

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 Presence at :

- | | | | |
|---|--|---|--|
|  Mumbai |  Aurangabad |  Pune |  Rajkot |
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|  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 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.

Hence certified

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

**Manoj
Chalikwar**
Director

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'

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.



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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)

Sl. No.	General	
1.	Purpose for which the valuation is made	: To assess value of the property for Education Loan Purpose.
2.	a) Date of inspection	: 18.11.2023
	b) Date on which the valuation is Made	: 14.12.2023
3.	List of documents produced for perusal	:
	1. Copy of Agreement for Sale dated 21.09.2023 between M/s. Neelkanth Infratech Co. (the Promoters) AND Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale (the Purchasers). 2. Copy of Occupancy Certificate No. NMMC / NRV / SSNR / OC / Prabhag No. 2011BONMMC57477 / 2040 / 2021 dated 17.06.2021 issued by Navi Mumbai Municipal Corporation. 3. Copy of Amended Commencement Certificate No. NMMC / NRV / CC / Online No. 20181CNMMC13032 / 1518 / 2018 dated 12.04.2018 issued by Navi Mumbai Municipal Corporation. 4. Copy of Approved Plan No. NMMC / NRV / CC / Online No. 20181CNMMC13032 / 1518 dated 12.04.2018 issued by Navi Mumbai Municipal Corporation. 5. Copy of RERA Registration Certificate No. P51700011752 dated 09.09.2021 issued by Maharashtra Real Estate Regulatory Authority.	
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)	: Mrs. Smita Umesh Desale & Mr. Umesh Madhavrao Desale Address: Residential Flat No. 1501, 15 th 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 15 th Floor. The composition of residential flat is 2 Bedroom + Living Room + Dining + Kitchen + 2 Toilets + Enclosed Balcony + Cupboard Area +

			Flowerbed Area + Projected Terrace Area (i.e., 2 BHK + 2 Toilets). The property is at 1.9 Km. travelling distance from Ghansoli railway station.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Plot No. 26, Sector – 8
	b) Door No.	:	Residential Flat No. 1501
	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	:	Copy of Approved Plan No. NMMC / NRV / CC / Online No. 20181CNMMC13032 / 1518 dated 12.04.2018 issued by Navi Mumbai Municipal Corporation
	g) Approved map / plan issuing authority	:	12.04.2018 issued by Navi Mumbai Municipal Corporation
	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.	Postal address of the property	:	Residential Flat No. 1501, 15 th Floor, “Sunberry Co-op. Hsg. Soc. Ltd.’, Plot No. 26, Sector – 8, Ghansoli, Navi Mumbai – 400701, State - Maharashtra, Country – India.
8.	City / Town	:	Ghansoli, Navi Mumbai
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Ghansoli Navi Mumbai Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		As per Documents As per Site
	North	:	Plot No. 25 Gami Regan
	South	:	20.00 M. Wide Road Internal Road
	East	:	30.00 M. Wide Road Indian Bank Street
	West	:	Plot No. 9 Open Plot
13.	Dimensions of the site		N. A. as property under consideration is a Flat.
			A B
			As per the Deed Actuals
	North	:	- -
	South	:	- -

