

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org Buyer (Bill to) JANSEVA SAHAKARI BANK-VASAI WEST JAI KHODIYAR OPP GURUDWARA AMBADI ROAD VASAI WEST PALGHAR -401202 GSTIN/UIN : 27AAAAJ1528R2ZA State Name : Maharashtra, Code : 27	Invoice No. PG-2411/23-24	Dated 11-Sep-23
	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 003619 / 2302477	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 %	2,000.00
	CGST			180.00
	SGST			180.00
	Total			2,360.00

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

Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total	2,000.00		180.00		180.00	360.00

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

Remarks:

Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay
 Jethwa - Residential Flat No. 501, 5th Floor, A
 Wing, Building No. 4, ?Shree Ganesh?, Parvati
 Nagar, Village - Juchandra, Naigaon (East) ? 401
 208, 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**

Asmita Rathod

Digital signed by Asmita Rathod
 (A) (U) (V) (S) (I) (P) (T) (L) (D)
 (E) (M) (A) (I) (N) (S) (I) (G) (N) (E) (D) (B) (Y)
 (S) (I) (G) (N) (E) (D) (B) (Y) (S) (I) (G) (N) (E) (D) (B) (Y)

Authorized Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

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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. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa**

Residential Flat No. 501, 5th Floor, A Wing, Building No. 4, "Shree Ganesh", Parvati Nagar, Village - Juchandra, Naigaon (East) – 401 208, State - Maharashtra, Country - India.

Think Innovate Create

Latitude Longitude: 19°21'33.9"N 72°51'34.6"E

Valuation Prepared for:

Janseva Sahakari Bank

Vasai (West) Branch

Jai Khodiyar Bhavan, Opp. Gurudwara, Ambadi Road, Vasai West, Palghar – 401202,
State - Maharashtra, Country - India.



Our Pan India Presence at :

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

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 501, 5th Floor, A Wing, Building No. 4, "Shree Ganesh", Parvati Nagar, Village - Juchandra, Naigaon (East) – 401 208, State - Maharashtra, Country – India belongs to **Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa.**

Boundaries of the property.

North	:	Open Plot
South	:	Internal Road
East	:	Open Plot
West	:	Nakshatra Greens Bldg.

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 Fair Market Value for this particular purpose at **₹ 27,60,600.00 (Rupees Twenty Seven Lakh Sixty Thousand Six 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**

Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
JSB Emp. No. 36/LOAN H.O./2016-17/232
Encl. Valuation Report

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=adm, c=IN,
2.5.4.20=98222b64f6d356c3e0c79e26865913490c75d33d4133
3115279617a18b5652, postalCode=400069, st=Maharashtra,
serialNumber=1a56a566a6bc289d662e55a8fca3cfeb31f31bd2
e394e2872e29e327b625bfc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.09.11 11:35:58 +05'30'

Auth. Sign.



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**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	:	08.09.2023	
	b) Date on which the valuation is Made	:	11.09.2023	
3.	List of documents produced for perusal: 1. Copy of Sale Agreement dated. 24.08.2023 between M/s. Shree Ganesh Developers (The Promoters) And Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa. (The Allottee). 2. Copy of Commencement Certificate No. VVCMC / TP / CC / VP – 5151 / 613 / 2015 – 2016 dated. 10.06.2015 comprising of Building No. 4 - Stilt + 7 th upper floors issued by Vasai Virar City 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. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa. Address: Residential Flat No. 501, 5th Floor, A Wing, Building No. 4, " Shree Ganesh ", Parvati Nagar, Village - Juchandra, Naigaon (East) – 401 208, State - Maharashtra, Country - India. Contact Person: Ms. Ragini Singh (Sales Person) Mobile No. 7375806360 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 1 Bedroom + Living Room + Kitchen + Bath + WC (i.e. 1BHK). The property is at 3.3 Km. travelling distance from nearest railway station Naigaon	
	Foundation	Completed	RCC Plinth	Completed
	RCC Slabs	Completed	Internal & External Brickwork	Completed
	Internal & External Plastering	Completed	Total	71% work completed
6.	Location of property	:		
	a) Plot No. / Survey No.	:	New Survey No. 353, Hissa No. 1	
	b) Door No.	:	Residential Flat No. 501	
	c) C.T.S. No. / Village	:	Village – Juchandra	
	d) Ward / Taluka	:	Taluka – Vasai	
	e) Mandal / District	:	District – Palghar	
	f) Date of issue and validity of layout of	:	Copy of Approved Plan not provided for our verification.	

