

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.	Dated
	PG-2708/23-24	30-Sep-23
	Delivery Note	Mode/Terms of Payment
		AGAINST REPORT
Buyer (Bill to) Punjab National Bank - Mulund West 51, Bhagwan Das Apartment, Near Raghvendra Swami Jain Temple, Zaver Road, Mulund (West), Mumbai - 400 080 GSTIN/UIN : 27AAACP0165G5ZL State Name : Maharashtra, Code : 27	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	004058/2302793	
	Dispatched through	Destination
Terms of Delivery		

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	997224	18 %	3,500.00
	CGST			315.00
	SGST			315.00
Total				4,130.00

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

Indian Rupee Four Thousand One Hundred Thirty Only

HSN/SAC	Taxable Value	Central Tax Rate	Central Tax Amount	State Tax Rate	State Tax Amount	Total Tax Amount
997224	3,500.00	9%	315.00	9%	315.00	630.00
Total	3,500.00		315.00		315.00	630.00

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

Remarks: Mr. Prakash Tukaram Ghag - Residential Flat No. 802, 8th Floor, Wing - F, "Dosti Vrishti DEF (Dosti Vihar) Co -Op. Hsg. Soc. Ltd.", Type - B, Dosti Vihar, Vartak Nagar, Pokhran Road no. 1, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 606, 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 : PUNJAB NATIONAL BANK A/c No. : 1756002100016739 Branch & IFS Code : Goregaon (E.) & PUNB0175600  UPI Virtual ID : Vastukala@icici
	for Vastukala Consultants (I) Pvt Ltd Asmita Rathod <small>Digitally signed by Asmita Rathod DN: cn=Asmita Rathod, o=Vastukala Consultants 27 Pvt Ltd, email=accounts@vastukala.org, c=IN Date: 2023.09.30 16:41:03 +05'30'</small> 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. Prakash Tukaram Ghag**

Residential Flat No. 802, 8th Floor, Wing - F, "**Dosti Vrishti DEF (Dosti Vihar) Co-Op. Hsg. Soc. Ltd.**", Type - B, Dosti Vihar, Vartak Nagar, Pokhran Road no. 1, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 606, State - Maharashtra, Country - India.

Latitude Longitude : 19°12'21.5"N 72°57'31.2"E

Valuation Prepared for:

**Punjab National Bank
Mulund (W) Zaver Road Branch**

51, Bhagwan Das Apartment, Near Raghvendra Swami Jain Temple, Zaver Road,
Mulund West, Mumbai - 400 080



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. 802, 8th Floor, Wing - F, "**Dosti Vrishti DEF (Dosti Vihar) Co-Op. Hsg. Soc. Ltd.**", Type - B, Dosti Vihar, Vartak Nagar, Pokhran Road no. 1, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 606, State - Maharashtra, Country - India belongs to **Mr. Prakash Tukaram Ghag**.

Boundaries of the property

North	: Dosti Vasanta
South	: Dosti Road
East	: Wing - E
West	: Jai Riddhi Siddhi CHSL

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 82,77,412.00 (Rupees Eighty Two Lakh Seventy Seven Thousand Four Hundred Twelve 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 report.

Hence certified

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

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B
Chalikwar
DN: cn=Sharadkumar B Chalikwar,
o=Vastukala Consultants (I) Pvt Ltd.,
ou=CMD, email=cmi@vastukala.org, c=IN
Date: 2023.09.30 17:11:48 +05'30'

Auth. Sign.



Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

Punjab National Bank Empanelment No.: REF:ZO: SAMD:1138

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 1-Floor, Boomerang,
Chandivli Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Immovable Property

