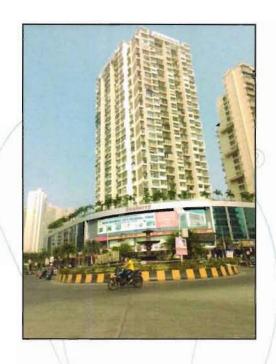
CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale

Residential Flat No. 1501, 15th Floor, "**Sunberry Co-op. Hsg. Soc. Ltd.**', Plot No. 26, Sector – 8, Ghansoli, Navi Mumbai – 400701, State - Maharashtra, Country – India.

Longitude Latitude: 19°07'04.8"N 72°59'47.5"E

Valuation Done for: State Bank of India RACPC Borivali (West)

Elegante Corner Guru Tapsaya CHSL, 620/4, Kastur Park, Shimpoli Road, Borivali (West), Mumbai - 400092, State - Maharashtra, Country - India.



Our Pan	India Prese	ence at :		
Mumbai Thane Delhi NCR	Avrangabad Nanded Nashik	Pune Indore Ahmedabad	Rajkot Raipur 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

MSME Reg. No.: UDYAM-MH-18-0083617

CIN: U74120MH2010PTC207869 An ISO 9001:2015 Certified Company



Valuation Report Prepared For: SBI/ RACPC Borivali (West) / Mrs. Smita Umesh Desale (5007/2303956) Page 2 of 28

Vastu/Mumbai/12/2023/5007/2303956 14/01-185-SKVS Date: 14.12.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1501, 15th Floor, "Sunberry Co-op. Hsg. Soc. Ltd.', Plot No. 26, Sector – 8, Ghansoli, Navi Mumbai – 400701, State - Maharashtra, Country – India belongs to Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale.

Boundaries of the property.

North Gami Regan South Internal Road

East Indian Bank Street

West Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 1,76,03,000.00 (Rupees One Crore Seventy Six Lakh Three Thousand 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.

Auth. Sign

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD

Manoj Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2023.12.14 11:48:10 +05'30'



Director

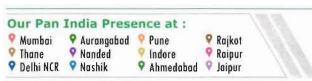
Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

Encl: Valuation report.





Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To, The Branch Manager, State Bank of India RACPC Borivali (West)

Elegante Corner Guru Tapsaya CHSL, 620/4, Kastur Park, Shimpoli Road, Borivali (West), Mumbai - 400092, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

	General		(R)
1.	Purpose for which the valuation is made	Ž	To assess value of the property for Education Loan Purpose.
2.	a) Date of inspection	1:	18.11.2023
	b) Date on which the valuation is Made	:	14.12.2023
3.	List of documents produced for perusal	:	
	Promoters) AND Mrs. Smita Umesh Desal 2. Copy of Occupancy Certificate No. NMMC / 2040 / 2021 dated 17.06.2021 issued by 3. Copy of Amended Commencement C 20181CNMMC13032 / 1518 / 2018 d Corporation. 4. Copy of Approved Plan No. NMMC / NR 12.04.2018 issued by Navi Mumbai Munici	e & All All All All All All All All All A	ificate No. NMMC / NRV / CC / Online No. d 12.04.2018 issued by Navi Mumbai Municipal CC / Online No. 20181CNMMC13032 / 1518 dated Corporation. No. P51700011752 dated 09.09.2021 issued by
4.	Name of the owner(s) and his / their address) i i i y	Mrs. Smita Umesh Desale &
	(es) with Phone no. (details of share of each owner in case of joint ownership)	V	Mr. Umesh Madhavrao Desale Address: Residential Flat No. 1501, 15th Floor, "Sunberry Co-op. Hsg. Soc. Ltd.', Plot No. 26, Sector – 8, Ghansoli, Navi Mumbai – 400701, State - Maharashtra, Country – India. Contact Person: Mr. Umesh Madhavrao Desale (Owner) Contact No. 9322293270 Joint Ownership Details of ownership share not available.
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a residential flat located on 15th Floor. The composition of residential flat is 2 Bedroom + Living Room + Dining + Kitchen + 2 Toilets + Enclosed Balcony + Cupboard Area +