	East	:	-	-														
	West	:	-	-														
14.	Extent of the site	:	<p>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)</p> <p>Area as per Agreement for Sale are as under:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Carpet Area</td> <td>426.00</td> </tr> <tr> <td>Enclosed Balcony</td> <td>40.00</td> </tr> <tr> <td>Cupboard Area</td> <td>76.00</td> </tr> <tr> <td>Flowerbed Area</td> <td>36.00</td> </tr> <tr> <td>Projected Terrace Area</td> <td>29.00</td> </tr> <tr> <td>Total Carpet Area</td> <td>607.00</td> </tr> </tbody> </table> <p>Built Up Area in Sq. Ft. = 728.00 (Total Carpet Area + 20%)</p>		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
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Total Carpet Area	607.00																	
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 (least of 13A& 13B)	:	<p>Area as per Agreement for Sale are as under:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Carpet Area</td> <td>426.00</td> </tr> <tr> <td>Enclosed Balcony</td> <td>40.00</td> </tr> <tr> <td>Cupboard Area</td> <td>76.00</td> </tr> <tr> <td>Flowerbed Area</td> <td>36.00</td> </tr> <tr> <td>Projected Terrace Area</td> <td>29.00</td> </tr> <tr> <td>Total Carpet Area</td> <td>607.00</td> </tr> </tbody> </table>		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
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16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied															
II	APARTMENT BUILDING																	
1.	Nature of the Apartment	:	Residential															
2.	Location	:																
	C.T.S. No.	:	Plot No. 26, Sector – 8															
	Block No.	:	-															
	Ward No.	:	-															
	Village / Municipality / Corporation	:	Village - Ghansoli Navi Mumbai Municipal Corporation															
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 1501, 15 th Floor, "Sunberry Co-op. Hsg. Soc. Ltd.", Plot No. 26, Sector – 8, Ghansoli, Navi Mumbai – 400701, State - Maharashtra, Country – India.															
