

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-2806/23-24	7-Oct-23
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
Buyer (Bill to) STATE BANK OF INDIA- RASMECCC Panvel RASMECCC Panvel Sharda Terrace,Shop No 5,Ground Floor, Plot No 65,Sector-11,CBD Belapur GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	4144/2302890	
	Dispatched through	Destination
	Terms of Delivery	

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	997224	18 %	2,500.00
	CGST			225.00
	SGST			225.00
Total				₹ 2,950.00

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

Indian Rupee Two Thousand Nine Hundred Fifty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,500.00	9%	225.00	9%	225.00	450.00
Total			225.00		225.00	450.00

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

Remarks:

"Name of Proposed Purchasers: CDR. Abhishek Kankan & Mrs. Mamta Kankan Name of Owners: COL(RETD.) Chhattar Pall Singh Waraich & Mrs. Pritpal Kaur Waraich – Residential Row House No. 78, "Hill Garden Rows Co-op. Hsg. Soc. Ltd.", S. No. 53, New Gut No. 58/1, 58/2 Village – Chitalsar Manpada, Taluka & District – Thane - 400 607, State - Maharashtra, Country - India.

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

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

for Vastukala Consultants (I) Pvt Ltd
 Gitanjali
 Kulaye
 Authorised Signatory

This is a Computer Generated Invoice



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchasers: **CDR. Abhishek Kankan & Mrs. Mamta Kankan**
Name of Owners: **COL(RETD.) Chhattar Pall Singh Waraich & Mrs. Pritpal Kaur Waraich**

Residential Row House No. 78, "Hill Garden Rows Co-op. Hsg. Soc. Ltd.", S. No. 53, New Gut No. 58/1, 58/2
Village – Chitalsar Manpada, Taluka & District – Thane - 400 607, State - Maharashtra, Country - India.

Longitude Latitude: 19°14'05.7"N 72°57'56.4"E

Valuation Done for:

State Bank of India
RASMECCC Panvel Branch

Shop No. 5, Ground Floor, Sharda Terrace, Plot No. 65, Sector - 11, CBD Belapur, Navi Mumbai,
Taluka & District - Thane, State - Maharashtra, Country - India



Our Pan India Presence at :

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

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



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No. 78, "Hill Garden Rows Co-op. Hsg. Soc. Ltd.", S. No. 53, New Gut No. 58/1, 58/2 Village – Chitalsar Manpada, Taluka & District – Thane - 400 607, State - Maharashtra, Country - India belongs to COL(RETD.) Chhattar Pall Singh Waraich and Mrs. Pritpal Kaur Waraich. Name of Proposed Purchasers is CDR. Abhishek Kankan & Mrs. Mamta Kankan.

Boundaries of the property.

North	Row House No. 77
South	Internal Road
East	Internal Road
West	Road & Row House No. 79

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 ₹ 2,30,44,818.00 (Rupees Two Crore Thirty Lakh Forty Four Thousand Eight Hundred Eighteen Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., ou=INDIA,
2.5.4.20=982286c84e2f5a101a6c70a968c092406e5d3011113185
129617a1865632, postalCode=400063, st=Maharashtra,
serialNumber=414456666202306024558863676131116d2e904
c=IN, email=MANOJ.BABURAO@VASTUKALA.COM,
Date: 2023.10.07 12:53:34 +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
Encl: Valuation report.



Our Pan India Presence at :

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

Regd. Office : B1-001, U/E 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,
State Bank of India
RASMECCC Panvel Branch
 Shop No. 5, Ground Floor, Sharda Terrace, Plot No.
 65, Sector - 11, CBD Belapur, Navi Mumbai,
 Taluka & District - Thane, State - Maharashtra, Country - India