				BHK + 2 Toilets). T	jected Terrace Area (i.e., 2) he property is at 1.9 Km.
				travelling distance from	Ghansoli railway station.
6.	_	ation of property	:	_	
	a)	Plot No. / Survey No.	;	Plot No. 26, Sector – 8	
	b)	Door No.	:	Residential Flat No. 150)1
	c)	C.T.S. No. / Village	:	Village – Ghansoli	
	d)	Ward / Taluka	:	Taluka – Thane	
	e)	Mandal / District		District – Thane	
	f)	Date of issue and validity of layout of approved map / plan	:	Online No. 20181CN	n No. NMMC / NRV / CC / MMC13032 / 1518 dated
	g)	Approved map / plan issuing authority	/	12.04.2018 issued by Corporation	y Navi Mumbai Municipal
	h)	Whether genuineness or authenticity of approved map/ plan is verified		Yes	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	**	No	
7.	Pos	tal address of the property	•	Co-op. Hsg. Soc. Ltd	501, 15 th Floor, "Sunberry I.', Plot No. 26, Sector – 8, hbai – 400701, State - India.
8.	City	/ / Town	:	Ghansoli, Navi Mumbai	
	Res	sidential area	:	Yes	
	Cor	mmercial area	:	No	
	Indi	ustrial area	i,	No	
9.	Cla	ssification of the area	4	1	
	i) H	igh / Middle / Poor	:	Middle Class	
	ii) L	Jrban / Semi Urban / Rural	:	Urban	
10.	Cor	ming under Corporation limit / Village	i.	Village – Ghansoli	
	Par	nchayat / Municipality		Navi Mumbai Municipal	Corporation
11.	Gov	ether covered under any State / Central vt. enactments (e.g., Urban Land Ceiling) or notified under agency area/ scheduled a / cantonment area	٧	ove.Creat	е
12.	Воц	undaries of the property		As per Documents	As per Site
	Nor		:	Plot No. 25	Gami Regan
	Sou		:	20.00 M. Wide Road	Internal Road
	Eas		:	30.00 M. Wide Road	Indian Bank Street
	We		:	Plot No. 9	Open Plot
13	Din	nensions of the site		N. A. as property under	consideration is a Flat.
				Α	В
				As per the Deed	Actuals
	Nor		:	-	-
	Sou	uth	:	-	-





	East	:	-	-
	West	:	-	-
14.	Extent of the site		Carpet Area in Sq. Ft. = 541.00 Dry Balcony & Terrace Area in Sq. Ft. = 63.00 Total Carpet Area in Sq. Ft. = 604.00 (Area as per actual site measurement) Area as per Agreement for Sale are as under:	
			Particulars	Area in Sq. Ft.
	/ A		Carpet Area	426.00
	/		Enclosed Balcony	40.00
			Cupboard Area	76.00
	\	V	Flowerbed Area	36.00
		/	Projected Terrace Area	29.00
			Total Carpet Area	607.00
			Built Up Area in Sq. Ft. = 7 (Total Carpet Area + 20%)	»71
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°07′04.8″N 72°59′47.5″E	
15.	Extent of the site considered for Valuation	:	Area as per Agreement for	
	(least of 13A& 13B)		Particulars	Area in Sq. Ft.
			Carpet Area	426.00
			Enclosed Balcony	40.00
		Ų.	Cupboard Area	76.00
			Flowerbed Area	36.00
			Projected Terrace Area	29.00
40	Milesthan and the theory of the 10 If		Total Carpet Area	607.00
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.		Owner Occupied	i.
	APARTMENT BUILDING	V	ate.Create	
1. 2.	Nature of the Apartment Location	:	Residential	
۷.	C.T.S. No.	<u>.</u>	Diet No. 26 Sector 9	
	Block No.	:	Plot No. 26, Sector – 8	
	Ward No.		- <u>10² 1, 10</u>	
	Village / Municipality / Corporation	:	Village - Ghansoli	
	Village / Walliopality / Corporation		Navi Mumbai Municipal Co	rporation
	Door No., Street or Road (Pin Code)		Residential Flat No. 1501	•
	222. 130., 64.00. 01. 130.0 (1 11. 600.0)		Co-op. Hsg. Soc. Ltd.',	•
			Ghansoli, Navi Mumbai	
			Maharashtra, Country – Inc	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	



Valuation Report Prepared For: SBI/ RACPC Borivali (West) / Mrs. Smita Umesh Desale (5007/2303956) Page 6 of 28