3.	Description of the locality Residential / Commercial / Mixed	:	Residential															

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

III	FLAT		
1	The floor in which the Flat is situated	:	Ground + 1st upper floor
2	Door No. of the Flat	:	Flat No. 1501
3	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	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	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)

		Area as per Agreement for 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
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 44,000.00 Expected rental income of the property
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 27,000.00 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 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 Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 26,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 90,530.00 per Sq. M. i.e. ₹ 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	:	
a	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 proper, preventive periodic maintenance & structural repairs
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as building age is below 5 years
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 3,000.00 per Sq. Ft.

	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			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Fair Market Value of the property			1,76,03,000.00
	Realizable Value of the property			1,58,42,700.00
	Distress Value of the property			1,40,82,400.00
	Insurable value of the property			21,84,000.00
	Guideline value of the property			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.

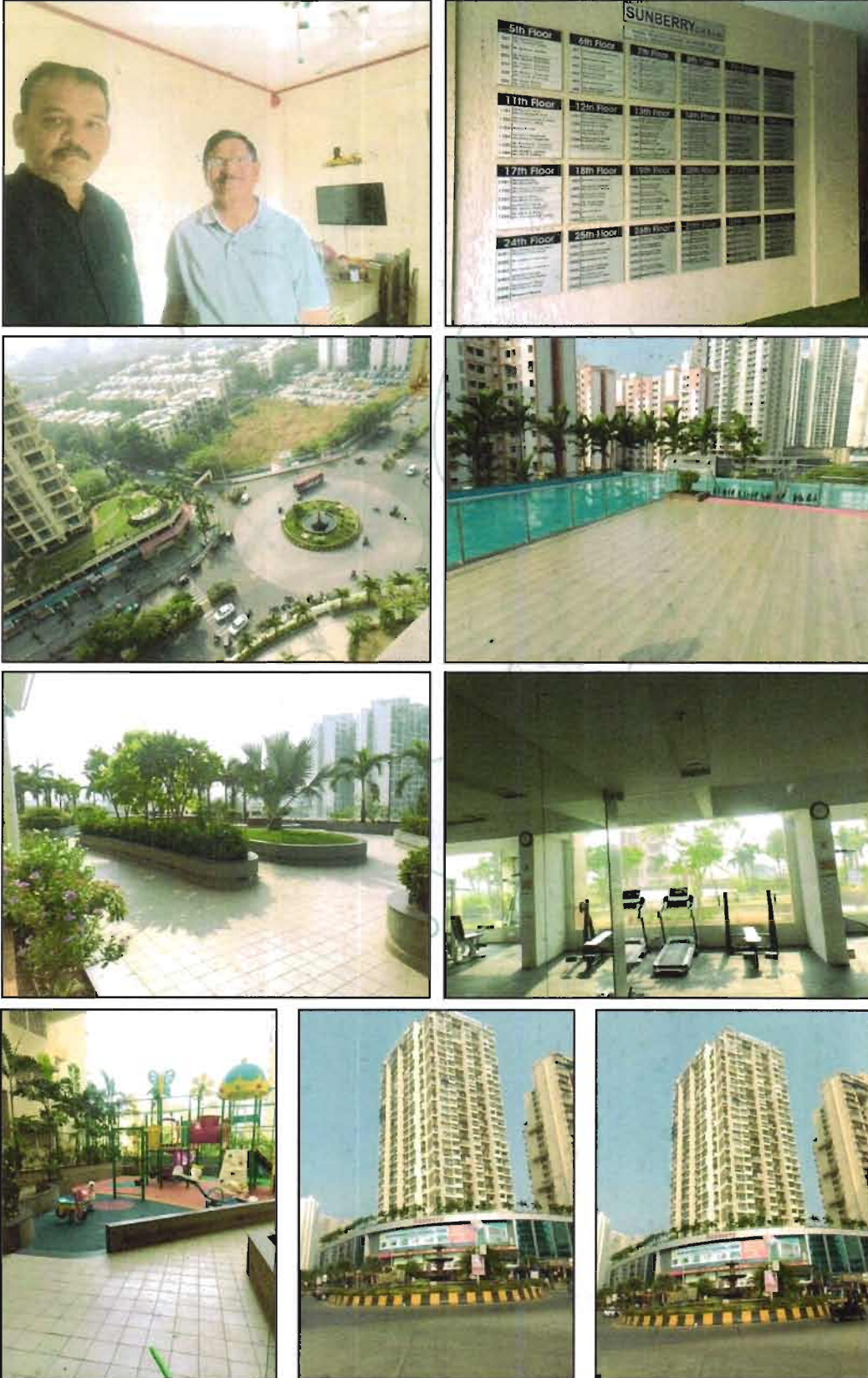
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on .	
i) Salability	Good
ii) Likely rental values in future in	₹ 40,000.00 Expected rental income of the property
iii) Any likely income it may generate	Rental Income