	approved map / 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. 501, 5th Floor, A Wing, Building No. 4, " Shree Ganesh ", Parvati Nagar, Village - Juchandra, Naigaon (East) - 401 208, State - Maharashtra, Country - India.
8.	City / Town	:	Naigaon (East), Palghar
	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 – Juchandra Vasai Virar City 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	:	Open Plot Details not available
	South	:	Internal Road Details not available
	East	:	Open Plot Details not available
	West	:	Nakshatra Greens Building Details not available
13	Dimensions of the site	:	N. A. as property under consideration is a flat in an apartment building.
			A B As per the Deed Actuals
	North	:	- -
	South	:	- -
	East	:	- -
	West	:	- -
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 324.00 Flowerbed & Dry Balcony Area in Sq. Ft. = 41.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 258.00 (Area as per Sale agreement)

		Built Up Area in Sq. Ft. = 284.00 (Carpet Area as per Sale agreement + 10%)
14.1	Latitude, Longitude & Co-ordinates of flat	: 19°21'33.9"N 72°51'34.6"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Carpet Area in Sq. Ft. = 258.00 (Area as per Sale agreement)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Building under construction
II	APARTMENT BUILDING	
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: New Survey No. 353, Hissa No. 1
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Juchandra Vasai Virar Municipal Corporation
	Door No., Street or Road (Pin Code)	: Residential Flat No. 501, 5th Floor, A Wing, Building No. 4, “ Shree Ganesh ”, Parvati Nagar, Village - Juchandra, Naigaon (East) – 401 208, State - Maharashtra, Country - India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: Building under construction
5.	Number of Floors	: Proposed Stilt + 7 th Upper Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: Proposed 4 Flats on 5 th Floor
8.	Quality of Construction	: Building under construction
9.	Appearance of the Building	: Building under construction
10.	Maintenance of the Building	: Building under construction
11.	Facilities Available	:
	Lift	: Proposed 1 Lift
	Protected Water Supply	: Proposed Municipal Water supply
	Underground Sewerage	: Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Proposed Open Car Parking
	Is Compound wall existing?	: Under construction
	Is pavement laid around the building	: Under construction
III	FLAT	
1	The floor in which the flat is situated	: 5 th Floor
2	Door No. of the flat	: Residential Flat No. 501
3	Specifications of the flat	:
	Roof	: R.C.C. Slab
	Flooring	: Proposed vitrified tiles flooring
	Doors	: Proposed Teak Wood door frame, Flush doors shutters
	Windows	: Proposed Powder Coated Aluminum Sliding windows

	Fittings	:	Proposed Concealed plumbing with C.P. fittings. 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?	:	Under construction
7	Sale Deed executed in the name of	:	Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa
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 Area in Sq. Ft. = 284.00 (Carpet Area as per Sale agreement + 10%)
10	What is the floor space index (app.)	:	As per VVCMC norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 258.00 (Area as per Sale agreement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Proposed Residential purpose
14	Is it Owner-occupied or let out?	:	Building under construction
15	If rented, what is the monthly rent?	:	₹ 5,500.00 Expected rental income per month after 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
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)	:	₹ 9,500.00 to ₹ 11,500.00 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).	:	₹ 10,700.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 8,200.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	:	₹ 48,200.00 per Sq. M.

	office		i.e. ₹ 4,478.00 per Sq. Ft.
5	Age of the building	:	Building under construction
6	Life of the building estimated	:	60 years (after Completion) Subject to proper, preventive periodic maintenance & structural repairs.
<p>Remarks:</p> <p>1. As per Site Inspection, Actual Total Carpet area 365.00 Sq. Ft. (Including Flowerbed & Dry Balcony Area) is more than Carpet area 258.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property higher rate is considered.</p>			