Year of Construction	:	2021 (As per Occupancy Certificate)
Number of Floors	:	Ground + 4 Podium + 5 th to 29 th Upper Floors
Type of Structure	:	R.C.C. Framed Structure
Number of Dwelling units in the building	:	6 Flats of 15 th Floor
Quality of Construction	:	Good
Appearance of the Building	:	Good
Maintenance of the Building	:	Good
Facilities Available	1:	
Lift	1:	3 Lifts
Protected Water Supply	:	Municipal Water supply
Underground Sewerage	:	Connected to Municipal Sewerage System
Car parking - Open / Covered	17	Open Car Parking
Is Compound wall existing?	1	Along with 1 Car Parking Space
Is pavement laid around the building	1:	N.A.
	Number of Floors Type of Structure Number of Dwelling units in the building Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available Lift Protected Water Supply Underground Sewerage Car parking - Open / Covered Is Compound wall existing?	Number of Floors Type of Structure Number of Dwelling units in the building Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available Lift Protected Water Supply Underground Sewerage Car parking - Open / Covered Is Compound wall existing?

2 3	The floor in which the Flat is situated		
	D M CH ELL		Ground + 1st upper floor
3	Door No. of the Flat		Flat No. 1501
•	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak wood door frame with flush doors
	Windows	• •	Powder Coated Aluminum Sliding Windows
	Fittings		Concealed plumbing with C.P. fittings. Concealed wiring
	Finishing	!	Cement Plastering + POP false ceiling
4	House Tax	1	<u></u>
	Assessment No.		Details not available
	Tax paid in the name of:	9	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?	\vee	Good . CIECIE
7	Sale Deed executed in the name of	:	Mrs. Smita Umesh Desale &
			Mr. Umesh Madhavrao Desale
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 728.00
			(Total Carpet Area + 20%)
10	What is the floor space index (app.)	:	As per NMMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 541.00
			Dry Balcony & Terrace Area in Sq. Ft. = 63.00
			Total Carpet Area in Sq. Ft. = 604.00
			(Area as per actual site measurement)
			, and an por addad one model officing



			Area as per Agreement for S	Sale are as under:
			Particulars	Area in Sq. Ft.
			Carpet Area	426.00
			Enclosed Balcony	40.00
			Cupboard Area	76.00
			Flowerbed Area	36.00
			Projected Terrace Area	29.00
			Total Carpet Area	607.00
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class	,,
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose	j.liv
14	Is it Owner-occupied or let out?	:	Owner Occupied	
15	If rented, what is the monthly rent?		₹ 44,000.00 Expected rental i	income of the property
IV	MARKETABILITY	7	- O	, ,
1	How is the marketability?	:	Good	
2	What are the factors favouring for an extra		Located in developed area	
	Potential Value?			
3	Any negative factors are observed which affect the market value in general?	:	No	
٧	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)	:	₹ 27,000.00 to ₹ 30,000.00 Area	per Sq. Ft. on Carpet
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).		₹ 29,000.00 per Sq. Ft. on Ca	arpet Area
3	Break – up for the rate			
	Building + Services		₹ 3,000.00 per Sq. Ft.	-
	II. Land + others	W	₹ 26,000.00 per Sq. Ft.	
4	Guideline rate obtained from the Registrar's		₹ 90,530.00 per Sq. M. i.e.	
	office (an evidence thereof to be enclosed)		₹ 8,410.00 per Sq. Ft.	
	Guideline rate (After depreciation)	:	N.A. as building age is below	5 years
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		.	
а	Depreciated building rate	:		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 3,000.00 per Sq. Ft.	
	Age of the building	:	2 Years	
	Life of the building estimated	:	58 years Subject to prope maintenance & structural repa	
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as building age is below	
	Depreciated Ratio of the building	:		
b	Total composite rate arrived for Valuation	:		
	Depreciated building rate VI (a)		₹ 3,000.00 per Sq. Ft.	





Valuation Report Prepared For: SBI/ RACPC Borivali (West) / Mrs. Smita Umesh Desale (5007/2303956) Page 8 of 28

Rate for Land & other V (3) ii	: ₹ 26,000.00 per Sq. Ft.
Total Composite Rate	: ₹ 29,000.00 per Sq. Ft. (Including Car Parking)
Remarks:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	607.00 Sq. Ft.	29,000.00	1,76,03,000.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements		∖ ®	
5	Superfine finish	/	1	
6	Interior Decorations	/	\	_
7	Electricity deposits / electrical fittings, etc.	1		
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Total Realizable Value of the property	1		1,76,03,000.00
	Insurable value of the property	/	7	21,84,000.00
	Guideline value of the property		1	61,22,480.00

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 comparable, 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 ₹ 27,000.00 to ₹ 30,000.00 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 ₹ 29,000.00 per Sq. Ft. for valuation.