Think.Innovate.Create

Actual Site Photographs

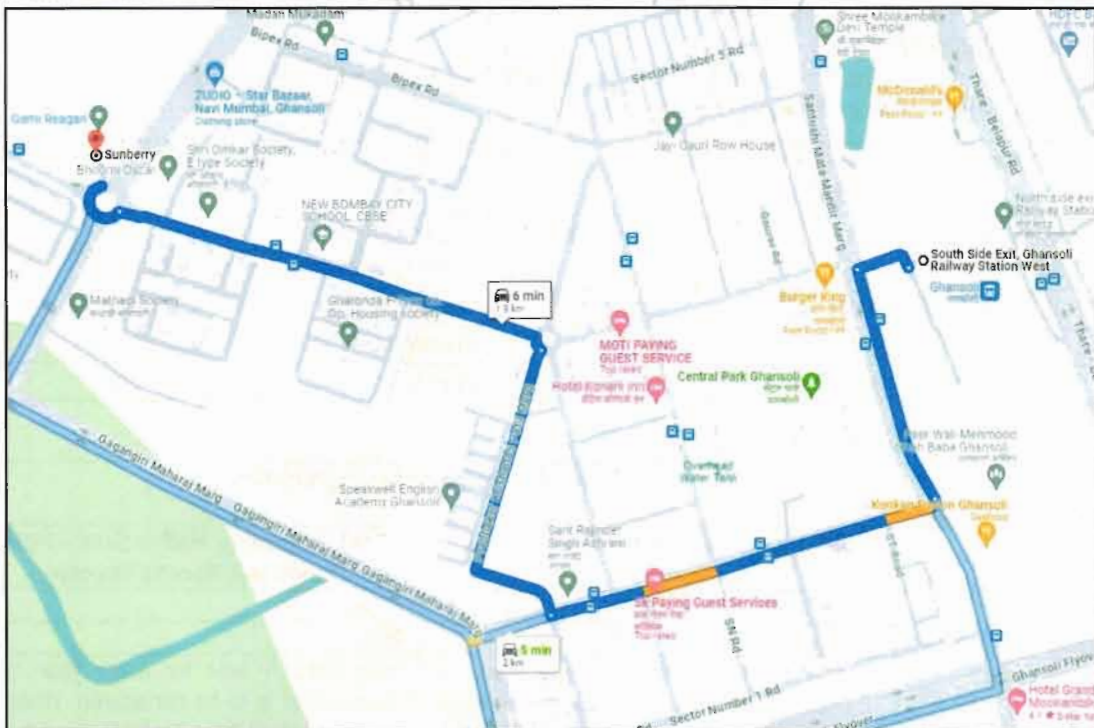


Actual Site Photographs



Route Map of the property

Site/ur



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 (Ghanoli – 1.9 Km.)



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Ready Reckoner Rate

DIVISION / VILLAGE : GHANSOLI Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban Area		Local Body Type	Class "C" Corporation		
Local Body Name	Navi Mumbai Municipal Corporation					
Land Mark	Land : Gansoli Node Sector No. 8					
Rate of Land + Building In ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
4	4/115	24300	82300	94600	102900	94600
(Record Not Available)						
<input type="button" value="Compare With Previous Year"/> <input type="button" value="↓"/>						

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

Table – D: Depreciation Percentage Table

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

Sale Instance

12436392 13-12-2023 Note: -Generated Through eSearch Module For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक . सह दु.नि. ठाणे 8 दस्त क्रमांक 12436 2022 नोदणी : Regn:63m
गावाचे नाव : घणसोली		
(1) विलेखाचा प्रकार	सेल डीड	
(2) मोबदला	17000000	
(3) बाजारभाव, भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे।	5889581.04	
(4) भू. मापन. पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: नवी मुंबई मनपाइतर वर्णन .. इतर माहिती: सदनिका नं. 1705. सतरावा मजला. सनबेरी बिल्डिंग प्लॉट नं. 26. सेक्टर नं. 8. घणसोली. नवी मुंबई. एकत्र दोन कार पार्किंग स्पेस नं. 135 व 136. क्षेत्रफळ 55.483 चौ.मी. कारपेट एरिया. टनन -3- दस्त नं. 9134/2022. दिनांक-23/05/2022. अन्वये मु. शु. व नो. फी. वसूल ((Plot Number : 26. . SECTOR NUMBER : 8. .))	
(5) क्षेत्रफळ	55.483 चौ.मीटर	
(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 -श्री. विजय आद्यप्रसाद शुक्ला तर्फे कु. मु. म्हणून व स्वता करीता सौ. अपर्णा विजय शुक्ला. - वय -37 पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव: ए. 603. रिध्दी सिध्दी हेरिटेज. सेक्टर नं. 19. ऐरोली. नवी मुंबई. ब्लॉक नं. - रोड नं. - महाराष्ट्र. ठाणे. पिन कोड -400708 पॅन नं. -AAJPS1603Q	
(8) दस्तऐवज करून घेणा. या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास. प्रतिवादिचे नाव व पत्ता	1) नाव -श्री. मोहन किष्णा शेटी - वय -60, पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव: सदनिका नं. 602. सहावा 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. -AAJPS7468R 2) नाव -श्री. चंद्रावती मोहन शेटी - वय -57, पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव: सदनिका नं. 602. सहावा 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. -ANYPS0955P 3) नाव -श्री. अखिल मोहन शेटी - वय -32, पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव: सदनिका नं. 602. सहावा 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. -DBMPS0741G	
(9) दस्तऐवज करून दिल्याचा दिनांक	12/07/2022	
(10) दस्त नोदणी केल्याचा दिनांक	12/07/2022	
(11) अनुक्रमांक, खंड व पृष्ठ	12436 2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13) बाजारभावाप्रमाणे नोदणी शुल्क	100	
(14) शेर		
मुल्यांकनासाठी विचारत घेतलेला तपशील -	मुल्यांकनाची आवश्यकता नाही कारण दस्तप्रकारानुसार आवश्यक नाही कारणचा तपशील दस्तप्रकारानुसार आवश्यक नाही	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद -	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Sale Instance