General		
1	Name and Address of Valuer	: Sharadkumar Chalikwar Vastukala Consultants India Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.
2	Purpose for which the valuation is made	: To assess Fair Market Value of the property for Housing Loan Purpose.
3	a)	Date of inspection : 29.09.2023
	b)	Date of valuation : 30.09.2023
	c)	Title Deed Number : -
4	List of documents produced for perusal: I) Copy of Agreement For Sale Dated 03.02.2010 between M/s. Dosti Corporation (Vihar)(The Promoter) And Mr. Prakash Tukaram Ghag(The Purchaser). II) Copy of Commencement Certificate No.2007 / 23 / TMC / TDD / 794 Dated 27.02.2009 issued by Thane Municipal Corporation. III) Copy of Occupancy Certificate No.2007 / 23 / TMC / TDD / 794 Dated 27.09.2012 issued by Thane Municipal Corporation. IV) Copy of Share Certificate No.183 Dated 15.06.2017 in the name on Mr. Prakash Tukaram Ghag issued by Dosti Vrishti DEF (Dosti Vihar) Co-Op. Hsg. Soc. Ltd.. V) Copy of Previous Valuation Report Document No.PNB Mulund (West) / Prakash Ghag / 27598 Dated 18.08.2018 issued by S. D. Thakare (Aarch Consultants & Valuers).	
5	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. Prakash Tukaram Ghag Residential Flat No. 802, 8 th Floor, Wing - F, " Dosti Vrishti DEF (Dosti Vihar) Co-Op. Hsg. Soc. Ltd. ", Type - B, Dosti Vihar , Vartak Nagar, Pokhran Road no. 1, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 606, State - Maharashtra, Country - India. <u>Contact Person :</u> Mr. Prakash Tukaram Ghag (Owner) Mobile No. 9969159253 Joint Ownership Details of ownership share is not available
6	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat located on 8 th Floor. The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilet + Passage. (1 BHK) The property is at 5.1 Km. distance from Railway Station Thane.
7	Location of property	
a)	Plot No. / Survey No.	: New Survey No - 145(Part), 150/4,5, 152/4, 165/4,5 & others
b)	Door No.	: Residential Flat No. 802

c)	C.T.S. No. / Village	:	Village - Panchpakhadi
d)	Ward / Taluka	:	Taluka - Thane
e)	Mandal / District	:	District - Thane
f)	Date of issue and validity of layout of approved map / plan	:	As Copy of occupancy certificate is received may be assumed that the construction is as per sanctioned plan
g)	Approved map / plan issuing authority	:	
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	N.A
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A
j)	Comment on unauthorized Construction if any	:	-
k)	Comment on demolition proceedings if any	:	
8	Postal address of the property	:	Residential Flat No. 802, 8 th Floor, Wing - F, "Dosti Vrishti DEF (Dosti Vihar) Co-Op. Hsg. Soc. Ltd.", Type - B, Dosti Vihar, Vartak Nagar, Pokhran Road no. 1, Village - Panchpakhadi, Taluka - Thane, District - Thane, Thane (West), PIN - 400 606, State - Maharashtra, Country - India.
9	City / Town	:	City - Thane (West)
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
10	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rura	:	Urban
11	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Panchpakhadi Thane Municipal Corporation
12	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
13	Boundaries of the property	:	As per site As per Document
	North	:	Dosti Vasanta Details is not available
	South	:	Dosti Road Details is not available
	East	:	Wing - E Details is not available
	West	:	Jai Riddhi Siddhi CHSL Details is not available
14	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.

		:	As per the Deed	As per Actuals
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
15	Extent of the site	:	Carpet Area in Sq. Ft. = 451.56 (Area as per Site measurement) Carpet Area in Sq. Ft. = 416.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 499.20 (Carpet Area + 20%)	
15.1	Latitude, Longitude & Co-ordinates of Flat	:	19°12'21.5"N 72°57'31.2"E	
16	Extent of the site considered for Valuation	:	Built Up Area in Sq. Ft. = 499.20 (Area As Per Agreement For Sale)	
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II	APARTMENT BUILDING			
1.	Name of the Apartment	:	Dosti Vrishti DEF (Dosti Vihar) Co-Op. Hsg. Soc. Ltd.	
2.	Description of the locality Residential / Commercial / Mixed	:	Residential	
3.	Year of Construction	:	2012 (As per occupancy certificate)	
4.	Number of Floors	:	1 Basement + Stilt + 20 Upper Floors	
5.	Type of Structure	:	R.C.C. Framed Structure	
6.	Number of Dwelling units in the building	:	8 th Floor is having 4 Flats	
7.	Quality of Construction	:	Normal	
8.	Appearance of the Building	:	Normal	
9.	Maintenance of the Building	:	Normal	
10.	Facilities Available			
	Lift	:	2 Lifts	
	Protected Water Supply	:	Municipal Water Supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Stilt Car Parking	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the Building	:	Yes	