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	258.00 Sq. Ft.	10,700.00	27,60,600.00
2	Total Fair Market Value of the Property			27,60,600.00
3	Realizable value of the property			24,84,540.00
4	Distress value of the property			22,08,480.00
5	Insurable value of the property (284.00 × 2,500.00)			7,10,000.00
6	Guideline value / Ready Reckoner Value of the property (As per Index II)			14,00,000.00

Justification for price /rate

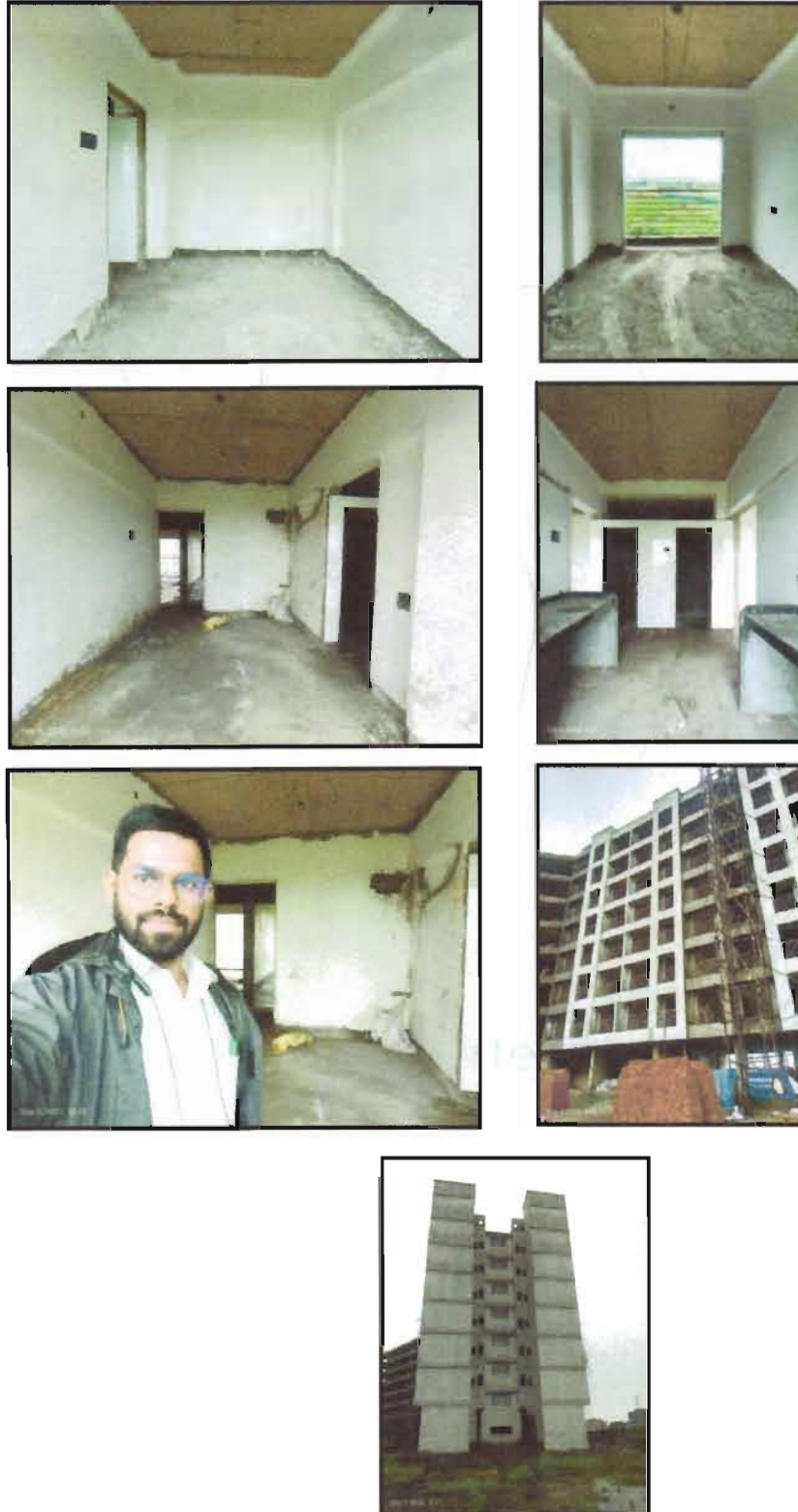
The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property 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.