1912392 13-12-2023 Note -Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक . सह दु.नि. ठाणे 8 दस्त क्रमांक 1912/2022 नोंदणी - Regn:63m
गावाचे नाव : घणसोली		
(1) विलेखाचा प्रकार	खरेदीखत	
(2) मोबदला	18000000	
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे,	5014140.698	
(4) भू.मापन,पोटहिस्सा व परक्रमांक, असल्यास)	1) पालिकेचे नाव:नवी मुंबई मनपाइतर वर्णन : इतर माहिती: प्लॉट 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 8 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	
(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 -- श्री रणजित भारत पाटील - वय -34 पत्ता-प्लॉट नं. - माळा नं. - इमारतीचे नाव - ब्लॉक नं. - रोड नं. व्हाईट फ्लॅट सी एच एस. 12ए 112 बी, रूम नं. 1201,बारावा मजला,सेक्टर-19,कामोठे पनवेल नवी मुंबई, महाराष्ट्र, राईगाव(ः). पिन कोड:-410206 पॅन नं.-AZIIPP971SC	
(8) दस्तऐवज करून देणा.या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -- श्री श्रीराम सेकर - वय -34; पत्ता-प्लॉट नं. - माळा नं. - इमारतीचे नाव - ब्लॉक नं. - रोड नं. 4, मल्लेश्वर कोइल स्ट्रीट, मैलापूर, चेन्नई, तामिळ नाडू, टाईळ गाडू, चेन्नई. पिन कोड:-600064 पॅन नं.- BTLPPS325P	
(9) दस्तऐवज करून दिल्याचा दिनांक	31/01/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	31.01.2022	
(11) अनुक्रमांक, खंड व पृष्ठ	1912/2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	100	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेरा		
मुल्यांकनासाठी विचारत घेतलेला तपशील:-	मुल्यांकनाची आवश्यकता नाही कारण आधी केलेले मुल्यांकन कारणाचा तपशील आधी केलेले मुल्यांकन	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	



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Sale Instance

913475 13-12-2023 Note -Generated Through eSearch Module,For original report please contact concern SRO office	सूची क्र.2	दुय्यम निबंधक सह दु.नि. ठाणे 3 दस्त क्रमांक 9134/2022 नोंदणी Regn/63m
गावाचे नाव : घणसोली		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	17000000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	5889581.04	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	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 जागेसह क्षेत्रफळ 55.483 चौरस मीटर कार्पेट एरीया((Plot Number : 26. : SECTOR NUMBER : 8. .))	
(5) क्षेत्रफळ	55.483 चौ.मीटर	
(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:-श्री.विजय आद्यप्रसाद शुक्ला तर्फे कु.मु.महपुन श्रीमती.अपर्णा विजय शुक्ला -- वय:-37 पत्ता:-प्लॉट नं. --, माळा नं. --, इमारतीचे नाव: ए-603,रीड्डी सिड्डी हेरीटेज,सेक्टर नं.19,ऐरोली,नवी मुंबई. ब्लॉक नं. --, रोड नं. --, महाराष्ट्र, ठाणे. पिन कोड -400708 पॅन नं.-BJOPSO486A 2) नाव -श्रीमती.अपर्णा विजय शुक्ला -- वय:-37 पत्ता:-प्लॉट नं. --, माळा नं. --, इमारतीचे नाव: ए-603,रीड्डी सिड्डी हेरीटेज,सेक्टर नं.19,ऐरोली,नवी मुंबई, ब्लॉक नं. --, रोड नं. --, महाराष्ट्र, ठाणे. पिन कोड -400708 पॅन नं.-AUUPP1603Q	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -श्री.मोहन किष्ठा शेटी -- वय -60, पत्ता:-प्लॉट नं. --, माळा नं. --, इमारतीचे नाव: सदनिका नं.602,6 वा मजला.सु.बॉम्बे साफल्य सीएचएस.प्लॉट नं.14,सेक्टर नं.07,ऐरोली,नवी मुंबई, ब्लॉक नं. --, रोड नं. --, महाराष्ट्र, ठाणे. पिन कोड -400708 पॅन नं.-AAJPS7468R 2) नाव -श्रीमती.चंद्रावती मोहन शेटी -- वय -57, पत्ता:-प्लॉट नं. --, माळा नं. --, इमारतीचे नाव: सदनिका नं.602,6 वा मजला.सु.बॉम्बे साफल्य सीएचएस.प्लॉट नं.14,सेक्टर नं.07,ऐरोली,नवी मुंबई, ब्लॉक नं. --, रोड नं. --, महाराष्ट्र, ठाणे. पिन कोड -400708 पॅन नं.-ANYPS0955P 3) नाव -श्री.अखिल मोहन शेटी -- वय -32, पत्ता:-प्लॉट नं. --, माळा नं. --, इमारतीचे नाव: सदनिका नं.602,6 वा मजला.सु.बॉम्बे साफल्य सीएचएस.प्लॉट नं.14,सेक्टर नं.07,ऐरोली,नवी मुंबई, ब्लॉक नं. --, रोड नं. --, महाराष्ट्र, ठाणे. पिन कोड:-400708 पॅन नं.-DBMPS0741Q	
(9) दस्तऐवज करून दिल्याचा दिनांक	20/05/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	23/05/2022	
(11) 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 Municipal Corporation or any Cantonment area annexed to it.	