III	Residential Flat		
1.	The floor in which the Flat is situated	:	8 th Floor
2.	Door No. of the Flat	:	Residential Flat No. 802
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak Wood Door frame with Solid flush door
	Windows	:	Proposed Powder coated aluminium sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering + POP Finish
4.	House Tax		
	Assessment No.	:	Details is not available
	Tax paid in the name of	:	Details is not available
	Tax amount	:	Details is not available
5.	Electricity Service connection No.	:	Details is not available
	Meter Card is in the name of	:	Details is not available
6.	How is the maintenance of the Flat?	:	Good
7.	Sale Deed executed in the name of	:	Mr. Prakash Tukaram Ghag
8.	What is the undivided area of land as per Sale Deed?	:	Details is not available
9.	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 499.00 (Area As per Agreement for sale)
10.	What is the floor space index (app.)	:	As per TMC norms
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 451.56 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 434.00 Dry Balcony Area in Sq. Ft. = 17.00 Carpet Area in Sq. Ft. = 416.00 (As Per Area Agreement For Sale)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
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?	:	₹ 17,000/- (Expected rented income as 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)	:	₹ 18,300/- to ₹ 19,600/- per Sq. Ft. on Carpet Area ₹ 15,300/- to ₹ 17,100/- per Sq. Ft. on Built Up 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).	:	₹ 17,000/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.
	II. Land + others	:	₹ 14,500/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,36,605/- per Sq. M. i.e. ₹ 12,691/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 1,26,539/- per Sq. M. i.e. ₹ 11,756/- 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.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500/- per Sq. Ft.
	Age of the building	:	11 years
	Life of the building estimated	:	49 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	16.50%
	Depreciation Ratio of the building	:	-

b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,088/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 14,500/- per Sq. Ft.
	Total Composite Rate	:	₹ 16,588/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	499.00 Sq. Ft.	16,588.00	82,77,412.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 18,300.00 to ₹ 19,600.00 per Sq. Ft. on Carpet Area / ₹ 15,300.00 to ₹ 17,100.00 per Sq. Ft. on BuiltUp 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 Residential and Commercial application in the locality etc. We estimate ₹16,588.00 per Sq. Ft. on Built Up Area for valuation.

As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is **₹82,77,412.00 (Rupees Eighty Two Lakh Seventy Seven Thousand Four Hundred Twelve Only).**

