9188986...)

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Great choice! Better priced property in this area

Concrete Sai Saakshaat, Sector 6, Kharghar, Navi Mumbai

Around This Property

Property Overview

Build Up Area: 750 sq ft

Avg Price: ₹14.17 K/sq ft

Age of property: 9 Year Old

Ready to move Possession status

Lower of 15 floors

East facing Facing

Fully Furnished Furnishing

Price: ₹1.75 Cr

Contact Seller: K.REALTORS (+9199239...)

Sales Instance

8482529	सूची क्र. २	दृष्यम निबंधक :सह दृ.नि.पनपेल 5
02-09-2023		दस्तावेज क्रमांक.:8482/2022
Note:-Generated Through eDisplay v2.1 Module,For original report please contact concern SRO office.		नोंदणी: Regn:63m
गाव : सागर		
(1)दस्तावेज प्रकार	करारनामा	
(2)जोबदला	16300000	
(3)बाजारभाव (बाडेपट्ट्याचा बाबतीतपट्टेकर आकाराची देतो कि पट्टेदारा ते नमूद करावे)	15277141.38	
(4)अपघन ,जोटहिस्सा व घटकमांक (असल्यास)	1) इतर माहिती : विभाग क्र-19/6.दर-135400/-प्रती चौ.मी. ,सदनिका क्रमांक 1101.11वा मजला,बी-विंग,साई साक्षात बॉ. ऑप. हीसिंग सोसायटी लिमिटेड,भुखंड क्रमांक.9,सेक्टर 6,सागर नवी मुंबई 410210,तालुका पनपेल जिल्हा रायगड,क्षेत्रफळ 892 चौ. फूट / 82.86 चौ. मी. कारपेट,फ्लॉयर वेड,क्यबर्ड व ड्राय एरिया सहित + 61.50 चौ. फूट / 5.71 चौ. मी. टेरेस,सावत एक ओपन कार पार्किंग स्पेस नं. ओ-43	
(5)क्षेत्रफळ	1) 892 चौ.मीटर	
(6)आकाराची किंवा जुडी देवात उभेल तेजा		
(7)दस्तावेज करून देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) श्रीकुमार नंदिगार 52 प्लॉट नं. : - माळा नं. : - इमारतीचे नाव : - ब्लॉक नं. : 204 सी विंग ओरिजन वसंत गॅलेक्सी वांगूर नगर गोरगाव वेस्ट मुंबई रोड नं. : - महाराष्ट्र मुम्बई. 400104 2) प्रिथा श्रीकुमार नंदिगार 45 प्लॉट नं. : - माळा नं. : - इमारतीचे नाव : - ब्लॉक नं. : 204 सी विंग ओरिजन वसंत गॅलेक्सी वांगूर नगर गोरगाव वेस्ट मुंबई रोड नं. : - महाराष्ट्र मुम्बई. 400104	
(8)दस्तावेज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) नंदिता गंगवार 35 प्लॉट नं. : - माळा नं. : - इमारतीचे नाव : - ब्लॉक नं. : सदनिका क्रमांक 31 एस्टर बिल्डिंग गोदरेज स्कव गार्डन टक्का पनपेल रायगड रोड नं. : - महाराष्ट्र राईगार: () 410206 2) संदीप कुमार वर्मा 35 प्लॉट नं. : - माळा नं. : - इमारतीचे नाव : - ब्लॉक नं. : सदनिका क्रमांक 31 एस्टर बिल्डिंग गोदरेज स्कव गार्डन टक्का पनपेल रायगड रोड नं. : - महाराष्ट्र राईगार: () 410206	
(9)दस्तावेज करून दिल्याचा दिनांक	20/05/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	20/05/2022	
(11)अनुक्रमांक,खंड व पृष्ठ	8482/2022	
(12)बाजारभावाप्रमाणी मुद्रांक शुल्क	1141000	
(13)बाजारभावाप्रमाणी नोंदणी शुल्क	30000	
(14)गैरा		
मुल्यांकनासाठी विचारात घेतलेला तथ्याील :-		

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 16.09.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 05.09.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi from M/s. Sai Constructions vide Agreement for Sale dated 09.09.2010.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, SME Nariman Point Branch to assess value of the property for Bank Loan purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Rajesh Ghadi – Valuation Engineer Binu Surendran – Technical Manager Shyam Kajvilkar – 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 – 05.09.2023 Valuation Date – 16.09.2023 Date of Report – 16.09.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 05.09.2023
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • 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.	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	Major factors that were taken into account during the valuation;	Current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Anand Dayaram Punjabi & Mrs. Atri Anand Punjabi**. 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, we understand that the Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 1,601.00.**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts.

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Exiting use premise is considered for this assignment.

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

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

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

Not a Structural Survey

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

Other

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

Legal

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

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 1,601.00.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

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

Confidentiality

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

Information Management

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

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

Think.Innovate.Create
For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA, email=manojbaburaochalikwar@vastukala.com, serialNumber=41, c=IN,
2.5.4.20=98228ac4ba35dc3bdc239c2b8591499c73d359f3337
1527901741805654, postalCode=400069, st=Maharashtra,
serialNumber=41, c=IN, 2.5.4.42=chalikwar@vastukala.com, 2.5.4.3=chalikwar@vastukala.com,
2.5.4.6=MANOJ BABURAO CHALIKWAR
Date: 2023.09.16 12:07:44 +05'30'

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
SBI Empanelment No.: SME/TCC/2021-22/86/3