Price Indicators

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

₹1.75 Cr ₹25,735 per sq.ft. **2BHK 2Baths**
 Estimated EM ₹1,38,773

NEW STATUS REGISTERED Registration No. PS1700011752 Website: <https://maharashtra.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Reviews

Property (9) **Society (3)**

Super Built up area 1151 sq.ft. **2 Bedrooms, 2 Bathrooms, 3 Balconies with Others**

Built Up area: 1150 sq.ft. **Carpet area:** 680 sq.ft.

Price ₹1.75 Crore+ Govt Charges & Tax @ 25,735 per sq.ft. (Inclusive, Negotiable) **Address** Neelkanth Sunberry Ghansoli, Navi Mumbai [View Price Details](#)

Floor No 8th of 29 Floors **Facing** North-East

Surrounding Main Road Sea facing **Property Age** 1 to 5 Year Old [View Construction Status](#)

Places nearby Sector 11 Ghansoli, Near Mumbai, Mumbai [View All \(3\)](#)

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

₹2.25 Cr ₹33,088 per sq.ft. **2BHK 2Baths**
 Estimated EM ₹1,79,702

NEW STATUS REGISTERED Registration No. PS1700011752 Website: <https://maharashtra.gov.in/>

Overview Society Dealer Details Price Trends Registry Record Society Reviews

Property (14) **Society (3)**

Carpet area: 680 sq.ft. **3 Bedrooms, 2 Bathrooms, 1 Balcony**

Price ₹2.25 Crore+ Govt Charges & Tax @ 33,088 per sq.ft. (Inclusive, Negotiable) **Address** Neelkanth Sunberry Ghansoli, Navi Mumbai [View Price Details](#)

Floor No 16th of 29 Floors **Facing** North

Surrounding Park/Garden, Main Road, Club Pool **Property Age** 1 to 5 Year Old [View Construction Status](#)

Places nearby Ghansoli, Near Mumbai, Mumbai [View All \(3\)](#)