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 ₹ 9,500.00 to ₹ 11,500.00 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 ₹ 10,700.00 per Sq. Ft. for valuation.

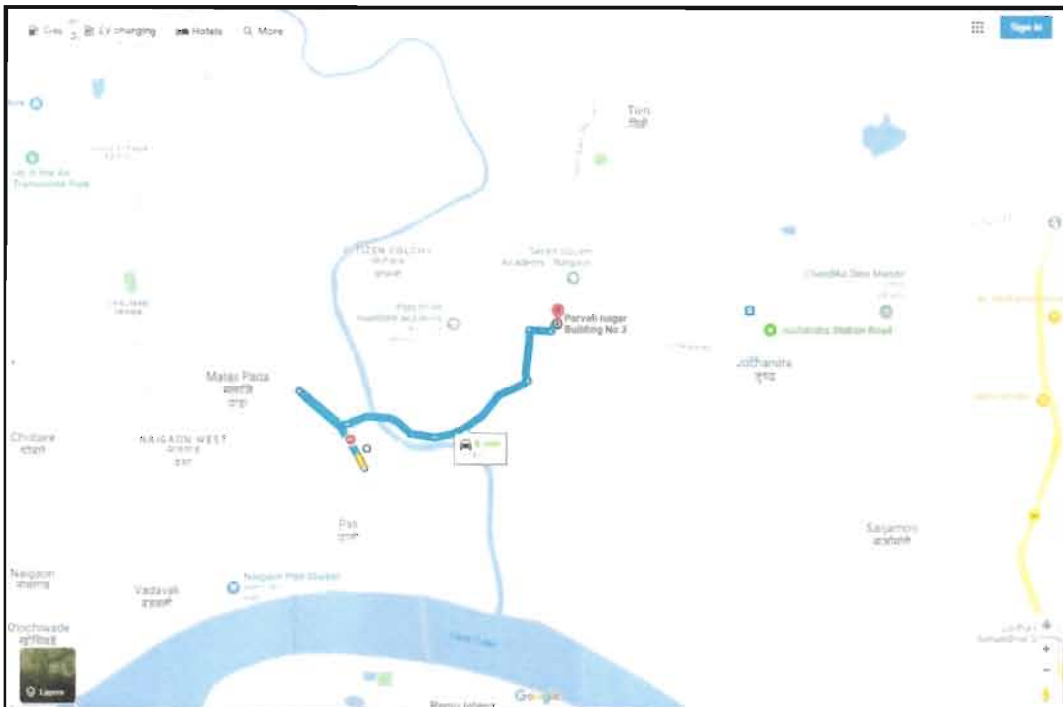


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude: 19°18'21.8"N 72°51'46.4"E

Note: The Blue line shows the route to site from nearest railway station (Naigaon – 3.3 Km.)



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Ready Reckoner

Stamp Duty Ready Reckoner Market Value Rate for Flat (A)	48,200.00			
5% increased by Flat Located on 5 th Floor	2,410.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced)	50,610.00	Sq. Mt.	4,702.00	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