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

I	General	
1.	Purpose for which the valuation is made	: To assess Realizable value of the property for Banking Purpose.
2.	a)	Date of inspection : 03.10.2023
	b)	Date on which the valuation is Made : 07.10.2023
3.	List of documents produced for perusal: i) Copy of Agreement for Sale (Notary) dated 20.09.2023 between. COL(RETD.) Chhattar Pall Singh Waraich and Mrs. Pritpal Kaur Waraich (Transferor) and CDR. Abhishek Kankan & Mrs. Mamta Kankan (Transferee). ii) Copy of Agreement for Sale dated 16.09.2005 between. Dr. (Mrs.) Bharati Shridhar Kamath and Mr. Shridhar Dayanand Kamath (Vendors) & COL(RETD.) Chhattar Pall Singh Waraich and Mrs. Pritpal Kaur Waraich (Purchasers) iii) Copy of Occupancy Certificate No. TMC / TDD / 1074 V. P. No. 87069 dated 27.07.1992 issued by Municipal Corporation of The City of Thane. iv) Copy of Electricity Bill dated 29.08.2023 in the name of MS. Deshmukh Builder. v) Copy of Maintenance Bill No. 332/ 23 - 24 dated 09.09.2023 in the name of Chhattar Pall Singh Waraich. vi) Pan Card of CDR. Abhishek Kankan & Mrs. Mamta Kankan. vii) Aadhar Card of CDR. Abhishek Kankan & Mrs. Mamta Kankan. viii) Copy of Share Certificate transferred on 12.10.2006 in the name of COL(RETD.) Chhattar Pall Singh Waraich and Mrs. Pritpal Kaur Waraich.	
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)	: Name of Proposed Purchasers: CDR. Abhishek Kankan & Mrs. Mamta Kankan Name of Owners: COL(RETD.) Chhattar Pall Singh Waraich & Mrs. Pritpal Kaur Waraich <u>Address:</u> Residential Row House No. 78, "Hill Garden Rows Co-op. Hsg. Soc. Ltd.", S. No. 53, New Gut No. 58/1, 58/2 Village – Chitalsar Manpada, Taluka & District – Thane - 400 607, State - Maharashtra, Country - India. <u>Contact Person:</u> Mr. Sandeep Waraich (Seller's representative)

12.	Boundaries of the property														
	Plot	:	As per actual site As per document												
	North	:	-												
	South	:	-												
	East	:	-												
	West	:	-												
	Row House		As per actual site As per document												
	North		Row House No. 77 Details not available												
	South		Internal Road Details not available												
	East		Internal Road Details not available												
	West		Road & Row House No. 79 Details not available												
13.	Dimensions of the site														
			A B												
			As per site As per Document												
	North	:	-												
	South	:	-												
	East	:	-												
	West	:	-												
14.	Extent of the site	:	Carpet area as per measurement are as under:												
			<table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>1,302.00</td> </tr> <tr> <td>First</td> <td>453.00</td> </tr> <tr> <td>Second</td> <td>483.00</td> </tr> <tr> <td>TOTAL</td> <td>2,238.00</td> </tr> <tr> <td>Terrace</td> <td>398.00</td> </tr> </tbody> </table>	Floor	Carpet area (Sq. Ft.)	Ground	1,302.00	First	453.00	Second	483.00	TOTAL	2,238.00	Terrace	398.00
Floor	Carpet area (Sq. Ft.)														
Ground	1,302.00														
First	453.00														
Second	483.00														
TOTAL	2,238.00														
Terrace	398.00														
			Carpet Area in Sq. Ft. = 998.00 (Area as per Agreement for Sale)												
			Built Up Area in Sq. Ft. = 1,198.00 (Area as per Index II)												
14.1	Latitude, Longitude & Co-ordinates of Row House	:	19°14'05.7"N 72°57'56.4"E												
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 998.00 (Area as per Agreement for Sale)												
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Seller Occupied												
II	APARTMENT BUILDING														
1.	Nature of the Apartment	:	Residential												
2.	Location	:													
	C.T.S. No.	:	S. No. 53, New Gut No. 58/1, 58/2												
	Block No.	:	-												
	Ward No.	:	-												
	Village / Municipality / Corporation	:	Thane Municipal Corporation												
	Door No., Street or Road (Pin Code)	:	Residential Row House No. 78, "Hill Garden Rows Co-op. Hsg. Soc. Ltd.", S. No. 53, New Gut No. 58/1,												