Impen	ding threat of acquisition by govern	1.	
wideni	ng / publics service purposes, s		
applica	ability of CRZ provisions (Distance	1 - 1	
tidal le	vel must be incorporated) and their e	ffect on	K -
i)	Salability		Good
ii)	Likely rental values in future in		₹ 40,000.00 Expected rental income of the property
iii)	Any likely income it may generate		Rental Income

hink.Innovate.



Actual Site Photographs



















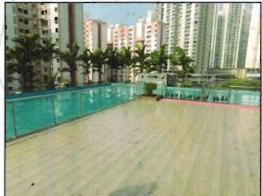


Actual Site Photographs



















Route Map of the property



Longitude Latitude: 19°07'04.8"N 72°59'47.5"E

Note: The Blue line shows the route to site from nearest railway station (Ghansoli – 1.9 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	82,300.00			
No increase for all floors from ground to 4 floors	8,230.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	90,530.00	Sq. Mtr.	8,410.00	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

<u>Table - D: Depreciation Percentage Table</u>

Completed Age of Building in Years	Value in percent	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		





Sale Instance

12436392 13-12-2023 NoteGenerated Through eSearch Module For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक . सह दु.नि. ठाणे ४ दस्त क्रमांक 12436 2022 नोदंणी : Regn:63m			
गावाचे नाव: घणसोली					
(1)विलेखाचा प्रकार	सेल डीड				
(2)मोबदला	17000000	-			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	5889581.04				
(5) क्षेत्रफळ	55.483 चौ.मीटर				
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा					
पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा	 नाव -श्री.विजय आद्यप्रसाद शुक्ला तर्फे कु.मु म्हणुन शुक्ला वय -२१ पत्ता. प्लॉट नं: -, माळा नं -, इमारती! नं.19.ऐरोली,नवी मुंबई - ब्लॉक नं -, रोड नं -, महाराष्ट्र. 	ये नाव: ए <i>6</i> 03,रिष्दी सिष्दी हेरिटेज,सेक्टर			
किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता	। हकुमनामा किंवा 📑 नं.६०० सहावा मजला,न्य बॉम्बे साफल्य, सीएचएसप्लॉट नं.14 सेक्टर नं.07 ऐरोली नवी मुंबई , ब्लॉक नं				
(9) दस्तऐवज करुन दिल्याचा दिनांक	12:07/2022				
(10)दस्त नोंदणी केल्याचा दिनांक	12/07/2022				
(11)अनुक्रमांक,खंड व पृष्ठ	12436·2022	_			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100				
(1-)शेरा					
मुल्यांकनासाठी विचारात घेतलेला तपशील -	मुल्यांकनाची आवश्यकता नाही कारण दुस्तप्र तपशील दुस्तप्रकारनुसार आवश्यक नाही	कारनुसार आवश्यक नाही कारणाचा			
मुद्राँक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Co annexed to it.	rporation or any Cantonment area			
73 347					