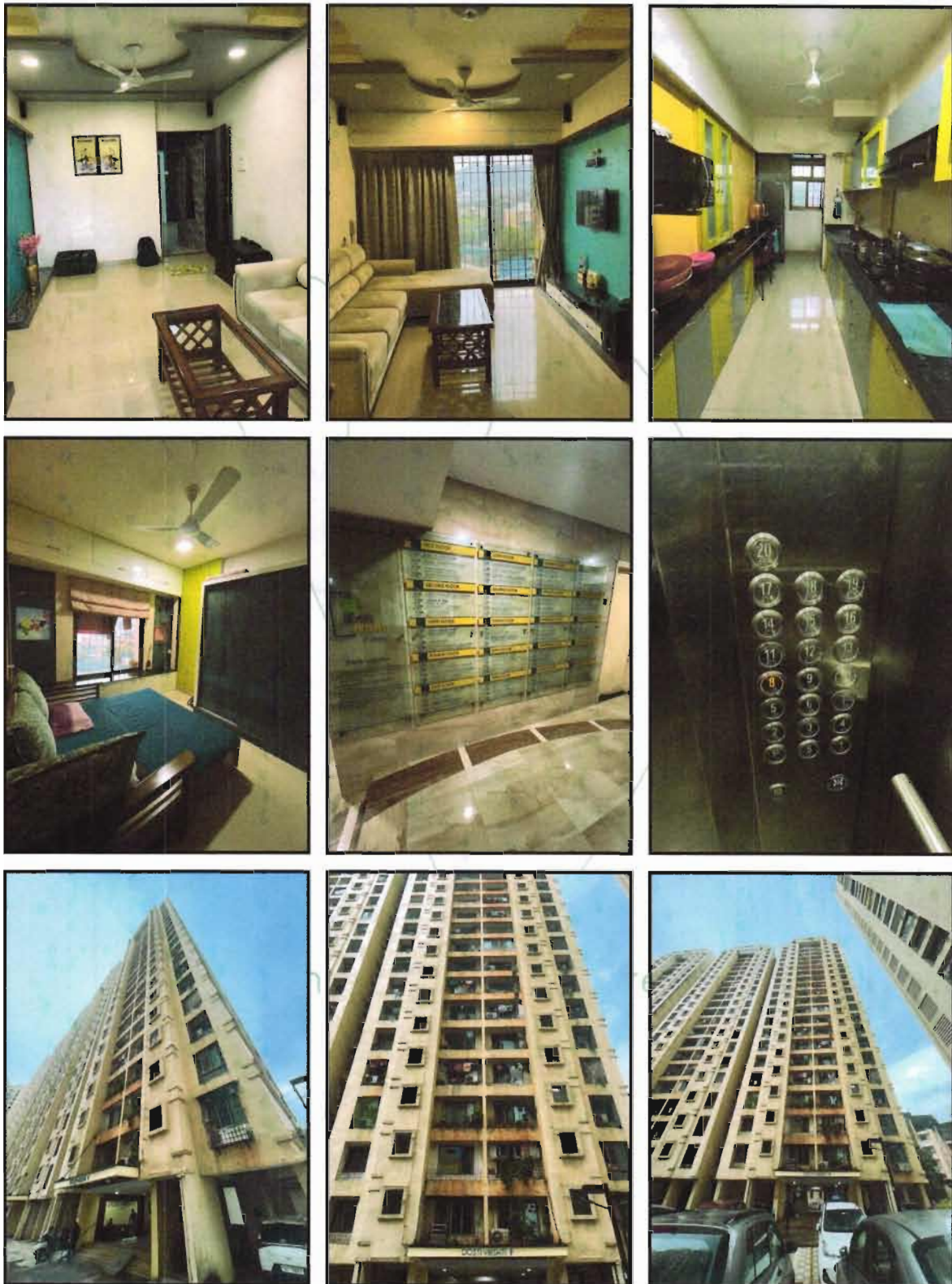
I.	Date of Purchase of Immovable Property	:	03/02/2010
II.	Purchase Price of immovable property	:	₹ 29,44,000
III.	Book value of immovable property	:	₹ 31,03,800
IV.	Fair Market Value of immovable property	:	₹ 82,77,412.00
V.	Realizable Value of immovable property	:	₹ 74,49,671.00
VI.	Distress Sale Value of immovable property	:	₹ 66,21,930.00
VII.	Guideline Value (499.20 X 11756.00)	:	₹ 58,68,595.00
VIII.	Insurable value of the property (499.20 Sq. Ft. X 2,500.00)	:	₹ 12,48,000.00
IX.	Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	:	Please Refer Page No. 13, 14 & 15