		58/2 Village – Chitalsar Manpada, Taluka & District – Thane - 400 607, State - Maharashtra, Country – India
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 1992 (As per Occupancy Certificate)
5.	Number of Floors	: Ground + 2 upper floors
6.	Type of Structure	: R.C.C. Framed Structure
	Number of Dwelling units in the Row House	: Independent Residential Row House No. 78
	Quality of Construction	: Normal
	Appearance of the Row House	: Normal
	Maintenance of the Row House	: Normal
	Facilities Available	:
	Lift	: No
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Car Parking Space
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
III	Residential Row House	
1	Row House No.	: Residential Row House No. 78
2	Door No. of the Row House	: -
3	Specifications of the Row House	:
	Roof	: R.C.C. Slab
	Flooring	: Vitrified tiles flooring
	Doors	: Teak Wood door frame with flush shutters
	Windows	: Powder coated Aluminum sliding windows
	Fittings	: Concealed Plumbing with C.P. fittings & Electrical wiring
	Finishing	: Cement plastering
4	House Tax	:
	Assessment No.	: Details not available
	Tax paid in the name of:	: Details not available
	Tax amount:	: Details not available
5	Electricity Service connection No.:	: Consumer No. 000310622747
	Meter Card is in the name of:	: MS Deshmukh Builders
6	How is the maintenance of the Row House?	: Normal
7	Sale Deed executed in the name of	: Name of Proposed Purchasers: CDR. Abhishek Kankan & Mrs. Mamta Kankan Name of Owners: COL(RETD.) Chhattar Pall Singh Waraich & Mrs. Pritpal Kaur Waraich
8	What is the undivided area of land as per Sale Deed?	: Details not available



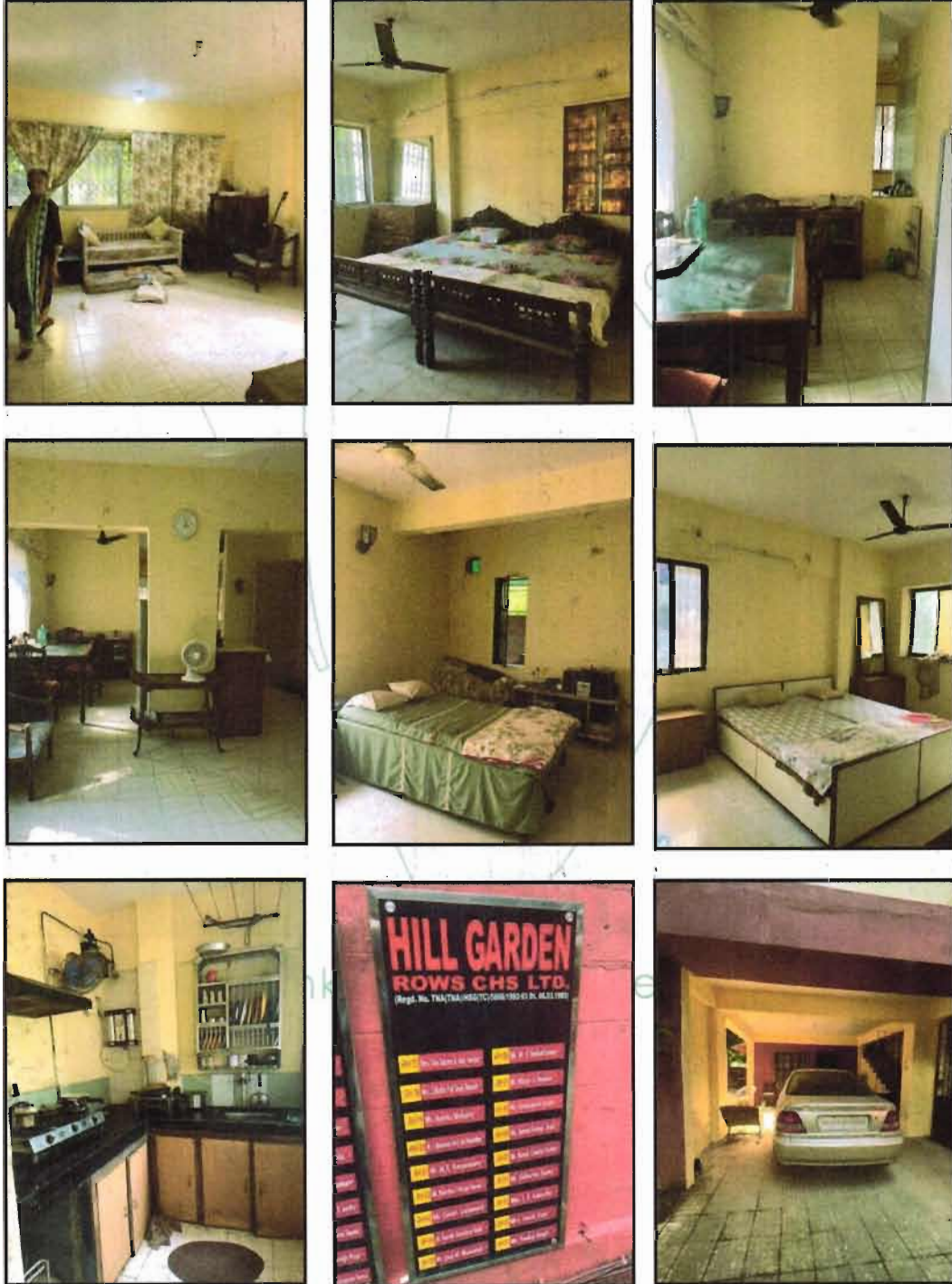
9	What is the plinth area of the Row House?	:	Built Up Area in Sq. Ft. = 1,198.00 (Area as per Index II)												
10	What is the floor space index (app.)	:	As per Thane Municipal Corporation norms												
11	What is the Carpet area of the Row House?	:	<p>Carpet area as per measurement are as under:</p> <table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>1,302.00</td> </tr> <tr> <td>First</td> <td>453.00</td> </tr> <tr> <td>Second</td> <td>483.00</td> </tr> <tr> <td>TOTAL</td> <td>2,238.00</td> </tr> <tr> <td>Terrace</td> <td>398.00</td> </tr> </tbody> </table> <p>Carpet Area in Sq. Ft. = 998.00 (Area as per Agreement for Sale)</p>	Floor	Carpet area (Sq. Ft.)	Ground	1,302.00	First	453.00	Second	483.00	TOTAL	2,238.00	Terrace	398.00
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Ground	1,302.00														
First	453.00														
Second	483.00														
TOTAL	2,238.00														
Terrace	398.00														
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium 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?	:	₹ 57,000.00 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 Row House 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)	:	₹ 24,000.00 to ₹ 30,000.00 per Sq. Ft. on Carpet area												
2	Assuming it is a new construction, what is the adopted basic composite rate of the Row House under valuation after comparing with the specifications and other factors with the Row House under comparison (give details).	:	₹ 24,300.00 per Sq. Ft.												
3	Break – up for the rate	:													
	I. Building + Services	:	₹ 2,600.00 per Sq. Ft.												
	II. Land + others	:	₹ 21,700.00 per Sq. Ft.												
4	Guideline rate obtained from the Registrar's Office	:	₹ 1,55,125.00 per Sq. M. i.e. ₹ 14,411.00 per Sq. Ft.												
	Guideline rate (after depreciation)	:	₹ 1,21,854.00 per Sq. M. i.e. ₹ 11,321.00 per Sq. Ft.												
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by												

	Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.	
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Row House with Services (v(3)i)	:	₹ 2,600.00 per Sq. Ft.
	Age of the building	:	31 Years
	Life of the building estimated	:	29 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	46.50%
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 1,391.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 21,700.00 per Sq. Ft.
	Total Composite Rate	:	₹ 23,091.00 per Sq. Ft.
	Remarks:		
	1. As per actual measurement total Carpet area is 2,636.00 Sq. Ft. (Area of G + 2 upper floors including terrace area) is more than carpet area mentioned in the Agreement. We have considered the area mentioned in the documents. Hence to give proper weightage to the value of the property, higher rate considered.		
	2. One room is constructed on ground floor.		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	998.00 Sq. Ft.	23,091.00	2,30,44,818.00
2	Terrace Area	-	-	-
3	Open Terrace Area	-	-	-
4	Car Parking	-	-	-
5	Showcases			
6	Kitchen arrangements			
7	Superfine finish			
8	Interior Decorations			
9	Electricity deposits / electrical fittings, etc.			
10	Extra collapsible gates / grill works etc.			
11	Potential value, if any			
12	Others			
	Value of the property			2,30,44,818.00
	Insurable value of the property (1,198.00 Sq. Ft. x 2,600.00)			31,14,800.00
	Guideline value of the property (1,198.00 Sq. Ft. x 11,321.00)			1,35,62,558.00