Sale Instance

3-12-2023	सूची क्र.2	दुय्यम निबंधक . सह दु.नि. ठाणे ८		
Name and the same		दस्त क्रमांक 1912/2022		
loteGenerated Through eSearch fodule,For original report please contac	t	नोदंणी ·		
oncern SRO office.		Regn:63m		
	गावाचे नाव : घणसोली	•		
(1)विलेखाचा प्रकार	खरेदीखत 🌁			
(2)मोबदला	18000000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	5014140.698			
(4) भू.मापन.पोटहिस्सा व घरक्रमांकः असल्यासः	1) पालिकेचे नाव:नवी मुंबई मनपाइतर वर्णन :. इतर माहिती: फ्लॅट नं.1406.चौदावा मजला,कार पार्किंग स्पेस नं. एस टी-230ए आणि 230 बी.बॅक टू बॅक तिसरा मजला,सनबेरी.प्लॉट नं.26,सेक्टर-08.गांव घणसोली नवी मुंबई-400701.क्षेत्र 54.188 चौ मी कारपेट. टनन ८ दस्त क्र.1200/2022 दि.20/01/2022 अन्वये मुद्रांक शुल्क.1080000/- नोंदणी फी.30000/- वसुल((SECTOR NUMBER: 08:))			
(5) क्षेत्रफळ	583.28 चौ.फूट			
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
ः दस्तऐवज करुन देणा.याः लिहून ठेवणा.याः पक्षकाराये नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1 1) नाव श्री रणजित भारत पाटील - वय -34 पता-प्लॉट नं -, माळा नं -, इमारतीये नाव -, ब्लॉक नं -, र नं व्हाईट फ्लॅट सी एच एस, 12ए 42 बी, रूम नं, 1201,बारावा मजला,सेक्टर-19,कामोठे पनवेल नवी मुंबई महाराष्ट्र, राईग्राइः(ं:), पिन कोड:-410206 पैन नं-AZEPP9715C			
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा र्किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव श्री श्रीराम सेकर - वय-34; पत्ता:-प्लॉट नं, माळा नं -, इमारतीचे नाव: -, ब्लॉक नं, रोड नं - मल्लेश्वर कोइल स्ट्रीट. मैलापूर. चेन्नई ,तामिळ नाडू , टाईळ णाडू, चेन्नाई. पिन कोड:-800004 पॅन नं BTLPS\$ 325P			
(९) दस्तऐवज करुन दिल्याचा दिनांक	31/01/2022			
ा १) इस्त नोंदणी केल्याचा दिनांक 31.01.2022				
ा।अनुक्रमांक खंड व पृष्ठ	1912/2022			
ाःबाजारभावाप्रमाणे मुद्रांक शुल्क	100			
(1.3)बाजारभावाप्रमाणे नोंदणी शुल्क	100			
(14)शेरा				
(14)/(1)	पुल्यांकनाची आवश्यकता नाही कारण आधी केलेले मुल्यांकन कारणाचा तपशील आधी केलेले मुल्यांकन			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-	केलेले मुल्यांकन			