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



Think.Innovate.Create

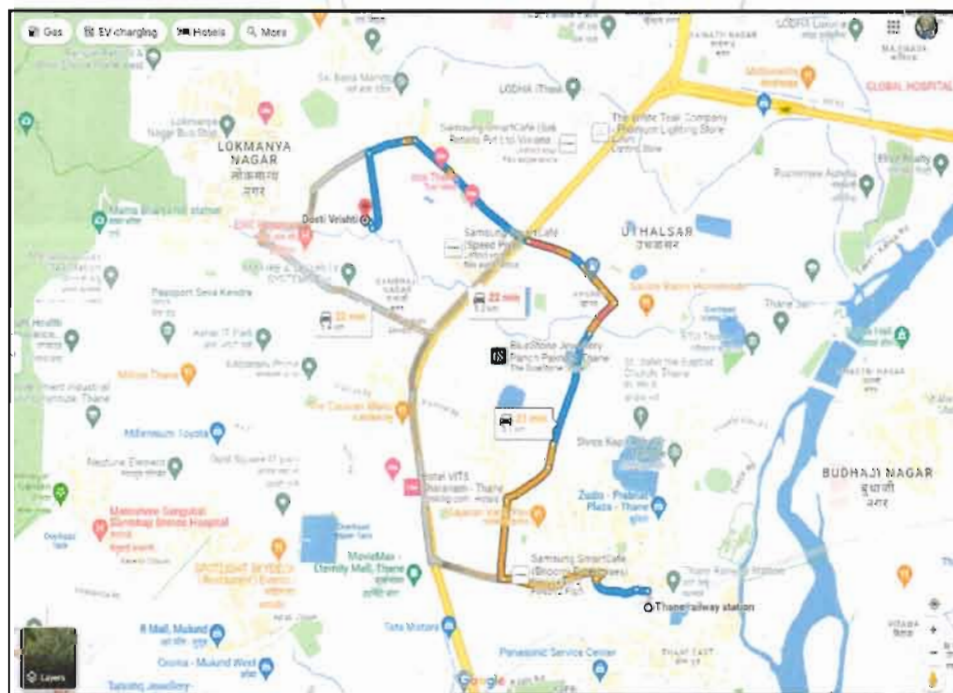
Actual Site Photographs



Route Map of the property



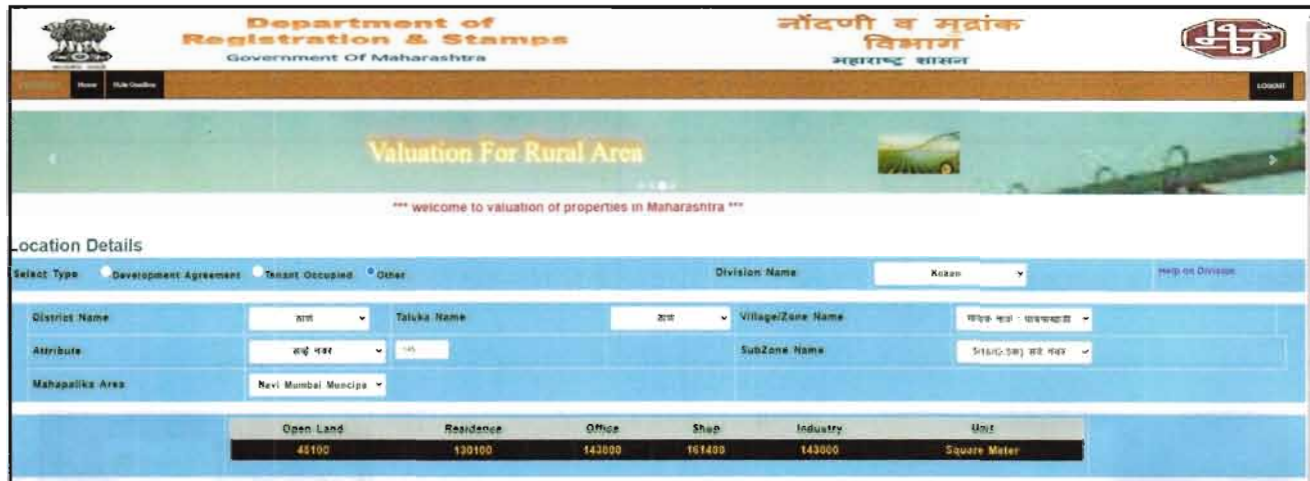
Note: Red marks shows the exact location of the property



Longitude Latitude: 19°12'21.5"N 72°57'31.2"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Thane - 5.1 Km.).