Actual site Photographs



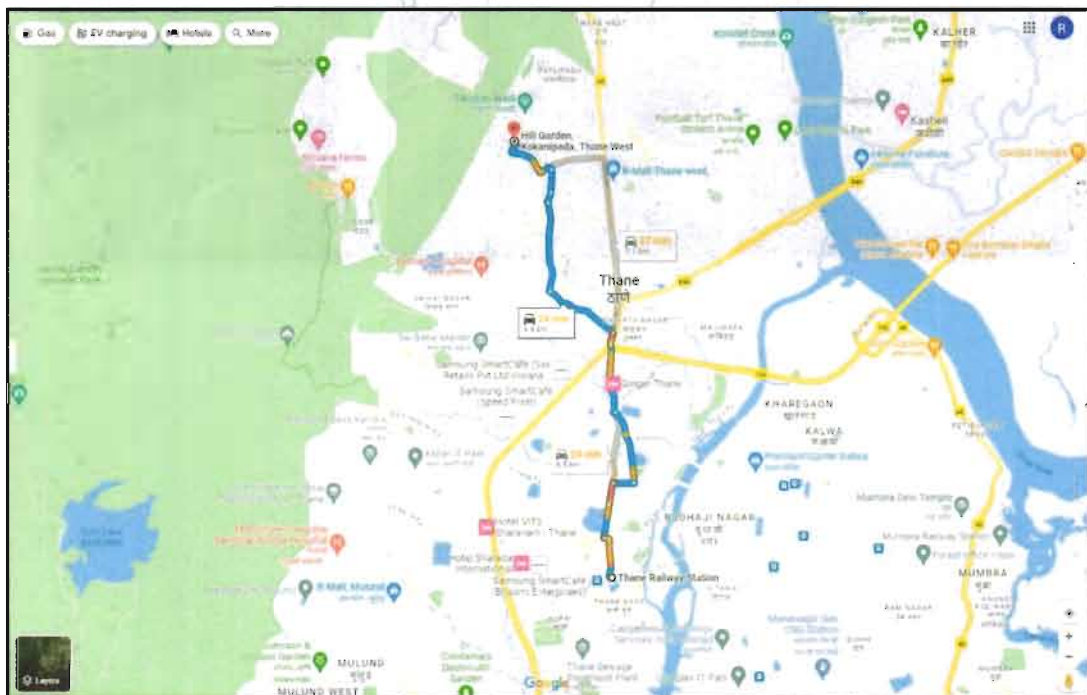
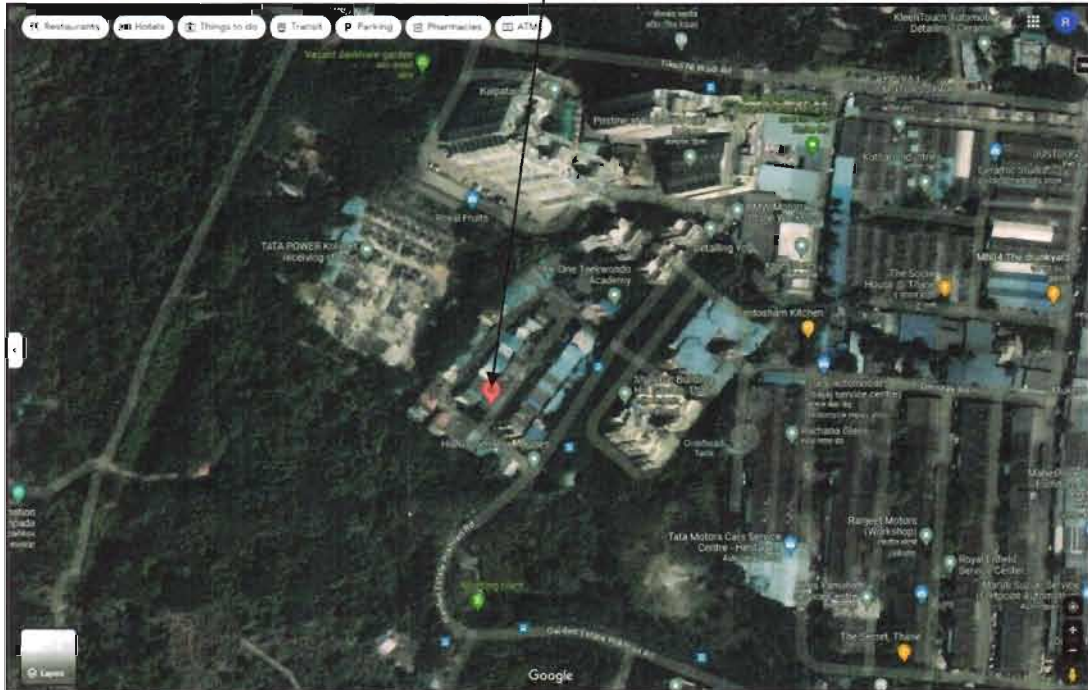
Actual site Photographs