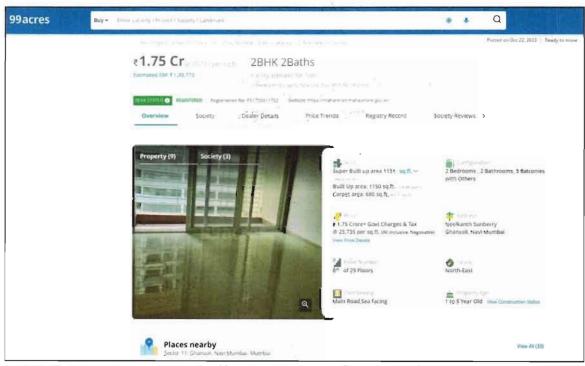
Sale Instance

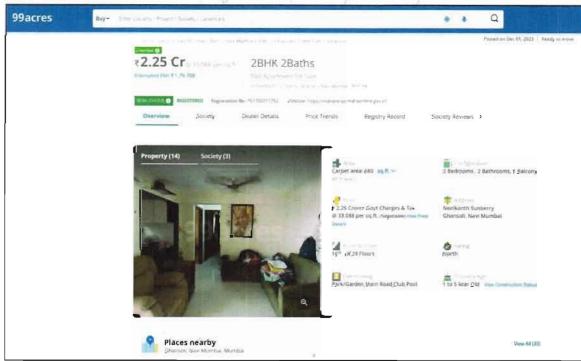
		Regn:63m		
	गावाचे नाव: घणसोली	1		
(।)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	17000000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5889581.04			
(४) भू-मापन_पोटहिस्सा व घरक्रमांक(असत्यास)	1) पालिकेचे नाव:नवी मुंबई मनपाइतर वर्णन :. इतर माहिती: सदनिका नं.1705.17 वा मजला.सनबेरी.प्लॉट नं.26.सेक्टर नं.08.घणसोली,नवी मुंबई दोन कार पार्किंगच्या जागेस क्षेत्रफळ 55.483 चौरस मीटर कार्पेट एरीया((Plot Number : 26. : SECTOR NUMBER : 8))			
(5) क्षेत्रफळ	55.483 चौ.मीटर			
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
(°) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	., माळा नं -, इमारतीचे नाव: ए-क03,रीद्धी सिद्धी हेरीटेज,सेक्टर नं 19.ऐरोली,नवी मुंबई . ब्लॉक नं -, रोड नं -, महाराष्ट्र, ठाणे. पिन कोड -400708 पैन नं -B30PS0486A 2) नाव -श्रीमती अपर्णा विजय शुक्ला - वय3° पत्ता-प्लॉट नं -, माळा नं -, इमारतीचे नाव. ए-603 रीद्धी सिद्धी हेरीटेज,सेक्टर नं.19.ऐरोली.नवी मुंबई, ब्लॉक नं - रोड नं -, महाराष्ट्र, ठाणे. पिन कोड -400708 पैन नं -ALTIPP1603Q			
(८) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव-श्री मोहन किष्णा शेट्टी - वय -60, पता-प्लॉट नं: , माळा नं: , इमारतीचे नाव सदिनका नं 602 व वा मजला,न्यु बॉम्बे साफल्य सीएचएस,प्लॉट नं.14,सेक्टर नं.07.ऐरोली,नवी मुंबई, ब्लॉक नं -, रोड नं. , महाराष्ट्र, ठाणे. पिन कोड -100708 पॅन नं:-AAJPS7468R 2) नाव-श्रीमती चंद्रावती मोहन शेट्टी - वय -57, पत्ता -प्लॉट नं -, माळा नं -, इमारतीचे नाव सदिनका नं.602.6 वा मजला,न्यु बॉम्बे साफल्य सीएचएस,प्लॉट नं.14,सेक्टर नं.07,ऐरोली,नवी मुंबई , ब्लॉक नं -, रोड नं -, महाराष्ट्र, ठाणे. पिन कोड -100708 पॅन नं-ANYPS0955P 3) नाव-श्री,अखिल मोहन शेट्टी - वय -32: पत्ताः-प्लॉट नं -, माळा नं -, इमारतीचे नाव-सदिनका नं.602, वा मजला न्यु बॉम्बे साफल्य सीएचएस,प्लॉट नं 14.सेक्टर नं 07,ऐरोली,नवी मुंबई , ब्लॉक नं -, रोड नं -, महाराष्ट्र, ठाणे पिन कोड:-400708 पॅन नं -DBMPS07410			
(९) दस्तऐवज करुन दिल्याचा दिनांक	20/05:2022			
(10)दस्त नोंदणी केल्याचा दिनांक	23/05/2022			
(1) अनुक्रमांक खंड व पृष्ठ	9134/2022			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1020000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील:-				
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municiannexed to it.	ipal Corporation or any Cantonment area		