Ready Reckoner Rate



Department of Registration & Stamps
Government Of Maharashtra

नॉंदणी व मूद्रांक विभाग
महाराष्ट्र शासन

Valuation For Rural Area

*** welcome to valuation of properties in Maharashtra ***

Location Details

Select Type: ☐ Development Agreement ☐ Tenant Occupied ☒ Other

Division Name: [Help on Division](#)

District Name: Taluka Name: Village/Zone Name: [Help on Village](#)

Attribute: SubZone Name: [Help on Attribute](#)

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
45100	130100	143000	161400	143000	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	130100			
Increase by 5% on Flat Located on 8 th Floor	6505			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	136,605.00	Sq. Mtr.	12,691.03	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	45100			
The difference between land rate and building rate(A-B=C)	91,505.00			
Percentage after Depreciation as per table(D)	11%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,26,539.00	Sq. Mtr.	11,756.00	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

Price Indicator

Property	Residential Flat
Source	https://www.99acres.com/
Area Type	Built Up
Area	700 Sq. Ft.
Rate / Sq. feet on BuiltUp area	₹ 17,143/- per Sq. Ft.
Floor	-

99acres Buy ▾ Enter Locality / Project / Society / Landmark

Post property **FREE** 8 ✓

Posted on Jun 06, 2023 | Ready to move

₹1.2 Cr @ ₹17,142 per sq.ft. **2BHK 2Baths**

Estimated EMR ₹15,844

Flat/Apartment for Sale

In Dosti Vihar, Samata Nagar, Thane, Mumbai

REDA STATUS **NOT AVAILABLE** Website: <https://maharashtra.gov.in>

Overview Society Owner Details Price Trends Registry Record Society Reviews

Property (1) Society (28)

Area
Built Up area: 700 sq.ft.

Price
₹1.2 Crore
@ ₹17,142 per sq.ft.

Floor Number
13th of 20 Floors

Configuration
2 Bedrooms, 2 Bathrooms, No Balcony

Address
Dosti Vihar
Samata Nagar, Thane

Society Age
5 to 10 Year Old

Great Savings!
Subsidy upto 2.67% Lac on home loan on this property under PM Awas Yojna. Check Eligibility

Photos (1/6)

Property	Residential Flat
Source	https://www.99acres.com/
Area Type	Carpet
Area	480 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 15,278/-
Floor	-

99acres Buy ▾ Enter Locality / Project / Society / Landmark

Posted on Aug 22, 2021 Ready to move

₹88 Lac @ 18,333 per sq.ft. **2BHK 2Baths**

Estimated EMR ₹70,286 Full Apartment 100 Sq.ft.

REMARK STATUS: NOT AVAILABLE Website: <https://www.99acres.com/gurgaon>

Overview Society Dealer Details Price Trends Registry Record Society Reviews >

Property (0) Society (39)

Super Built up area 700 sq.ft.

Carpet area: 480 sq.ft.

2 Bedrooms, 2 Bathrooms, No Balcony

₹88 Lac + Govt Charges & Tax @ 18,333 per sq.ft. View Price Details

2nd of 20 Floors

Park/Garden, Club Pool

East

Property Age: 5 to 10 Year Old

Great Savings! Subsidy upto 2.67% Lac on home in this property under PM Awas Yojna. Check Eligibility

Sale Instances

Property	Residential Flat
Source	Index_no.2
Area Type	Carpet
Area	587 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 16,326/-
Floor	