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 Instances

गावाचे नाव : जुचंद्र	
14780350 09-09-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2
	द्वयम निबंधक सह दु.नि.वसई 3 दस्ता क्रमांक : 14780/2023 नोंदणी : Regn:63m
गावाचे नाव : जुचंद्र	
(1) विवैलका प्रकार	करारनामा
(2) मोबदला	2351000
(3) बाजारभावाभाडेपट्टायाच्या बाबतितपट्टाकार आकारणी देतो की पट्टदार तो नमुद करावे	1334000
(4) भू-मापन, फोटोहिसा व धरक्रमांक(असल्यास)	1) पालिकेचे नाव: वसई विरार महानगरपालिकाइतर वर्धन ., इतर माहिती: गाव मोजे जुचंद्र, येथील रादनिका क्र 101 पहिला मजला, ए विंग, बिल्डींग नं 4, श्री गणेश, क्षेत्र 23.95 चौ.मी. कार्पेट जुचंद्र, नाथगाव पूर्व ता. वसई, जिल्हा पालघर (Survey Number : 353/1 : 1)
(5) क्षेत्रफळ	23.95 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणाऱ्या/विहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	11: नाव:-श्री गणेश डेवलपर्स ये भागीदार सुरेश मोहनलाल मेहता तर्फे कु.मु. मणून सुखदेव सनासे वय- पत्ता-प्लॉट नं: 1, माळा नं: तळ मजला . इमारतीचे नाव: सीता कुज, ब्लॉक नं: बी पी रोड . रोड नं: भाईदर पु . महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-ABXFS2822A
(8) दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	11: नाव:-कमलापती भोलानाथ मिश्रा वय -58; पत्ता -प्लॉट नं: 2, 204, माळा नं: दुसरा . इमारतीचे नाव राजा रामदेव पार्क . ब्लॉक नं: एरा वि रोड, निर्मल पार्क जवळ . रोड नं: भाईदर पूर्व . महाराष्ट्र, ठाणे. पिन कोड -401105 पॅन नं -AFUPM5823L 21: नाव:-बीना कमलापती मिश्रा वय:-52; पत्ता-प्लॉट नं: . माळा नं: . इमारतीचे नाव: 204, राजा रामदेव पार्क, एस थि रोड, निर्मल पार्क जवळ, भाईदर पु . ब्लॉक नं: . रोड नं: . महाराष्ट्र, ठाणे. पिन कोड -401105 पॅन नं -AFWPM1244B
(9) दस्तऐवज करून दिल्याचा दिनांक	14/07/2023
(10) दस्त नोंदणी केल्याचा दिनांक	14/07/2023
(11) अनुक्रमांक खंड व पृष्ठ	14780/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	164590
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	23510
(14) बंध	
मुल्यांकनसाठी विचारात घेतलेला तपशील:-	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

Sales Instances

13186533 09-09-2023 Note-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	द्वयम निबंधक सह दु.नि.वसई 4 दस्ता क्रमांक - 13186/2023 नोंदणी : Regn:53m
गावाचे नाव : जुबंद्र		
1) वित्तलेखाचा प्रकार	करारनामा	
2) मोबदला	2576000	
3) बाजारभावि भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे	1334000	
4) भू.मापन,पोहिसा व परक्रमांक असल्यास:	1) पालिकेचे नाव: वसई विरार महानगरपालिका इतर वर्णन : इतर माहिती: गाव नौजे जुबंद्र, येथील सादनिका क्र 302 तिरारा मजला, ए विंग, बिल्डींग नं 4, श्री गणेश, क्षेत्र 23.95 चौ.मी. कार्पेट जुबंद्र, नायगाव पूर्व ता. वसई, जिल्हा पालघर। (Survey Number : 353/1.)	
5) क्षेत्रफळ	23.95 चौ.मीटर	
6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
7) दस्तऐवज करून देणा-या विद्धान तेव्हाच्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1) नाव-श्री गणेश डेवेलपर्स चे भागीदार भरत वीरा तर्क कु.मु. म्हणून सुखदेव सनासे वय- पत्ता - प्लॉट नं. शॉप नं 1, माळा नं. तळ मजला, इमारतीचे नाव: तीला कुंज, ब्लॉक नं. बी पी रोड,, रोड नं. भाईंदर पु., महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AUXFS2822A	
8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव-संजिव मेवाळत गुला वय-29, पत्ता -प्लॉट नं. रुम नं 12, माळा नं. 2, इमारतीचे नाव: शुक्ला सिंग बाल, ब्लॉक नं. 2, रोड नं. एन एन दुबे रोड, रावळजाडा, मीनी नगर, दहीतर पु. मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400068 पॅन नं.-BRSPG9700R	
9) दस्तऐवज करून दिल्याचा दिनांक	14/08/2023	
10) दस्त नोंदणी केल्याचा दिनांक	14/08/2023	
11) अनुक्रमांक, खड व पूढ	13186/2023	
12) बाजारभावाप्रमाणे मुद्रांक शुल्क	180340	
13) बाजारभावाप्रमाणे नोंदणी शुल्क	25760	
14) शेर		
मुल्याकनासाठी विचारात घेतलेला तपशील -		
मुद्रांक शुल्क आकारतना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