Price Indicators







Area Statement

00 d1A 14,004 14,004 14,004 14,004 16	161 268 161 268 161 268 161 268 161 268 161 261 261 261 261 261 261 261 261 261	504 1.787 4.860 4.	(9 (20) (1) (20) (2) (3) (2) (2) (4) (3) (4) (3) (5) (4) (6) (7) (6) (6) (7) (7) (6) (7) (7) (6) (7) (CUPTIONED AS 3514 SIGN SIGN SIGN SIGN SIGN SIGN SIGN SIGN	TYPIET DUB DISC LAT 1990 DISC LAT 2990 DISC LAT	137 Aug 4 5 27 17 5 5 27 17 5 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 136 500 6 137 500	0.097 0.000 0.00
00 d1A 14,004 14,004 14,004 14,004 16	161 268 161 268 161 268 161 268 161 268 161 261 261 261 261 261 261 261 261 261	504 1.787 4.860 4.	JUST 1 15 200 51 182 183 200 51 182 201 183 200 51 182 201 183	CUPTIONED AS 3514 SIGN SIGN SIGN SIGN SIGN SIGN SIGN SIGN	TYPIET DUB DISC LAT 1990 DISC LAT 2990 DISC LAT	101 Aug 2 5 70 111 5 70	2 000 CVC CVC CVC CVC CVC CVC CVC CVC CVC
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007-83 28-027 007-84 28-027 007-86 28-048 00	\$00.027 \$00.02	4.550 4.550	39 200 201 201 201 201 201 201 201 201 201	9.000 9.000	OPT 5010 9 000 18 000 1 000	101 Aug 2 5 70 111 5 70	2 000 CVC CVC CVC CVC CVC CVC CVC CVC CVC
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0P-92 28.093 0P-93 30.940 0P-96 30.940 0P-96 30.940 0P-96 30.940 0P-96 30.940 0P-96 30.940 0P-97 41.977 0P-97	420 227 420 227 420 227 420 227 430 227 430 227 430 227 430 227 430 227 430 227 430 227 430 227 430 237 110 605 430 430 437 437 437 437 437 437 437 438 448 448 448 448 448 457 450 457 450 450 457 457 457 457 457 457 457 457 457 457	4990 4900 4900 4900 4900 4900 4900 4900	53.292 53.292 53.292 54.292 54.292 55.240 55.240 55.240 55.240 55.240 55.240 56.450 56	\$ 1000 \$	9.000 1.00 5.000 1.000 5	12 000 120 000	1 1 1 1 1 1 1 1 1 1
20-03 30,040 20-06 30,040 20-10 30,040 20-10 30,040 20-10 30,040 20-11 30,052 20-12 30,030 20-12 30,030 20-13 100,141 20-13 100,	470 222 430 227 430 227 430 227 430 227 430 227 430 227 430 227 430 235 1100 279 1500 250 1272 240 250 250 250 250 250 250 250 250 250 25	4500 4500 4500 4500 4500 4500 4500 4500	53.292 53.292 53.292 54.292 54.292 55.240 55.240 55.240 55.240 55.240 55.240 56.450 56	9.566 B.000	5.000 14.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.00 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.000 5.000 15.0000 5.000 15.0000 5.000 15.0000 5.000 15.0000 5.000 15.0000 5.000 15.0000 5.0000 15.0000 5.0000 15.0000 5.0000 15.0000 5.0000 15.0000 5.0000 15.0000 5.0000 15.0000 5.0000 15.0000 5.0000 15.00000 5.0000 15.0000 5.0000 15.0000 5.0000 15.00000 5.0000 15.0000000 5.0000 15.000000000000000000000000000000	150 (56 (59) (56 (59) (56 (59) (56 (59) (56 (59) (59) (59) (59) (59) (59) (59) (59)	1990 1000 1990
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28-10 30-040 28-10 30-040 28-11	470 227 470 227 471 227 471 227 471 19 60 472 227 471 19 60 472 237 477 249 477 249 477 249 477 249 477 249 477 249 477 249 477 249 477 249 477 249 477 249 478 250 478 251 47	44/2 4 620 620	53.282 53.292 55.449 48 189 55.745 276.181 261.425 261	6 000	5.000 14 6 0 000 14 0 0 000 14 0 0 000 14 0 0 0 0	104 (69 104 104 104 104 104 104 104 104 104 104	\$ 000 \$ 000 \$ 000 \$ 0
0P-11 23.00 0P-12 30.00 0P-12 30.00 0P-13 30.00 0P-13 10.10 0P-14 101.25 0P-15 101.26 0P-15 115.10 0P-16 115.10 0P-17 115.10 0P-18 115.10 0P-19 115.	120 227 148 150 251 148 255 148 255 140 251 148 255 140 251 148 255 140 251 14	5-410 5-410 5-410 5-400 25-646 25-646 21-254 21	35.243 55.440 48.190 55.749 270.181 291.425 292.200 90.274 52.203 58.996 52.765 53.762 54.996 NT (RESIDEN BALCONY 5.057 40.042 77.203 81.107 139.415	0.000 0.000	0.000 14 0.000 14 0.000 14 0.000 14 0.000 14 0.000 14 0.000 14 0.000 14 0.000 14 0.000 15 0.000 15 0.000 17 0.0	150 (150 (150 (150 (150 (150 (150 (150 (\$ 000 \$ 000 \$ 000 \$ 0
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0P-19 20.00 0P-14 101.26 0P-15 101.26 0P-15 101.26 0P-15 102.26 0P-16 14.36 0P-17 12.36 0P-17 12.36 0P-18 43.36 0P-20 47.53 0P-21 43.36 0P-20 47.53 0P-21 44.30 0P-20 47.53 0P-21 44.30 0P-20 47.53 0P-21 44.30 0P-20 47.53 0P-21 44.30 0P-20 44.30 0P	400 535 1199, 779 1199, 887 1190, 887 1272,249 1272,249 1272,249 145,528 307 607 147,743 511,655 470,321 ARE ET AREA 446,797 4	4993 25.056 24.287 21.254 13.025 13.025 13.025 13.025 13.025 14.025 14.025 15.000 17.0000 17.000 17.000 17.000 17.000 17.000 17.000 17.000 17.000 17.0000 17.000 17.000 17.000 17.000 17.000 17.000 17.000 17.000 17.0000 17.000 17.000 17.000 17.000 17.000 17.000 17.000 17.000 17.0000 17.000	46 199 55.745 55.745 270.182 270.182 281.425 282.200 146.000 90.278 8.8 290 52.775 53.762 94.896 NT (RESIDEN SOFT 40.042 77.203 81.107 139.415	6.000 0.5000 0.50000 0.5000 0.5000 0.5000 0.5000 0.50000 0.50000 0.5000	0 500 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	248 153 269 154 155 155 155 155 155 155 155 155 155	0.000 0.700 0.700 0.500 0.500 0.70
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004 41,662 005 41,648 609 54,188 001 36,868 002 28,025 03 39,683 04 41,682 05 41,548 05 54,188	427,148 418,065 445,279 583,289 426,071 427,148 448,005	3.720 7,190 7,535 12,952 3,729 3,600	40.042 77.393 81.107 139,415	7.050 7.050 9.420 8.760	46.500 75.886 75.886 99.105	3 125 33 56 3 660 22 P	2 4.000 48.408 28 3.375 36.225 04 3.675 40.001 09 3.938 47.385
004 41,662 005 41,648 609 54,188 001 36,868 002 28,025 03 39,683 04 41,682 05 41,548 05 54,188	418,005 448,277 583,220 426,071 301,661 427,148 448,005	7,190 7,535 12,952 3,729 3,600	77.393 81.107 139,415	9.420 9.420 8.760	75.686	3 660 23 27 27	08 3.175 26 229 54 5.875 41.081 55 3.938 47.389
000 41,048 000 54,188 001 30,583 002 28,025 003 39,683 04 41,682 05 41,548 06 54,188	448 299 583,280 426,071 301,661 427,145 448,005	7,535 12,952 3,726 3,600	139,415	0.42G 8.760	75.686		64 3,900 41,081 69 3,938 47,385
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	448.277	7.535	21.107	6.420	69,105	2.555 3	8 200 2,736 29,472
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As a result of my appraisal and analysis, it is my considered opinion that the above property in the prevailing condition with aforesaid specification ₹ 1,76,03,000.00 (Rupees One Crore Seventy Six Lakh Three Thousand Only).