Regn:63m

(1) प्रमाणपत्राज संख्या	कन्यानामा
(2) मातृसंस्था	11500000
(3) जातजात भाव (मातृ-पद-प्राप्तता याचनेतील पद-प्राप्तता अर्जासाठी देता कि पद-प्राप्तता न समर्थ करत)	8118109.9
(4) अनुदान, पोट-दिवसात क कन्यानामा (अनुदानाचा)	1) इतर माहिती : खादनामा क्र. 304.3 हा मातृनामा, सी किंग हाथकळ 587 चौ. फूट, कार्पेट स्टेशन 54.53 चौ. मी. सोबत एक बांधकामकट्टी दोन्ही वरून (दोन्ही दिशा) आहे. दोन्ही बाजूंना मातृनामा लिमिटेड, पाश्चात्य गेट क्र. 1, ठाण पश्चिम, 400606, सर्वे क्र. 145 (मातृ), 150/4.5, 152/4.1, 165/4.5, 166/1/1, 169, 170, 171/1 (मातृ), 1.2, 5.6, 7.8, 9, 172/1, 2, 173/1 असे पाच पाश्चाती गेट व इतर माहिती देणारा नमुद केल्याप्रमाणे, ठाण मा. नं. 1
(5) क्षेत्रात	1) 65.46 चौ.मीटर
(6) आकाराची किंवा जुडी देण्यात आलेला नमुदा	
(7) प्रमाणपत्राज करण घेणाऱ्या / विद्युत देणाऱ्या पत्राचार भाव किंवा विद्युती न्यायालयाचा हुकूमनामा किंवा आदेश असेल त्यास प्रतिपादित भाव व देता	1) सर्विज किंवा विद्युती करण घेणाऱ्या पत्राचार भाव किंवा विद्युती न्यायालयाचा हुकूमनामा किंवा आदेश असेल त्यास प्रतिपादित भाव व देता
(8) प्रमाणपत्राज करण घेणाऱ्या पत्राचार भाव किंवा विद्युती न्यायालयाचा हुकूमनामा किंवा आदेश असेल त्यास प्रतिपादित भाव व देता	1) पूर्णद करवली 57 प्लॉट नं : सी 602 माला न : - इमारतीचे नाव : वरुणा दोन्ही दिशा करवली न : - गेट न : पाश्चात्य गेट क्र. 1 वेदात कॉम्प्लेक्स जवळ वनेक नगर ठाण पश्चिम महाराष्ट्र THANE. 400606 2) पुरविली करवली 27 प्लॉट नं : सी 602 माला न : - इमारतीचे नाव : वरुणा दोन्ही दिशा करवली न : - गेट न : पाश्चात्य गेट क्र. 1 वेदात कॉम्प्लेक्स जवळ वनेक नगर ठाण पश्चिम महाराष्ट्र THANE. 400606
(9) प्रमाणपत्राज करण घेणाऱ्या दिनांक	24/02/2023
(10) अनुदान नोंदणी केल्याचा दिनांक	24/02/2023
(11) अनुदानाचा, गेट व पृष्ठ	3068/2023
(12) जातजात भाव प्रमाणे सुटका सुटका	805000
(13) जातजात भाव प्रमाणे सुटका सुटका	30000
(14) नमुदा	
मुल्यांकनासाठी विचारता येतील नमुदा	



Property	Residential Flat
Source	Index_no.2
Area Type	Carpet
Area	679 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 15,709/-
Floor	-

4925335

27-09-2023

Note:-Generated Through eDisplay v2.1
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concern SRO office.

सूची क्र. २

द्वयम निबंधक सह दु.नि.ठाणे 5

दस्तावेज क्रमांक: 4925/2023

नादर्या :

Regn:63m

गाव : पांचपाखाडी

[illegible]

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 arrived 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.



(Appendix-VII)

UNDERTAKING

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

- a. I am a citizen of India.
- b. I have not been removed / dismissed from service / employment earlier.
- c. I have not been convicted of any offence and sentenced to a term of imprisonment
- d. I have not been found guilty of misconduct in my professional capacity.
- e. I am not an undischarged insolvent.
- f. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and.
- g. My PAN Card number as applicable is AEAPC7114Q
- h. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the 'Standards' enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- i. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- k. I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under of overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/ Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services



Vastukala Consultants (I) Pvt. Ltd.

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No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by Mr. Prakash Tukaram Ghag from M/s. Dosti Corporation (Vihar) vide Agreement For Sale dated 03.02.2010.
2	purpose of valuation and appointing authority	As per the request from Punjab National Bank, Mulund (W) Zaver Road Branch to assess Fair Market Value value of the property for Housing Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Sharadkumar Chalikwar - Regd. Valuer Suraj Zore - Valuation Engineer Rashmi Jadhav - Technical Manager Pradnya Rasam - Technical Officer
4	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5	date of appointment, valuation date and date of report;	Date of Appointment - 26.09.2023 Valuation Date - 30.09.2023 Date of Report - 30.09.2023
6	inspections and/or investigations undertaken;	Physical Inspection done on - 29.09.2023
7	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative 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 Commercial application in the locality etc.
11	major factors that were not taken into account during the valuation;	-
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

(Annexure-V)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

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

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / 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.
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. 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.

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