Think.Innovate.Create

Route Map of the property


Site u/r



Longitude Latitude: 19°14'05.7"N 72°57'56.4"E


Note: The Blue line shows the route to site from nearest Railway Station (Thane – 6.5 KM.)

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

🏠 Home
Valuation Guidelines | 📖 User Manual

Year: 2023-2024 Language: English

Selected District: Thane

Select Taluka: Thane

Select Village: Gavache Nav : Chitalsar Manpada (Th)

Search By: Survey No. Location

Select	उपविभाग	खुली जमीन	निवासी सरनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	7/29-3ब-3) (कोलशेत रस्त्याचे दोन्ही बाजु लगतचे सर्वे क्रमांक) नीजे चितळसर मानपाडा गट नंबर	45500	124700	143600	162300	143600 चौ. मीटर
SurveyNo	7/30-3क) (भोरवंदर रस्त्याचे दोन्ही बाजुस दर्शनी लगतचे सर्वे क्रमांक) मौजे चितळसर मानपाडा गट नंबर	44900	128100	147100	164000	147100 चौ. मीटर
SurveyNo	7/31-3ई-3) चितळसर मानपाडा गावातील उपविभाग "ब" व "क" वगळता इतर सर्वे सर्वे नंबर/मिटीएस नंबर (गावठाण) शीट क्रमांक 1	47800	124100	142200	155000	142200 चौ. मीटर
SurveyNo	7/31-3ई-3) चितळसर मानपाडा गावातील उपविभाग "ब" व "क" वगळता इतर सर्वे सर्वे नंबर/मिटीएस नंबर (गावठाण) शीट क्रमांक 1-अ	47800	124100	142200	155000	142200 चौ. मीटर
SurveyNo	7/31-3ई-3) चितळसर मानपाडा गावातील उपविभाग "ब" व "क" वगळता इतर सर्वे सर्वे नंबर/मिटीएस नंबर (गावठाण) शीट क्रमांक 2	47800	124100	142200	155000	142200 चौ. मीटर

123



Price Indicators

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

₹2.4 Cr. 4Bedrooms 4Baths

Estimated EMI ₹ 1,21,000

Property (8)

- Plot area: 600 sq.ft.
- Built Up area: 3500 sq.ft.
- Carpet area: 2700 sq.ft.
- ₹ 2.4 Crore+ Govt Charges & Tax @ 20,000 per sq.ft.
- 4 Floors
- 10+ Year Old

Places nearby

- Nandibaba temple
- nikanteshwar mandir
- icici bank ATM
- State bank of India ATM
- Hdfc bank ATM
- Shree E...

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

₹2.4 Cr. 3Bedrooms 3Baths

Estimated EMI ₹ 1,21,000

Property (50)

- Plot area: 1200 sq.ft.
- Carpet area: 800 sq.ft.
- ₹ 2.4 Crore+ Govt Charges & Tax @ 20,000 per sq.ft.
- 2 Floors
- 10+ Year Old

Places nearby

- nikanteshwar mandir
- Nandibaba temple
- icici bank ATM
- Hdfc bank ATM
- State bank of india ATM
- Dental...