Place: Mumbai Date: 14.12.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj

Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=lN Date: 2023.12.14 11:48:29 +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

The undersigned h	nas 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	Signature
	(Name & Designation of the Inspecting Official/s)

Think.Innovate.Create

Countersigned (BRANCH MANAGER)

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





(Annexure-I)

DECLARATION-CUM-UNDERTAKING

- I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
- 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 14.12.2023 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 18.11.2023. 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 have not been found guilty of misconduct in my professional capacity.
- 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;
- I. 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. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am Director of the company, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- x. Further, I hereby provide the following information.



Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was purchased by Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale from M/s. Neelkanth Infratech Co. vide Agreement for Sale dated 21.09.2018.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Borivali (West) to assess Realizable Value of the property for Bank Loan Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Rajesh Ghadi – Valuation Engineer Shyam Kajvilkar – Technical Officer 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;	Valuation Date – 14.12.2023 Date of Report – 14.12.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 18.11.2023
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;	
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;	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 14th December 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 Sales Executive representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring 607.00 Sq. Ft. Carpet Area in the name of Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale. 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 inputs received from Client's representative and site visit conducted, we understand that the subject property is owned by Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on the information provided by the Client's representative, we understand that the Residential Flat, admeasuring 607.00 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

Think.Innovate.Create

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





Valuation Report Prepared For: SBI/ RACPC Borivali (West) / Mrs. Smita Umesh Desale (5007/2303956) Page 25 of 28

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 Client's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring 607.00 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.
- 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

- 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. 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





Valuation Report Prepared For: SBI/ RACPC Borivali (West) / Mrs. Smita Umesh Desale (5007/2303956) Page 28 of 28 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.

vate.Create

32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

DN: cn=Manoj Chalikwar

DN: cn=Manoj Chalikwar, o=Vastukala

Consultants (i) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN

Date: 2023.12.14 11:48:37 +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