https://thesearching-service.maharashtra.gov.nv/assat/HTMLReport/Suchikramank2_RegiLive.aspx

12

Price Indicators

HOUSING.COM Buy in Mumbai

Naigaon East

OVERVIEW PROMOTIONS FURNISHINGS BUY-O-METER AMENITIES RATINGS AND REVIEWS PRICE TRENDS LOCALITY

Shree Ganesh Parvati Nagar, Naigaon East, Mumbai

Around This Property:

View more on Maps

Property Overview

Shree Ganesh Parvati Nagar	No Charge
2BHK	407 sqft
2	2
1 Open Parking	3

More than a month ago

About this property

Contact Seller: Sales Team, +9190212...

I agree to be contacted by Housing and other agents via WhatsApp, SMS, phone, email etc.

I am interested in Home Loans

Get Contact Details

Share Report

HOUSING.COM Buy in Mumbai

Naigaon East

OVERVIEW PROMOTIONS FURNISHINGS BUY-O-METER AMENITIES PRICE TRENDS LOCALITY DEVELOPMENT

Shree Ganesh Parvati Nagar

View more on Maps

Property Overview

Shree Ganesh Parvati Nagar	No Charge
2BHK	407 sq.ft
2	2
1 Open Parking	2

More than a month ago

About this property

Contact Seller: Akash Singh, +9190212...

I agree to be contacted by Housing and other agents via WhatsApp, SMS, phone, email etc.

I am interested in Home Loans

Get Contact Details

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OFFERS



As a result of my appraisal and analysis, it is my considered opinion that the Fair Market Value of the above property in the prevailing condition with aforesaid specifications is ₹ 27,60,600.00 (Rupees Twenty Seven Lakh Sixty Thousand Six Hundred Only).

Sr.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is owned by Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa from M/s. Shree Ganesh Developers vide Gift Deed dated 24.08.2023
2.	Purpose of valuation and appointing authority	As per the request from Janseva Sahakari, Vasai (West) Branch to assess Fair Market value of the property for Banking purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanket Karalkar – Valuation Engineer Vaishali Sarmalkar - Technical Manager Rashmi Jadhav – 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 – 08.09.2023 Valuation Date – 08.09.2023 Date of Report – 11.09.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 08.09.2023
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

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **11th September 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

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

Future Matters

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

Map and Plans

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

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **258.00 Sq. Ft. Carpet Area** in the name of **Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa**. 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 by **Mr. Vijay Haridas Jethwa & Mrs. Jayshree Vijay Jethwa**. 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 **258.00 Sq. Ft. Carpet 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 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 **258.00 Sq. Ft. Carpet 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.

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **11th September 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 knowledgeable and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

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

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 Fair Market value for this particular purpose at **₹ 27,60,600.00 (Rupees Twenty Seven Lakh Sixty Thousand Six Hundred Only)**.

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

**MANOJ BABURAO
CHALIKWAR**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

JSB Emp. No. 36/LOAN H.O./2016-17/232

Encl. Valuation Report

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED, email=manoj@vastukala.com, serialNumber=1, c=IN, postalCode=400006, st=Maharashtra, emailAddress=manoj@vastukala.com, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.09.11 11:36:35 +05'30'

Auth. Sign.