Sale Instance

गावाचे नाव : चितळसर मानपाडा	
432774 04-10-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2 दुय्यम निबंधक : सह दु.नि.ठाणे 2 दस्त क्रमांक : 4327/2023 नोंदणी : Regn:63m
(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	19000000
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नगुद करावे)	13813571
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन : , इतर माहिती: रो हाउस नं. 11,सेक्टर - बी बिल्डींग,हिल गार्डन व्ह्यू को. ऑप. हौ. सो. लि.,हिल गार्डन्स कॉम्प्लेक्स,चितळसर मानपाडा,ठाणे,क्षेत्र 998 चौ. फूट कारपेट,(झोन नं. 7/31/एफ-3ई-3)((Survey Number : 52/1, 53 Hissa No. Nil now New Gut No. 58/1 and 58/2 :))
(5) क्षेत्रफळ	998 चौ.फूट
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणा-या:लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-रोनक महेंद्र अग्रवाल वय:-30 पत्ता:-प्लॉट नं: रो हाउस नं. 11, माळा नं: -, इमारतीचे नाव: हिल गार्डन , ब्लॉक नं: टिकुजीनीवाडी , रोड नं: चितळसर मानपाडा,ठाणे , महाराष्ट्र, ठाणे. पिन कोड:-400607 पॅन नं:-AVPPA2323L
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-नवल किशोर अग्रवाल वय:-52; पत्ता:-प्लॉट नं: 608, माळा नं: -, इमारतीचे नाव: गॅविल्ला अपार्टमेंट , ब्लॉक नं: मयूर विहार फेज -1, रोड नं: पत्तनगंज पूर्व, दिल्ली , दिल्ली, पूर्व दिल्ली. पिन कोड:-110091 पॅन नं:-ABJPA1390D 2): नाव:-नम्रता अग्रवाल वय:-50; पत्ता:-प्लॉट नं: 608, माळा नं: -, इमारतीचे नाव: गॅविल्ला अपार्टमेंट, ब्लॉक नं: मयूर विहार फेज -1, रोड नं: पत्तनगंज पूर्व, दिल्ली , दिल्ली, पूर्व दिल्ली. पिन कोड:-110091 पॅन नं:-ACUPB2752N
(9) दस्तऐवज करून दिल्याचा दिनांक	21/02/2023
(10) दस्त नोंदणी केल्याचा दिनांक	21/02/2023
(11) अनुक्रमांक, खंड व पृष्ठ	4327/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	1330000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेरा	
मुत्यांकनासाठी विचारात घेतलेला तपशील:-	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

As a result of my appraisal and analysis, it is my considered opinion that Value of the above property in the prevailing condition with aforesaid specifications is **₹ 2,30,44,818.00 (Rupees Two Crore Thirty Lakh Forty Four Thousand Eight Hundred Eighteen Only).**

Place: Mumbai

Date: 07.10.2023

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

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=india,
c=IN, st=Maharashtra, postalCode=400066, email=manojbaburaochalikwar@vastukala.com, serialNumber=15442264, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.07 12:57:54 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

only).

Date

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Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

I, Manoj B. 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 07.10.2023 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 03.10.2023. 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 the 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 will be purchased by CDR. Abhishek Kankan & Mrs. Mamta Kankan from COL(RETD.) Chhattar Pall Singh Waraich as per Agreement (Notary) made in 23.09.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RASMECCC Panvel Branch to assess 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 Suraj Zore – Valuation Engineer Vaishali Sarmalkar – Technical Manager
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 – 03.10.2023 Valuation Date – 07.10.2023 Date of Report – 07.10.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 03.10.2023
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 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 Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all round development of commercial and Commercial application in the locality etc.
11.	Major factors that were not taken into account during the valuation;	Nil
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



Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **07th October 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

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

Assumptions

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

Information Supplied by Others

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

Future Matters

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

Map and Plans

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

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Row House, admeasuring area **Carpet Area in Sq. Ft. = 998.00** owned by **COL(RETD.) Chhattar Pall Singh Waraich and Mrs. Pritpal Kaur Waraich**. Name of **Proposed Purchasers** is **CDR. Abhishek Kankan & Mrs. Mamta Kankan**. 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 **COL(RETD.) Chhattar Pall Singh Waraich and Mrs. Pritpal Kaur Waraich**. Name of **Proposed Purchasers** is **CDR. Abhishek Kankan & Mrs. Mamta Kankan**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on the information provided by the Client's representative, we understand that the Residential Row House, admeasuring area **Carpet Area in Sq. Ft. = 998.00**.

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 Row House 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 Row House, admeasuring area **Carpet Area in Sq. Ft. = 998.00**

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.

(Annexure – II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

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

12
11



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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.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=BL, ou=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admn,
2.5.4.20=9822b6c4fad15dcd3a6b739e268591549cfd33d41331
115279b17a1885552, postalCode=400069, st=Maharashtra,
serialNumber=41a56a566ab0c094802a55a88e3fed1131bd2e
39428f2a2c9a3278a250fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2021.10.07 15:45:19 +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

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