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Area Statement

PLOT NO. - 26, SECTOR-06, GHANSHOLI, NAVI MUMBAI											
AREA STATEMENT (COMMERCIAL AREA) - OWNER BUILDING											
SR. NO	SHOP NOS.	CARPET AREA		ENCLOSED BALCONY		CUPBOARD AREA		FLOWER BED AREA		PROJECTED TERRACE	
		SQM	SQFT	SQM	SQFT	SQM	SQFT	SQM	SQFT	SQM	SQFT
1	SHOP-01A	14.094	151.258	1.297	13.927	0.000	0.000	0.000	0.000	0.000	0.000
2	SHOP-01	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
3	SHOP-02	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
4	SHOP-03	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
5	SHOP-04	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
6	SHOP-05	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
7	SHOP-06	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
8	SHOP-07	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
9	SHOP-08	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
10	SHOP-09	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
11	SHOP-10	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
12	SHOP-11	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
13	SHOP-12	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
14	SHOP-13	30.049	324.227	4.950	53.282	0.000	0.000	0.000	0.000	0.000	0.000
15	SHOP-14	101.713	1089.887	16.888	182.144	0.000	0.000	0.000	0.000	0.000	0.000
16	SHOP-15	109.249	1163.887	17.994	192.144	0.000	0.000	0.000	0.000	0.000	0.000
17	SHOP-16	118.194	1262.240	19.324	207.144	0.000	0.000	0.000	0.000	0.000	0.000
18	SHOP-17	41.372	440.528	6.387	68.620	0.000	0.000	0.000	0.000	0.000	0.000
19	SHOP-18	43.360	461.007	6.599	70.620	0.000	0.000	0.000	0.000	0.000	0.000
20	SHOP-19	44.961	477.743	6.799	72.620	0.000	0.000	0.000	0.000	0.000	0.000
21	SHOP-20	47.520	506.155	7.176	76.620	0.000	0.000	0.000	0.000	0.000	0.000
22	SHOP-21	47.520	506.155	7.176	76.620	0.000	0.000	0.000	0.000	0.000	0.000
23	SHOP-22	44.930	479.321	6.799	72.620	0.000	0.000	0.000	0.000	0.000	0.000

AREA STATEMENT (RESIDENTIAL AREA) - OWNER BUILDING											
SR. NO	FLAT NOS.	CARPET AREA		ENCLOSED BALCONY		CUPBOARD AREA		FLOWER BED AREA		PROJECTED TERRACE	
		SQM	SQFT	SQM	SQFT	SQM	SQFT	SQM	SQFT	SQM	SQFT
1	601	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
2	502	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
3	503	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
4	506	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
5	504	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
6	505	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
7	601	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
8	602	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
9	603	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
10	604	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
11	605	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
12	606	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
13	701	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
14	702	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
15	703	42.042	446.540	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
16	704	42.173	446.540	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
17	705	55.493	589.210	6.840	72.960	7.560	80.640	5.970	63.440	4.275	45.450
18	801	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
19	802	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
20	803	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
21	804	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
22	805	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
23	806	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
24	901	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
25	902	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
26	903	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
27	904	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
28	905	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
29	906	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
30	1001	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
31	1002	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
32	1003	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
33	1004	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
34	1005	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
35	1006	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
36	1101	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
37	1102	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
38	1103	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
39	1104	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
40	1105	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
41	1106	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
42	1201	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
43	1202	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
44	1203	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
45	1204	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
46	1205	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
47	1301	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
48	1302	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
49	1303	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
50	1304	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
51	1305	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
52	1306	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
53	1401	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
54	1402	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
55	1403	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
56	1404	41.662	444.665	5.190	55.520	5.760	61.440	4.410	46.940	3.150	33.675
57	1405	41.648	444.299	5.135	54.840	5.700	60.480	4.350	46.240	3.150	33.675
58	1406	54.188	580.280	6.535	69.620	7.200	76.800	5.490	58.644	3.675	39.150
59	1501	30.563	328.071	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975
60	1502	28.025	301.661	3.600	38.250	4.320	46.080	3.330	35.644	2.250	23.975
61	1503	30.663	327.148	3.720	39.840	4.320	46.080	3.330	35.644	2.250	23.975



(Annexure-I)

DECLARATION-CUM-UNDERTAKING

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

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 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. 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. 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.



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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 value of the property for Education 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;	Date of Appointment – 18.11.2023 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;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **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.

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.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

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 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 11:48:37 +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